



COPRA CHRONICLE

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

February 2015

MEMBERSHIP IS OUR STRENGTH

Issue 2

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SPECIAL ANNOUNCEMENT REGARDING MEMBERSHIP UPDATES AND DUES

- All Membership **renewals** should be mailed to the COPRA Treasurer:
 Barbara Kellogg
 1465 E Rosemonte Dr
 Phoenix, AZ 85024-2962
 Checks made payable to **COPRA**
 - ✧ Please include your member Name and address, along with an e-mail address (very legible please) and contact number if possible.
 - ✧ Remember that as of 2015 annual dues are now \$12.00 per year or \$50.00 for five years membership

- New Membership **applications** should be mailed to the COPRA Treasurer:
 Barbara Kellogg
 1465 E Rosemonte Dr
 Phoenix, AZ 85024-2962
 Checks made payable to **COPRA**
 - ✧ Please include your e-mail address (very legible please) since all Chronicle Newsletters will be e-mailed unless you opt out for traditional mailing when needed. This keeps operational costs down along with membership dues going forward.

- All membership **questions** should be directed to the Membership Chair, Sheryl Jeremiah, at sheryljeremiah6@gmail.com or by phone 623-376-2980.



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 Sheryl Jeremiah, Membership Chair. Sheryl can be reached by telephone at (623) 376-2980, or by mail at: COPRA Chronicle, 19031 N 76th Ave, Glendale, AZ 85303-8303, or by e-mail at sheryljeremiah6@gmail.com

SENIOR VOLUNTEERS HONORED

Senior volunteers, who logged 135,708 hours of service equivalent to \$3,060,215 in 2014, were honored at a recent recognition luncheon. Through the city's senior programs, volunteers provide support services for older adults, such as greeting participants, serving meals, assisting office staff, facilitating activities and planning trips. Human Services hosted the luncheon, which was funded through private donations. For more information about the city's senior programs, call 602-262-7379 or visit phoenix.gov/humanservices.

PRESIDENT'S MESSAGE



I shared with all of you last month that our Membership Chair, Marvin Roelse, had decided to step down in January after serving many excellent years with COPRA and working with all of us on the board. At our board meeting in January, we awarded Marvin a Lifetime Honorary Membership to COPRA recognizing his work. Sadly I must now share with you that Marvin (Age 72) passed away January 12 after a short illness. Marvin retired in 1997 from the Neighborhood Services Department. He loved working with COPRA this past many years as a volunteer and dedicated many hundreds of hours maintaining our member records and helping our organization continue to provide the important services of

communicating to our members on all City related issues. We were all surprised and shocked to hear of his passing and our hearts and prayers go out to his family.

Sheryl Jeremiah, a new member to the COPRA Board, has agreed to take over the Membership Chair function and has been busy the past several weeks transferring all the data from Marvin's system and working with the Retirement Office with all the important interfaces. COPRA long-ago established backup files for our membership, but it still takes some time to transfer everything to a new person and re-verifying all the needed information. There may be a very few folks who have joined over the past month that are still being processed by Sheryl, so please feel free to reach out to us if you did not receive your Chronicle and one will be quickly mailed to you.

The loss of Marvin has impacted all of us, but also reminds us of the need to keep COPRA vibrant and growing with new volunteers over time. I was very disappointed that we had only one retiree respond to last month's Chronicle, where I shared my thoughts on volunteers. It takes a group of us to make COPRA work and we are always looking for new folks that are willing to help. Fortunately with the dedication of many on the board and their willingness to keep helping and committing valuable time to the needs of all retirees, COPRA continues to function very well. This should not necessarily be a long-term job for all the current board members, but one that allows them to participate in a worthy cause, and eventually allows them to transition into something else they may want to do. That should not imply that COPRA takes an inordinate amount of time, but the cause is worthy for the time committed.

In closing I want to restate my words from last month's Chronicle that for COPRA to be effective it needs retirees who are willing to give a little of their time to this important work. Having new retirees reach out to us and be willing to help is a positive step, and would allow for more direct involvement in working on committees, perhaps in some cases bringing expertise to help existing board members, and potentially phasing into the work that we are now doing

Thank you as always for being a member of this great organization, Jack

Did you know...

You can recycle your tablet or eReader at Phoenix Public Library? Donate your gently used tablets and eReaders at any library location in January and February. Devices in working order will be used for programming or added to the collection of eReaders available to the community for checkout. For more information, visit phoenixpubliclibrary.org or call 602-262-4636.

Widows and widowers have more flexibility when collecting Social Security than spouses do? A widow or widower can begin benefits on his/her own earnings and later switch to survivor benefits- or begin with survivor benefits, then switch to his own, even if the surviving spouse files before full retirement.

Source: Bottom Line Personal, January 15, 2015

ANNUAL TREASURER REPORT

LATEST DRUG ADVANCEMENTS

COPRA Treasurer Report Year Ending 2014

		2014	2013
Book Balance January 1, 2014 and 2013		\$61,010.42	\$54,972.89
Receipts			
	Member Dues*	21,960.00	19,526.00
	Dividends	333.01	361.10
	Donations	25.00	9.00
	Holiday Party	<u>3,008.00</u>	<u>2,553.00</u>
	Total Receipts	\$25,326.01	\$22,449.10
Disbursements			
	Bank Fees	176.35	116.85
	Chronicle	9,723.45	9,902.39
	Donations	0.00	100.00
	Holiday Party	5,245.90	4,921.71
	Member Support**	12,931.63	1,048.12
	Website	<u>806.25</u>	<u>322.50</u>
	Total Disbursements	\$28,883.58	\$16,411.57
Book Balance December 31, 2014 and 2013		\$57,452.85	\$61,010.42
*Includes prepaid dues			
	2014= \$44,456		
	2013= \$40,915		
**Includes \$10,000 contribution to oppose Proposition 487			
Barbara Kellogg, Treasurer			

New immunotherapy for advanced melanoma, reports Georgina Long, MD, PhD. *Recent finding:* Patients who took Opdivo (nivolumab) were 58% less likely to die within one year than patients who used a standard chemotherapy drug. Opdivo, which uses the body's immune system to fight cancer, also has fewer side effects. It is likely to be available in the US in 2015.

Source: Bottom Line Personal, February 1, 2015

Seniors should get two different pneumonia vaccines for optimal protection, says E. Neil Schachter, MD. People age 65 and older who have never been immunized against pneumonia should get the newly recommended Prevnar 13 shot first, followed by a Pneumovax 23 shot six to 12 months later. Seniors who have already received Pneumovax 23—which has been recommended for several years—should ask their doctors about Prevnar 13.

Source: Bottom Line Personal, January 15, 2015

ELDER CARE RESOURCES AND COUNSELING SERVICES

Retirees and their household members can call on MHN for elder care resources and counseling services. Caring for an aging relative can be an enormous responsibility, and it's often difficult to know where to turn for reliable help.

Call MHN for more information.

Care consultants are standing by to help you:

- Evaluate your elder relative's daily living and healthcare needs, financial issues, and legal concerns.
- Assess the support you need.
- Find the right assisted living, residential, and medical care facilities
- Obtain information on senior meal services, community resources, and more.

Your assigned care consultant will even give you a list of local providers matched to your needs.

Call MHN

602-534-8733 or 800-977-7594

TDD: 866-726-1785

Members.mhn.com

Company code: phoenixeap

STAYING SAFER IN YOUR HOME

You might not think of a throw rug as a potential killer lurking in your home, but if Robert Adler has his way, you soon will.

For several years, Adler has been pushing the Consumer Product Safety Commission—on which he's served since 2009—to more aggressively target consumer-product injuries involving older Americans, a problem that's estimated to cost the nation more than \$100 billion a year.

It's an age group, he says, "that has been overlooked for too long." While people 65 and older make up 13 percent of the nation's population, they account for nearly 65 percent of all fatalities associated with products under the CPSC's jurisdiction—from bedding and ladders to appliances and electrical fixtures. Each year, the

(Continued on page 6)

NEW RETIREES (NOVEMBER 2014)

Ronald Anderson	Public Works	Fred Houk	Parks & Rec.
Syd Anderson	Street Trans	Kathleen Hutchinson	Police Dept
Elsita Antiquiera	Human Resources	Andrew Leader	Water Serv
Richard Arredondo	Public Works	Phillip Lense	ITS
Andrew Avila	Water Services:	Cindy Lucero	Law
Robert Balderrama	Public Works	Cassandra Mason-Motz	Office Of The Council
Diana Behrens	Water Services	Janice Mcbee	Police Dept
Vicki Benedetti	City Court	Kathryn Michael	Police Dept
James Bevan	Water Services	Daniel Montgomery	Public Works
Gregory Binder	ITS	Susan Mueller	PCC
Thomas Boylan	Police Dept	Judith Muller	Human Resources
Crismon Brown	Property Management	Reuel Newton	Police Dept
Aaron Carreon-Ainsa	Law	Frank Nunez	Parks & Rec
Mary Click	NSD	D'Ann O'Bannon	Water
Rudy Contreras	Parks & Rec. Dept.	Barry Page	Finance Dept
Joseph Davis	Parks & Rec. Dept..	Paul Paonessa	Parks & Rec
Georgia Deela	Collections & Prog.	Louisa Pedraza	Police Dept
Virginia Driskill	Library	Martha Perez-Loubert	Diversion Unit
Carole DuCharme	Police	Donna Pickard	Aviation
Jose Duran	Property Management	Deneen Price	Police Dept
Sharon Dwyer	City Clerk	David Ramirez	Aviation
Kathleen Ebright	Aviation	Patricia Rea	Police Dept
Marva Eyler	PCC	Sandra Recio	Deputy City Mgr's Office
Sandra Fallon	Police Dept	Javier Rodriguez	Water Serv
Kathy Farnsworth	Street Trans	Joseph Roelant	Street Trans
Melecio Flores	Street Trans	Catherine Rogers	Street Trans
James Folk	Parks & Rec.	Mary Ann Sautter	Fire Dept
Maria Frausto	Police	John Scott	Aviation
Leon Garcia	Public Works	Sandra Shriver	Fire Dept
John Gardner	ITS	Gregg Spero	PDD
John Gavelys	Parks & Rec.	Gloria Stepney	HSD
Beverly Geist	City Court	James Stevens	Public Transit
Mary Gillham	Public Works	William Stout	Public Wks
Jose Giron	Comm & Economic Dev	Evelyn Thompson	H S D
Tina Gomez	Finance Dept.	Tammee Turcott	Police Dept
Mary Good	City Court	Connie Tyler	Police Dept
Mary Grier	Civil	Maria Uhing	Law
Elva Gronosky	Fire Dept	Jo Wiess	Law
Ronnie Gross	Police Dept	Eugene Wilkins	PDD
Julie Hensler	Facilities Management	Guy Williams	Water Serv
Frances Hernandez	Facilities Management	Lawrence Williams	Property Management
Maria Hernandez	BB Central Adult Serv.	William Wisniewski	Aviation

RANDOM FACTOIDS

- Only female mosquitoes bite. The males go for flower nectar instead.
- The Statue of Liberty's nose is over 4 feet long.
- Wayne Allwine, the voice actor for Mickey Mouse, and Russi Taylor, the voice actress for Minnie Mouse, were married in 1991.
- The Amazon Rainforest produces around one fifth of the world's oxygen.
- A funnel cloud is only a tornado when it touches the ground.
- Elephants can't jump. They're simply too heavy.
- The popular "Keep Calm and Carry On" slogan was originally created by the British government as a form of propaganda to motivate citizens to stay strong during World War II.

GUEST COLUMN BY RICK NAIMARK, Deputy City Manager



Rick Naimark

I wanted to share with you some important information about the City's on-going pension reform activities.

As you likely remember, the City has been discussing various pension reform options, and implementing changes, since 2010. These changes are expected to collectively save \$830 million over 25 years. Some of the changes include more risk-sharing with future employees, changes in the way benefits are calculated, and the elimination of future pension spiking, among others. Those changes have already helped reduce costs for the City and ensure the long-term sustainability of COPERS.

However, two trends are pushing the City to continue to make changes. First, pension costs do continue to rise and are expected to remain very high over the next 25 years. Those increased costs reduce the funding available for public safety, community programs, and services our residents need.

The second trend is an unexpected consequence of the pension reform approved by the voters in March 2013. Part of those reforms was a change in the employees contribution rate for new hires. Employees hired before that reform contribute 5 percent of their salary to the pension system, and the City contributes the remaining required contribution, which is currently at 24.6 percent of salary. For employees hired after the reform went into effect, the total contribution rate was split equally between the employee and the City, meaning both the employee and the City are now each contributing 14.8 percent of salary. In just a few years, employees hired after July 1, 2013 are expected to be contributing 17 percent of their pay into COPERS. At the time the reforms were developed, employee contribution rates were expected to rise, but not that quickly or ever that high. With contribution rates approaching 17 percent, the City appears to be experiencing some difficulty in attracting or retaining new employees.

To address these two issues, Mayor Greg Stanton has created a committee of city, community and business leaders to evaluate all aspects of the City of Phoenix Employees' Retirement System (COPERS). Chaired by Councilwoman Thelda Williams and Councilman Daniel Valenzuela, the Civilian Retirement Security Ad Hoc Committee also has five leaders from the business and non-profit communities, as well as Pete Gorriaz, a retired City employee who led United Phoenix Firefighters Local 493, the labor unit for Firefighters. The Committee is looking for additional ways to reform the pension system, further securing the City's financial sustainability while remaining attractive to future employees and strengthening COPERS for existing employees.

The Committee is expected to make recommendations to the City Council this month, February 2015. We will share more information with you once decisions have been made. I understand many of you continue to be engaged on this issue in retirement, and we all anticipate a stronger and more sustainable retirement system as we continue to make necessary reforms.

If you have any questions or want to learn more, please contact Rita Marko at 602-262-7684 or rita.marko@phoenix.gov.

"Membership is our Strength"



GIVE YOURSELF A VALENTINE...RENEW YOUR COPRA MEMBERSHIP!!

Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2014", you should renew your COPRA membership NOW!

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you should have received 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."

As of January 1, 2015, COPRA membership dues are \$12.00 annually. There is a dues special that, you can pay \$50.00, you receive membership for 5 years. To renew your COPRA membership, send a check payable to "COPRA" to the following address:

COPRA
% Barbara Kellogg
1645 E Rosemonte Dr
Phoenix, AZ 85024-2962

CITY MANAGER'S PLAN FOR 2015

Over the next year, City Manager Ed Zuercher is continuing to focus City employees on working smarter, saving aggressively and continuing to be kind to our customers. Here are some of his major goals for the next year, as presented during his annual review in December:

- Increase process improvements through the creation of an internal Lean Team;
- Increase the use of performance metrics for key operational departments;
- Balance the budget without service reductions or tax increases, assuming no further state shared revenue reductions;
- Develop a plan with all stakeholders to reduce employee health care and workers' compensations costs by 2016;
- Retain and attract top talent to enhance customer service; and
- Revamp the public information office to reduce costs, increase exposure and add value to the Phoenix name.

STAYING SAFER IN YOUR HOME (CONTINUED)

(Continued from page 3)

CPSC estimates, more than 10 million Americans 50 and older sustain injuries associated with such products.

And that doesn't include some of the most dangerous products of all that the CPSC doesn't monitor: tobacco, motor vehicles, firearms, boats, pesticides and other chemicals, food, prescription drugs, medical equipment and alcohol.

Adler says the CPSC's new Senior Safety Initiative—an idea he started pushing four years ago—is important because older adults sustain injuries associated with consumer products at a rate 1.5 times higher than other adults, and are hospitalized almost five times as often.

Falls account for some three-fourths of such injuries. "The statistics are shocking," says Gary A. Smith, M.D., the director of the Center for Injury Research and Policy in Columbus, Ohio. The Centers for Disease Control and Prevention estimates that 1 of every 3 Americans 65 and older will sustain a fall this year; those 50 and older account for nearly 80 percent of all fall-related hospitalizations.

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IN REMEMBRANCE

Sophie Malone	12/07/14
Maria Perea	12/16/14
Bimla Sharma	12/23/14
Lloyd Powell	01/02/15
Samuel Sharp	01/02/15
Nino J. Fernandez	01/03/15
Mary F. Randle	01/07/15
Conrad G Gamez II	01/08/15
Lynn-Marie Barber	01/12/15
Marvin L. Roelse	01/12/15
Syrintha H. Hasker	01/12/15
Robert Laidlaw	01/16/15
Henry E. Sherrill	01/19/15
Molly Wright	01/20/15
Gary Miller	01/22/15

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 Franklin at (602) 705-8822.

STAYING SAFER IN YOUR HOME (CONTINUED)

(Continued from page 6)

Look at the list of the most dangerous products in the CPSC's jurisdiction, and it's almost all about falls: things you can fall down (stairs) or off of (beds, sofas, chairs, ladders, stools); things you can trip or slip on (carpets and rugs, bathtubs, electrical cords); and things that can injure you as you fall (tables, desks, cabinets, shelves, fixtures).

There are plenty of products that pose other risks. Earlier this year, the CPSC announced a voluntary recall of more than 100,000 adult bed rails that it said could pose a serious risk of entrapment, strangulation and death. Adler's now pushing for a government safety standard that would cover all products in that category.

To make the agency more responsive in such situations, Adler also aims to speed up what he refers to as "our usual snail-like-rule-making process."

Here's just one example: It took the CPSC more than eight years to come up with proposed safety rules for table saws.

Source: AARP December Bulletin

2015 COPRA BOARD

President:	Jack Thomas	(623) 825-6999
	E-mail	jtnt@cox.net
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Treasurer:	Barbara Kellogg	(623) 322-5227
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Secretary:	Dawnell Navarro	(623) 412-0854
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	E-mail	kcliffander@yahoo.com
	Sheryl Jeremiah	(623) 376-2980
	E-mail	sheryljeremiah6@gmail.com
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	E-mail	sjperkins@msn.com
By-laws Review Chair:	Karen Clifford-Anderson	(623) 772-7472
	E-mail	kcliffander@yahoo.com
Member Support and Social Committee Chair:	Dawnell Navarro	(623) 412-0854
	E-mail	navarro2@cox.net
Membership Chair:	Sheryl Jeremiah	(623) 376-2980
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	E-mail	copranewsletter@gmail.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) 262-6858

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.

FEBRUARY COPRA CHRONICLE

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POSTMASTER

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COPRA Chronicle ,%Sheryl Jeremiah
19031 N 76th Ave
Glendale, AZ 85308-8303



2015 MEMBERSHIP MEETING ANNOUNCEMENTS

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

March 26, 2015 at 1:30 pm - Retirement

May 21, 2015 at 1:30 pm - State of the City

October 15, 2015 at 1:30 pm - Healthcare

December Holiday 4 at 5 pm - Annual Holiday Party/Meeting

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