



COPRA CHRONICLE

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

September 2013

MEMBERSHIP IS OUR STRENGTH

Issue 6

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2013 COMMUNITY SERVICE FUND DRIVE

CITY OF PHOENIX RETIREES ARE INVITED TO PARTICIPATE
SEPTEMBER 12 - OCTOBER 11 CAMPAIGN
<http://employee.phoenix.gov/csfd>

With the help of city retirees, the 2012 Community Service Fund Drive (CSFD) raised more than \$1.1 million for health and human services and environmental programs. The CSFD Executive Committee hopes we can count on your generous support again.

We are asking you to be part of the city's longstanding tradition of giving back to the community by donating whatever you can to this year's campaign. No amount is too small.

Together, we can help Valley of the Sun United Way stomp out hunger; end homelessness; ensure children and youth succeed; and improve financial stability for families. Working with our other campaign partner—the Environmental Fund for Arizona—we can preserve and protect Arizona's precious environment for future generations.

This year's campaign theme is "Take Action! Care. Give. Hope." The show business theme will be reflected in the campaign's promotional material and events.

For your convenience, we have provided a special retiree pledge form (see page 6) for your cash, check or credit card contributions. Your donation will be entered immediately, meaning that it will be part of your 2013 tax year. You may select up to four agencies for your donation. A complete list of agencies can be found on the Internet at <http://employee.phoenix.gov/csfd>.

Your gift goes far – but not far away: All contributions stay in the Valley to address our most critical health and human service needs.

We look forward to your continued support as a valued member of our city family. Please help us reach our \$1 million goal and improve the lives of countless people in our community.

Sincerely,

Laura Neal,
CSFD Program Coordinator



MEMBERSHIP

Have you changed your address, email address or phone number? For address, email 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 85118, or by e-mail at marvinr567@msn.com

PRESIDENT'S MESSAGE



Hello All,

Summer has come and gone and hopefully it was full of exciting things for you and your family. COPRA continued to be busy during the summer even though the Chronicle takes a break.

The City brought a few of us together mid-summer to have a series of discussions regarding the City's Retiree Health Insurance program and possible future directions. We have heard from many of you over the past several years about health insurance with the leading issue always centered on the escalating costs. The Human Resources (formerly Personnel) folks at the City understand this issue, but are also challenged by the realities of claims experience, which was further amplified when retirees were separated from active employees several years ago.

Though it is too early to fully know all the future options for retiree insurance especially with "Obamacare" on the horizon, it is clear that the City wants to move toward more options for retirees to have regarding their insurance and will be introducing a few changes for 2014 to keep escalating costs somewhat in check as well as focusing on some significant new program possibilities for 2015. We are encouraged by their commitment to keep looking at the program and will share any information we can with you going forward. With all that said, please mark your calendar for the upcoming COPRA Health and Benefits meeting on October 17. Information regarding changes for the 2014 insurance program will be the major focus for this meeting. Additional information regarding various options that could be considered for 2015 may also be shared, although I am not certain as of this publication deadline.

On a final note, we all know by now that the current City Manager, David Cavazos, is leaving. What we do not know as yet is what possible new programs or changes in existing programs may be forthcoming with a new City Manager. COPRA will continue to be vigilant when the time is appropriate to share with the new manager regarding the importance of continuing with the excellent programs that are in place and encouraging support for new programs, such as improved options for retiree health insurance that may be forthcoming in 2015. We look forward to working with a new manager while wishing David well in his new job in California.

See you at the upcoming October meeting,

Jack

HOLIDAY PARTY

This year's Holiday Party will be held on **December 5, 2013** at the Mountain Preserve Reception Center on East Dunlap in Phoenix.

Tickets will be on sale at the October 17, 2013 general membership meeting, which will be held at the Washington Activity Center, 2240 W Citrus Way, Phoenix.



10 DAILY BAD HABITS THAT KEEP YOU IN DEBT

Sure you're trying to get out of debt, but it's the little things you do every day without thinking that conspire to keep you there.

It's hard to get out of debt. Sometimes it's easy to feel that no matter how hard you try, you'll never be able to pay off all your debt and expenses. While you might have reassessed your finances and figured out how to begin paying down your debt, it's important to understand how to minimize debt in all areas of your life. For instance, you might not even realize that you have a variety of daily habits that are keeping you buried in debt despite your best intentions. The following are a few of the more common ones.

1. Spending more than you have - It's easy to spend more money than you have whether it's by writing a check, swiping a card, or willfully ignoring the decreasing amount of money in your bank account. Just because you have money in your bank account, it doesn't mean you have to spend it as it many times has already been allocated for other recurring expenses. Fooling yourself into believing that if there is money in your bank account at the moment that it's OK to spend it is an action that will continue to keep you in debt.

2. Impulse purchases - Impulse purchases are one of the worst habits keeping you in debt. You might really want to stop and get that pastry or that new tech gadget or piece of clothing, but actually buying those items on a whim is contributing to your debt. If you tend to make impulse purchases on a daily basis, you should take steps to seriously curb this habit so that you don't put yourself into even more debt.

3. Buying things you already own - Buying things you already own is also contributing to your debt problem. Do you need to buy lunch or dinner at a restaurant or takeout place when you have food in your house or apartment? Do you need to buy coffee when you can make it at home? Do you need to stop and pick up more clothing when you have a closet full of clothes with the tags still on? Stop buying things you already own and focus on using what you have. If you find that you are purchasing things without realizing that you already have them, it might be time to declutter your house.

4. Buying things you don't need - Buying things you don't need is another problem for anyone already in debt. As with buying things you already own, the problem of buying things you don't need just contributes to wasting money you should be saving. When you make a new purchase each day, reassess whether or not you really need that item. Instead of buy-

(Continued on page 4)

FINANCIAL FITNESS EXPO OCTOBER 1

Come and get tips to "pump up" your retirement savings at the city of Phoenix **Financial Fitness Expo!** The 2013 Expo presented by Nationwide Retirement Solutions, the plan administrator for the City's 457/401(a) Plans and Post Employment Health Plan (PEHP) will be on October 1, from 9:00 a.m. to 2:00 p.m. at City Hall Atrium and Assembly Rooms A, B, & C. No pre-registration is required, and spouses are always welcome!

The *Financial Fitness Expo* is open to all city employees and retirees, and will feature:

- Local plan service representatives from Nationwide to assist with your accounts in the city's 457 and 401(a) Plans, and/or PEHP
- Various investment option providers from the City's plans will be on site to provide information and answer questions
- Topic specific booths include:
 - ◆ Beneficiaries
 - ◆ Nearing Retirement
 - ◆ 401(a) Plan
 - ◆ Appointment Scheduling
 - ◆ Increasing Deferrals
 - ◆ Investment Option Changes
 - ◆ Post Employment Health Plan (PEHP)
 - ◆ And More!
- 30 minute workshops in Rooms A/B for employees and retirees. Maximum capacity per session is 108.
 - ◆ Retirement Fitness Fundamentals: 457/401(a) Plans and PEHP at 9:15 am, 11:15 am & 1:15 pm
 - ◆ Retirement Fitness Check-Up: Diversification & Saving Enough at 10:15 am & 12:15 pm.

Take a positive step to get your financial future in shape and join us at this year's Expo! To learn more call Nationwide at 602.266.2733 or visit phoenixdcp.com.

Information from plan service representatives is for educational purposes only and is not intended as investment advice. The use of asset allocation does not guarantee profits or insulate against potential losses in declining markets. Plan Service Representatives are Registered Representatives of Nationwide Investment Services Corporation, Member FINRA. In Michigan only, Nationwide Investment Svcs. Corporation.

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NRW-2318M1-PX.1

BLOOD PRESSURE BASICS

What is blood pressure? The force of blood against your artery walls is called blood pressure.

What do the numbers mean? Two numbers make up your blood pressure: systolic pressure (as the heart beats) over diastolic pressure (as the heart rests between beats). According to the American Heart Association (AHA), a normal blood pressure is less than 120 mm HG (millimeters of mercury) systolic and less than 80 mm HG diastolic.

What is high blood pressure? When blood pressure stays high over time, it is called high blood pressure (HBP). According to the AHA, a blood pressure of 140 mm HG systolic and 90 mm Hg diastolic (or 140/90 mm Hg) or more is considered high. HBP increases the risk of heart attack and stroke.

What causes HBP? Healthy arteries stretch when the heart pumps blood through them. If the force of blood flow stays high over time, the arteries stretch beyond a healthy limit. This can cause problems, such as stroke or heart disease.

Why is HBP so dangerous? A common mistake people make is thinking that HBP always has symptoms, such as nervousness, sweating, or sleeping problems. The truth is, most people have no warning signs or symptoms at all. In fact, HBP over time can cause permanent damage to your heart and brain before you feel anything. This is why you need to know and track your numbers.

Who gets HBP? Anyone can get HBP. Some people have a greater chance of having HBP because of things they can't control:

- **Age:** the chance of having HBP increases as you get older
- **Sex:** men have a greater chance of HBP until age 45. From ages 45 to 64, men and women have about the same chance of HBP. After age 65, women have a higher risk of HBP than men
- **Family history:** HBP can run in families
- **Race:** African Americans are at an increased risk for HBP

Why track your numbers at home? The AHA recommends home monitoring for nearly everyone with HBP. Since HBP generally has no symptoms, measuring your blood pressure is a great way to get the facts. Blood pressure changes throughout the day. One reading taken at the doctor's office is like a snapshot. It only shows what your blood pressure is at that one moment. A record of your blood pressure readings over time can:

- Give you and your doctor a clear picture of your blood pressure.
- Let your doctor know if your treatment is working
- Reveal false readings (higher or lower readings) that may happen specifically when you are at a doctor visit

There are many types of monitors for use at home. The AHA recommends an automatic, cuff –style, upper-arm (bicep) monitor.

Tips for taking blood pressure at home:

- Don't smoke, exercise, or use caffeine 30 minutes before taking your blood pressure.
- Sit with your feet on the floor and your back against something.
- Relax quietly for 5 minutes before taking your blood pressure.
- Keep a list of your numbers to share with your health care team.
- Go to the bathroom before your reading. A full bladder can change your results.
- Get 2 readings. Take them 2 minutes apart and average the results.

Home monitoring doesn't replace regular doctor visits. Don't stop taking your medicine without talking with your doctor, even if your blood pressure is in the normal range when you check it at home.

Source: CVS Pharmacy

10 DAILY BAD HABITS THAT KEEP YOU IN DEBT (CONTINUED)

(Continued from page 3)

ing it without a second thought, take a moment to determine whether or not you're wasting money on something you don't actually need.

5. Using credit when you have cash - Sometimes the problem with spending too much money is that it's easy to swipe a card and figure out how much was spent at a later date. When you carry cash, you're limited to the amount of money you can spend on one purchase. While it's great to have a credit card for emergency purchases, using one for everyday items could be the reason why you're racking up the bills. Try only using cash for daily purchases so you can limit how much you buy and reassess what you're buying.

(Continued on page 6)

NEW RETIREES (MARCH 2013)

David Cannon	Parks & Rec
Michael Dasher	Aviation
Louis Dominguez	City Court
Kim Dorney	Housing
Elizabeth Estrada-Aldaco	Street Trans
Gregory Girard	Public Works
Sandra Harrison	Public Transit
Maria Hinojosa	Police
Ernesto Huerta	Public Works
Richard Jaramilio	Phoenix Convention Center
Kathleen Knott	Law
Donna McWatters	Phoenix Convention Center
Maria Noyes	ITS
Raul Perez	Housing
Herbert Peterson II	Water
Nicholas Sachleben	Human Resources
Norberto Senftleben	Aviation
Rey Servin	Human Resources
Janet Smith	Human Resources
Richard Solares	Parks & Rec
Shirley Stidd	Police
Alice Trimble	Law
Vicki Walker	Fire

NEW RETIREES (APRIL 2013)

Edmund Bernal	Aviation
Gregory Bullock	Housing
Jeffrey Burg	Parks & Rec
Randy Cauthon	Public Works
Peter Cherberg	Aviation
DaNelle Haynes	Neighborhood Services
James Hoff	Water
Diane Humetewa	Water
Phyllis Krusell	Public Works
Esperanza Lopez	Water
Elizabeth Marias	Public Works
Eddie McCoy	Public Works
Gary Munstermann	Streets Transportation
Michael Norville	Law
Raymond Rumble	Aviation
Philip Schwartz	Parks & Rec
Nadine Talayumptewa	Comm & Econ Dev
Tammi Tufall	Police

NEW RETIREES (MAY 2013)

John Anderson	Parks & Rec
Gary Avery	Planning
Dwayne Bright	Housing
Peggy Chillman	ITS
Vicki Engbrecht	Parks & Rec
David Fernandez	Street Trans
Lawrrie Fitzhugh	Law
Harry Friend	Public Works
Larry Garcia	Phx Convention Center
Robert Harmon	Streets Trans
Don Sanchez, Jr.	Aviation
Mary Skalkoyannis	Library
Mary Slunder	City Clerk
James Vineyard	Public Works

NEW RETIREES (JUNE 2013)

Susan Aguire	Water
George Alegria	Street Trans
Danny Altamirano	Aviation
Flavio Avalos	Aviation
Lacretia Bacon	Human Services
Carolyn Chatman	Public Works
Catherine Colbert	Police
Patsy Eppinger	ITS
Pete Esparza, Jr.	Water
Richard Graham	Public Works
L.M. Hamblin	City Attorney
Brent Hazen	Facilities Management
Michelle Heilman	Water
Derek Horn	Planning
Richard Johnson	Parks & Rec
David Juhasz	Parks & Rec
Nancy Kolecki	Human Services
John Lay	Public Works
Brian Lueders	Public Works
Mark Myers	Water
Michael O'Donnell	Phx Convention Center
Agustin Olivo-Lierenas	Street Trans
Frank Padilla	Public Works
John Pendell	Facilities Management
David Richmond	Library
Mary Sims-Turner	Public Transit
Robert Soto	Water
Karen Thompson	City Court
Kathleen Vanell	City Court

SAFEGUARD YOUR FINANCIAL INFORMATION

City employees have been contacted by JDK Asset Management requesting a meeting to discuss issues with Nationwide Retirement Solutions accounts. JDK representatives indicate they are working with the city to gather information by the end of August.

The city and Nationwide Retirement Solutions are **NOT** working on any project with this firm or individuals employed by JDK. The city, the Deferred Compensation Board and Nationwide Retirement Solutions have **NOT** facilitated or contracted with JDK to conduct any meetings or to gather any information from city employees.

You should always safeguard personal information, including information about your 457/401(a) Plans account and assets. If you are contacted by this firm or have any questions, please contact Kathy Schelbrock in the Benefits Office at kathy.schelbrock@phoenix.gov.

10 DAILY BAD HABITS THAT KEEP YOU IN DEBT (CONTINUED)

(Continued from page 4)

6. Not tallying how much you spend each day - While some people may consider this a burden, tallying your daily purchases is a good way to recount how much money you've spent in one day. Chances are you'll find that you're spending a lot more money than you need to be spending each day. This can help you figure out how to eliminate money from your daily spending habits.

7. Not putting money aside - Putting a little money aside each day is a great way to help your debt problem. It doesn't have to be a large amount of money. It can be anything from spare change in your wallet to a dollar a day. A small amount goes a long way when it comes to saving and anything you can do each day to contribute to paying down your debt is worth it.

8. Not budgeting - Budgeting isn't only for monthly or yearly financial plans. You can set a budget on a day by day basis. This might seem like a hassle for some people, but it's a great way to keep you from overspending or wasting money on impulse purchases.

9. Not being consistent - Not being consistent with your money habits is another big reason why you're still in debt. It's easy to make a huge deposit into your savings account one month, but to not save for the other 11 months. Consistency will help keep you on track with your savings plan.

10. Not knowing how much money you have - One of the worst things you can do to your finances when you're in debt is not knowing how much money you actually have. If you're not aware of the amount in your bank account, you run the risk of spending money you don't have. Knowing how much money you have will allow you to keep better track of your spending habits and help you steer clear of falling even deeper into debt.

Source: *MSN.com*

COMMUNITY SERVICE FUND DRIVE FORM

RETIRED CITY OF PHOENIX EMPLOYEES
COMMUNITY SERVICE FUND DRIVE
PLEDGE FORM

www.phoenix.gov/csfd



Last Name (please print) First Name MI

Address: _____
Street, City and Zip Code

Phone: () _____ Email: _____

DONATION

I would like to make a one-time cash or check contribution of \$ _____

Please make checks payable to CSFD. All cash & check donations will be deposited immediately and will count towards the tax year in which it was submitted.

CONTRIBUTION DESIGNATION

You may consider selecting the Helping Other Phoenix Employees Fund (HOPE Fund, #9021), the Valley of the Sun United Way programs for a community-wide reach (#9000), or you may select from one of more than 350 nonprofit organizations on the CSFD Agency List.

How to obtain agency list:

1. Email: csfd@phoenix.gov
2. Call: (602) 261-8864.
3. Internet: <http://employee.phoenix.gov/csfd> ("CSFD Agency List" link)

Agency: _____ Agency# _____ Amount \$ _____

Agency: _____ Agency# _____ Amount \$ _____

RETURN COMPLETED FORM TO:

City of Phoenix Human Resources Department ♦
Attn: CSFD Program ♦ 135 N. 2nd Ave., Phoenix, AZ 85003
Questions? Call (602) 261-8864 ♦ Email csfd@phoenix.gov

IN REMEMBRANCE

Russell S. Whitman III	03/22/13
Armida G. Perez	03/25/13
Gloria Hilsinger	04/03/13
Wayne Crawford	04/09/13
Joseph M. Forster	04/18/13
Anita McCoy	04/20/13
David Lipson	05/01/13
John Ransom	05/04/13
Letha Richardson	05/05/13
Robert D. Park	05/12/13
William R. Zigler	05/14/13
Robert Kula	05/16/13
Tony V Moreno	05/18/13
Barbara Bleiler	05/18/13
Gloria Angulo	05/23/13
Ray Blanco	05/23/13
Muriel Klooster	05/24/13
David Burris	05/25/13
Don M. Vejar	05/27/13
Charles Lawson	05/31/13
John R. Verdugo	06/02/13
William Swinney	06/08/13
Lydia Lebario	06/11/13
Australia L Hollins	06/18/13
Manuel Gotarez	06/25/13
Frank O'Neal	06/27/13
Dale L Hajeck	06/30/13
Thomas E. Flynn	06/30/13
Wade Carmen	07/01/13
James W. Davis	07/08/13
Mary Limmer	07/12/13
William B. Bell	07/15/13
Billy R. Brown	07/15/13
Robert E. Finn Sr	07/15/13
Mildred Thompson	07/20/13
Margaret G. Williamson	07/27/13
Karen Kaiser	07/28/13
Donald Courson	08/03/13
Nancy Corris	08/04/13
Marjory H. West	08/24/13

HEALTH AND COMPASSION

We care about our members and their families. If someone in your family is ill, whether at home or in a care facility, or if a loved one has passed away, please call Mary Dysinger-Franklin at (602) 705-8822.

TIDBITS OF INFORMATION

The car Americans keep the longest is a Volvo. Volvos averaged 7.05 years before being turned in...Jaguar, 7 years...Buick, 6.92 years...Mitsubishi, 6.92 years...Lincoln, 6.7 years.

Source: 247WallSt.com

COPRA MEMBERSHIP

August 2013 - 2619 members
August 2012 - 2725 members

2013 COPRA BOARD

President:	Jack Thomas	(623) 825-6999
	E-mail	jtnt@cox.net
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	E-mail	ljross50@gmail.com
Treasurer:	Barbara Kellogg	(623) 322-5227
	E-mail	avidgolfer@aol.com
Secretary:	Dawnell Navarro	(623) 412-0854
	E-mail	navarro2@cox.net
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	E-mail	rsalemi451@gmail.com
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	E-mail	sstites@cox.net
	Karen Clifford-Anderson	(623) 772-7472
	E-mail	kcliffander@yahoo.com
	Yvonne Warren	(602)952-1025
	E-mail	yimmons@yahoo.com
	Marvin Roelse	(480) 288-1046
	E-mail	marvinr567@msn.com
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	E-mail	kcliffander@yahoo.com
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COPERS website.....	www.phoenix.gov/phxcopers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6857

Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **20th day of the month** before you want the article to appear. Any member may submit material for publication, but the Editor determines what will appear in the final copy based on suitability and available space.

This is your Chronicle. Help us by submitting articles of general interest. Tell us about yourself, your family, a trip you've taken or an interesting hobby you have. Suggestions are always welcomed.

E-mail to: COPRAnewsletter@gmail.com

Or mail to: Mary Dysinger-Franklin, 6208 E. Desert Cove Ave, Scottsdale, AZ 85254

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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POSTMASTER

Please send address corrections to:
COPRA Chronicle, %Marvin Roelse
10701 East Peralta Canyon Dr.
Gold Canyon, AZ 85118



The COPRA Board hopes
you are enjoying
the last days of summer!

2013 MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Activity Center
2240 W. Citrus Way, Phoenix, AZ

**IMPORTANT MEETINGS -
MARK YOUR
CALENDARS!**

October 17 at 1:30pm - Health and Benefits

December 5 at 11:30am - Annual Meeting/Holiday Party

Board meetings are at 10 am on the 2nd Thursday of the Month
Except for June, July and August