



# COPRA CHRONICLE

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

December 2012

**MEMBERSHIP IS OUR STRENGTH**

Issue 4

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## FINANCIAL ABUSE OF SENIORS INCREASES

Financial abuse of the elderly is getting worse, and most seniors don't know how to seek reliable financial help.

"There is no silver bullet that will end the financial abuse of America's seniors," says Don Blandin, CEO of the nonprofit Investor Protection Trust (IPT). IPT conducted the survey after the Consumer Financial Protection Bureau requested more information about the problem.

The experts IPT surveyed said the most common type of abuse is when family members steal or divert funds or property. The next biggest problems are caregiver theft and financial scams perpetrated by strangers. "Some of those financial scams by strangers can be ones that actually deplete the entire life savings of seniors at the worst possible time in their lives," said Blandin.

It's a serious issue. Last year, MetLife said elderly victims of financial scams lost at least \$2.9 billion in 2010, up from \$2.6 billion in 2008. And 20% of Americans over the age of 65 have been victims of financial swindles, a 2010 IPT report said.

Some older Americans are too embarrassed to disclose financial abuse. Some lack the tools to find a good financial adviser and may not have the knowledge to understand investment advice. Others may be susceptible to fraud because of diminished mental capacity. Caregivers and local health care professionals are the ones who can best help address the problem, so IPT has created the Elder Investment Fraud and Financial Exploitation prevention program.

Source: USA Today

**Happy Holidays!**

### 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](mailto:marvinr567@msn.com)

## JANUARY 2013 PENSION CHECKS

As a reminder, the January 2013 pension check will not go out prior to Jan 1 as is done in other months. Most direct deposits will be reflected in retiree accounts on Jan 2, 2013. Please check with your financial institution for their processing schedule. The processing schedule for direct deposits, determined by each financial institution, will vary and will impact the availability of funds.

# PRESIDENT'S MESSAGE



Hi everyone:

I hope this message finds you in good health and finishing up all the Thanksgiving festivities which always give us the opportunity to celebrate the bounty that we have as a country. With that behind us and the holiday season ahead of us, it is going to be a busy 4 weeks until New Years.

Your COPRA Board continues to work hard as well, meeting with City representatives on Pension, Health, and Benefit issues. Hopefully, all of you covered under the City's Retiree Health Insurance took the opportunity to complete the Health Assessment Process provided by both CIGNA and Blue Cross which will give you some small savings on your monthly premiums. Retiree Health Insurance through the City will now be operating on a calendar year schedule to coincide with Medicare starting this coming January 2013.

On another news front, the City Council has approved the placement of Proposition 201 concerning Retiree Pensions on the ballot for the upcoming election on March 12, 2013. If Proposition 201 is passed by the voters, only new General Service Employees hired by the City after July 1, 2013 will be affected. Existing City employees and General Service retirees are not affected by this proposition. Police and Fire Sworn Employees and retirees fall under the State Public Safety Retirement System and are not tied to Proposition 201.

Finally, COPRA's Annual meeting will be taking place on December 6th at the completion of the Holiday Luncheon. The Annual Election of Board members also occurs at that time. All five incumbents up for re-election have agreed to serve another two-year term subject to membership approval at this Annual Meeting.

In closing, it is my best wishes and thoughts that each of you has a joyous Holiday Season and Happy New Year with 2013 just around the corner.

Jack



## HAVE SANTA PUT YOUR COPRA RENEWAL ON YOUR CHRISTMAS WISH LIST

**Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2012", you need to renew your COPRA membership!**

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you will receive an email in December advising you of the status of your COPRA membership.

As a retiree, it is important that you stay abreast of events happening in the City that may have an impact on your benefits and the retirement fund. Please renew your membership today. As our motto on the front page of the Chronicle says, "Membership is Our Strength."

COPRA membership dues are \$10.00 for all members. The dues special is still available so if you pay dues for 4 years (\$40.00), you get credit for 5 years. To renew your COPRA membership, send a check payable to "COPRA" to the following address:

COPRA  
% Marvin Roelse  
10701 East Peralta Canyon Drive  
Gold Canyon, AZ 85118-5130

# ELECTRONIC 1099R

## New for Year End 2012

The City of Phoenix Finance Department – Central Payroll is proud to announce the roll out of the electronic 1099R program in eChris. You will now be able to opt in to a program to receive your 1099R online instead of waiting for your paper copy in the mail.

Here are 4 reasons you should give your consent to view your 1099R online:

1. You will be able to access your 1099R information earlier online by opting into this program. Your 1099R will be available for viewing in late January. If you do not give your consent, your paper 1099R will be mailed during the last week of January.
2. Go Green –You will have access to your 1099R for tax purposes online.
3. Less Exposure to Identity Theft – Your worries about lost or stolen tax information are over. You can now get your 1099R information from the security of your home and print your form only if you choose to.
4. It's Easy! Just sign into eChris and from the Main Menu, go to the Self Service tab, then Payroll and Compensation. Now you'll see a "1099R Consent" option. Click on the **Consent** box and **Submit** your information.

Your **2011** 1099R is available for you to view now in eChris.

**Opt in today! The deadline to opt in to this program for 2012 1099R's is January 7th.**

If you have any questions, please contact Retirement at [602-534-4400](tel:602-534-4400).

## STAY SAFE ONLINE THIS HOLIDAY SEASON

With the busy holiday shopping season upon us once again, consumers need to be reminded that as merchants gear up for holiday shopping, spammers and online scammers are also expected to work overtime to exploit the busy holiday season.

For the past several years, the volume of attacks -- including phishing email attacks, social media exploits and other types of malware attacks -- typically increases during the holiday season. Many of these attacks are engineered to take advantage of the consumer mindset during the holidays. Consumers need to look out for holiday shopping, charity, and package delivery scams that are designed to trick them into providing personal information, exposing credit card numbers or banking information, or downloading malware that gives criminals remote access to their computers or mobile devices.

On any given day, phishing attacks represented between 10 - 30 percent of total unsolicited email volume.

Following seven simple rules can help consumers ensure their online safety during the holiday season:

1. **Be aware:** Always view with suspicion any email with requests for personal IDs, financial information, user names, or passwords. Your bank, online services, government agencies or legitimate online stores are extremely unlikely to ask you for this type of information via email. Consumers should also be suspicious of similar emails that appear to come from an employer or friend. Never send personal financial information such as credit card numbers and social security numbers via email.

Today's malicious emails and phishing attacks are disguised as communications from all sorts of organizations, including banks, money transfer services, government agencies, media outlets, and package delivery services.

2. **Don't click:** If you receive a suspicious email, don't click the links in the email or open file attachments from anything but 100 percent trusted sources. Links embedded in emails may take you to fraudulent sites that look similar or identical to the legitimate "spoofed" site. In addition to attempting to gather your personal login credentials, these phishing sites may also automatically install malicious software without your knowledge. Increasingly, scammers are using link shortening services to disguise the true destinations of their links. Instead of clicking, open a browser and type the actual Web address for the site into the address bar. Alternatively, call the company using a phone number you already know.
3. **Be secure:** When you are shopping online, entering important information such as credit card numbers, or updating personal information, make sure you're using a secure Web site. If you are on a secure Web server, the Web address will begin with "https://" instead of the usual "http://". Most Web

*(Continued on page 4)*

# STAY SAFE ONLINE THIS HOLIDAY SEASON (CONTINUED)

(Continued from page 3)

browsers also show an icon (such as Internet Explorer's "padlock" icon) to indicate that the page you are viewing is secure.

- 4. Don't fill out email forms:** Never fill out forms within an email, especially those asking for personal information. Instead, visit the company's actual Web site (using a Web address you already know) and ensure that the page you are using is secure before entering sensitive information.
- 5. Keep an eye on your accounts:** Check the accuracy of your credit card and bank statements on a regular basis, especially during the busy holiday shopping season. Many scammers count on consumer inattention to get away with fraudulent charges. If you see anything suspicious, contact your financial institution immediately.
- 6. Get social media savvy:** Email isn't the only attack vector used by spammers and scammers. Social media sites like Facebook and Twitter are increasingly used to deliver the same kinds of scams and malicious links to unsuspecting users. Spammers and malware writers continue to distribute malicious, but convincing, emails that masquerade as notifications such as friend requests or message notifications. Keep all of the preceding tips in mind when using the latest communication tools.
- 7. Make security your first stop:** If your holiday includes giving or receiving a new computer, mobile device or upgraded operating system, install a good anti-virus or Internet security solution before doing anything else online. Reputable vendors include [F-Secure](#), [McAfee](#) and [Symantec](#). Be extremely wary of Web pop-ups that offer "free security scans" or that inform you that your machine is infected with a virus. Such offers commonly lead to fraudulent anti-virus solutions that are actually malicious software.

Source: Proofpoint, Inc.

## LOOKING FOR YOUR 2012 DEDUCTIONS

**Are you looking for the total dollar amount of your 2012 medical and/or dental premium deductions for use in completing your 2012 tax returns?** This is easily found online in the City's eCHRIS system. Just look for the annual total on your last check of 2012. You, or someone you trust, can access this information with a computer and Internet connection. Take these steps:

1. Go to [echris.phoenix.gov](http://echris.phoenix.gov)
2. At the top of the page to the right of the Phoenix bird, find and click "Retirees"
3. Scroll down and click on the link that reads "How to View/Print Paystubs."

At step three, above, you'll also find a link that reads "How to log in to eCHRIS" if you haven't used eCHRIS since retiring.

**Need help? Have questions?** For assistance by phone, please contact the HR Center at [\(602\) 262-6608](tel:6022626608) or the Benefits Office at [\(602\) 262-4777](tel:6022624777). If you live in the area, you are welcome to stop by the Personnel Building Monday through Friday from 8:00 a.m. to 4:30 p.m. for assistance. The Personnel Building is located at 135 N. Second Ave. in downtown Phoenix (SE corner of 2nd Ave. and Monroe). Metered parking is available.

**The Loyalty Club** at Danny's Family Car Wash is designed to save you both time and money. By joining, you will receive \$3 off every Full Service Car Wash. The \$3 discount is based on your car's license plate and not you, so register all of your vehicles for the program! There is no limit to how many you can register! The best part of all is that there is no card or coupon to remember!

Go to  
<https://dannysfamily.com/new/programs-2/tlc/>  
to register!

## NEW RETIREES (SEPTEMBER 2012)

Denise Bimbaum	Library
Willard Chrisman	Aviation
Jacqueline Ciccolo	Human Services
Robert Lytle	Parks & Rec
Michael Maeder	Parks & Rec
Richard Miller	Water
Benjamin Ong	
David Sandoval	Public Works
David White	
Mark Yoshimura	City Court

**"Membership is our Strength"**

# CITY MANAGER'S CORNER

Like us at [facebook.com/cityofphoenix](https://www.facebook.com/cityofphoenix)

It was wonderful seeing all of you at the October COPRA meeting. I enjoyed speaking with some of you one-on-one and answering questions.

As we move through the holiday season and with the upcoming toy drive, I would like to recognize the efforts of those who give back to our community. That includes our hard working city staff. I was truly amazed to hear that we surpassed our \$1 million goal for the Community Service Fund Drive. At last check, City of Phoenix employees raised \$1,079,307.

Over the past several weeks, employees across each department came up with creative ways to encourage donations which fund more than 350 local, non-profit organizations in Arizona with the majority of those providing services in Maricopa County. Since 1980, employees have raised more than \$24.6 million in charitable giving. Several departments exceeded their fundraising goals showing their commitment and drive when it comes to helping others.

To give you an idea of what this means to our community, these donations will help several organizations including the St. Mary's Food Bank. Its organizers tell me that one in four children in Arizona don't know when their next meal will come and that demand increases during the holiday season. Jerry Brown at St. Mary's said "There's no way we can do what we do without the benevolence of those who give like the people of the City of Phoenix."

I would also like to remind everyone to shop locally this holiday season. When you shop in Phoenix, sales taxes go directly to the city's general fund and help pay for crucial services like police, fire, parks, libraries, senior centers and street maintenance.

As we move toward a new year, let's all be thankful for the opportunity to help those in need and continue in the spirit of giving. Thank you for your generosity and I hope you have a wonderful holiday.



David Cavazos

## HOW TO PREVENT AUTO THEFT

One of the best ways to protect your vehicle from theft is to employ common sense. Here are the fundamentals (for more information, go to [www.azwatchyourcar.com](http://www.azwatchyourcar.com)):

- Lock your car. Half of all vehicles stolen are left unlocked.
- Take your keys. Nearly 20% of all vehicles stolen have the keys in them.
- Park in well-lit areas. Car thefts occur at night more than half the time.
- Park in attended lots. Car thieves do not like witnesses.
- Completely close your car windows.
- Do not leave valuables in plain view.
- Do not hide a spare set of keys in the car. The pros know where to look.
- If you have a garage, use it. When you do, lock both the vehicle and the garage door.

Source: *Arizona Automobile Theft Authority*

## USE A BUDGET TO HELP PAY OFF YOUR DEBTS

“A man in debt is so far a slave.” Those words by Ralph Waldo Emerson capture the reality of what it means to be in debt. Most American families are so used to living beyond their means that they see debt as a normal part of life.

The most important factor to getting out of debt is a good written budget. A budget is fundamental to determine exactly what your income, debt, and expenses are. Another essential principle to get out of debt is to stop all new credit card purchases. The plan for paying off debt is simple and proven to be very effective:

- Budget the minimum amount required for each of your debts except the one with the lowest balance.
- Target the debt with the lowest balance as the debt you want to pay off first. You do this by budgeting more than the minimum payment.
- When this debt is paid off, apply that payment to the next lowest debt.
- Continue to do that with each debt until all debt is paid off.

Some people prefer to pay off the debt with the highest interest first. The reason for starting with the lowest balance first is that it helps people emotionally to see an entire debt eliminated with a short period of time. Most people can pay off all of their non-mortgage debt within a few years using this method.

Future debt can be avoided by planning for all expenses. For example, if you create a car repair category in your budget, when your car breaks down unexpectedly you will have the money in your budget to cover the expenses.

Living debt free is financially wise and brings emotional relief.

*Source: Bob Blayter – “The Money Team”*

## 5 EARLY WARNING SIGNS OF ALZHEIMER’S

Think you’re too young to worry about Alzheimer’s? Most people – more than 5 million according to latest counts – develop the disease after age 65. But 200,000 Americans have been diagnosed in their 40s and 50s. Alzheimer’s can’t be prevented or cured, but the sooner you’re diagnosed, the sooner you can take steps to manage symptoms and live better longer. Here are 5 warning signs:

**You forget what you read.** Memory loss is the most common sign, but not every lapse is symptomatic. Occasionally losing track of car keys can happen to anyone. But not remembering recently learned information, such as a conversation you just had, could be cause for concern. Other memory-related signs: forgetting important dates or asking for the same information over and over.

**You call a tea kettle a water pot.** Struggling more to find the right words to identify objects is an early sign of Alzheimer’s, as is difficulty expressing your thoughts or participating in conversations.

**You run more red lights.** Not because you’re in a rush, but because you misjudged the distance. Alzheimer’s may disrupt your brain’s ability to understand spatial relationships, interpret what you see, and even sense of time and place.

**You act differently.** Perhaps you feel inexplicably anxious, confused, or depressed. Maybe you’re more irritable or aggressive or you become more easily upset or fearful for no real reason. Tasks that used to be routine become more of a challenge. People with Alzheimer’s also start withdrawing from hobbies and once loved social activities.

**Your walk is wobbly.** The science behind this is preliminary, but it’s backed by three new studies. Researchers found that changes in gait, such as more variable strides, may indicate a decline in cognitive function, and provide an early clue to Alzheimer’s.

*Source: The Doctors*

## IN REMEMBRANCE

Lois Butler	10/08/12 Survivor
Ann Roth	10/18/12 Survivor
Barbara B Gonzalez	10/20/12 Survivor
Mary Schirmer	10/22/12
Martin Janssen	10/26/12
Gilbert R. Gonzales	10/27/12
Hugh Kerr	10/29/12
Selden Kent	11/01/12
Margaret Rico	11/01/12
Joanne Young	11/02/12 Survivor
Wylie Stevens	11/06/12
Margaret Burns	11/07/12
Ronald Jackson	11/08/12
Ula Julian	11/12/12
Mary Lee	11/14/12
Julie Samson	11/16/12
Raymond Warren	11/16/12
Thelma Hanna	11/18/12
Bernard Sanchez	11/21/12
Berven Forde	11/23/12

### 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.

### Just a thought...

You know you're getting old when you stop waiting for your ship to come in and just hope your rowboat doesn't spring a leak.

## TRAVELING?

Protect your checked luggage. Photograph the contents of your luggage and keep an itemized list in a safe place. Put an itinerary with contact information and your email address in a visible place inside the bag. Remove tags from previous trips as well as straps or lock wheels that could cause the bag to get stuck on a conveyor belt. Open your luggage shortly after landing to be sure that everything is there. If anything is missing, submit a claim as soon as possible with the airline and your insurance company.

Source: Conde Nast Traveler, [www.CNTraveler.com](http://www.CNTraveler.com)

## 2012 COPRA BOARD

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Retirement Board Representative:	<b>Cathleen Gleason</b>	(602) 361-2315
	E-mail	<a href="mailto:cgleason2@cox.net">cgleason2@cox.net</a>
By-laws Review Chair:	<b>Karen Clifford-Anderson</b>	(623) 772-7472
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City Retirement Systems (COPERS).....	(602) 534-4400
Personnel - 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](mailto: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.



## DECEMBER COPRA CHRONICLE

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Please send address corrections to:  
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10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85118



# Happy Holidays

### **2012 MEMBERSHIP MEETING ANNOUNCEMENTS**

**December 6 at 11:30 am - Holiday Party**

**Mountain Preserve Reception Center  
1431 E Dunlap  
Phoenix, AZ**

**General Session meeting dates for Retirement, Benefits, and State of the City  
are to be announced later.**

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