



COPRA CHRONICLE

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

January 2015

MEMBERSHIP IS OUR STRENGTH

Issue 1

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COPRA - A YEAR IN REVIEW

This year has proven to be a busy and accomplished year for COPRA. The board members were busy meeting and planning early each month to be able to provide members with current information and making plans for our general meetings, especially the holiday party/meeting. They were also attending their respective committee meetings such as health care and COPERS.

A list of a few items that occurred this year:

- A Pension Equalization Program (PEP) is a permanent adjustment to your pension income amount. This year's 1.3% increase was the first PEP since 2009 when it was 1.7%.
- This year also saw a 13th check in the amount of 1%. The first in 5 years.
- Health care insurance rates increased but were kept to a minimal increase of 6.1%. Actuaries originally set retiree rates at a 9.4% increase. After the City took out the value of Healthcare Reform costs the increase was reduced to 9.1%. Then approximately \$3 million was used from the \$15 million Rate Stabilization Fund that was set up when the retirees were separated from the actives due to GASB 45. This brought the 2015 rate increase down to 6.1%. Furthermore, there continues to be a \$25 monthly reduction for those primary account holder retirees who participate in the Health Risk Assessment as a part of the Wellness Program.
- The City of Phoenix Employees' Retirement System (COPERS) went through changes again this year when Gail Strohl, administrator, moved on and Scott Miller becomes our newest administrator. He comes to us with 16 years of industry experience, most recently with Chicago Teachers retirement system.
- This year brought a change to the annual holiday party/meeting. The usual venue was no longer available which gave us an opportunity to look at changing what we do. This year we had our meeting in the evening with a band (The Screamin' Javelina). What fun we had! Hope that if you weren't able to join us this year you will be able to in 2015.
- As you all know, Proposition 487 was a citizens' initiative put on the 2014 ballot by the Arizona Free Enterprise Club. Prop 487 was a terrible piece of legislation that would have been tied up in the



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 copramembership@gmail.com

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PRESIDENT'S MESSAGE



Happy New Year everyone. Going into a new year there are always issues that COPRA is concerned about for the betterment of retirees, and this year is no different. My focus in this article is volunteerism, which is an on-going concern of our organization. Your COPRA Board is growing older in time spent, with some of the dedicated members having now served six years or longer, and others ten years or more. For example, we are losing our COPERS representative, Cathy Gleason, this month. Cathy has served our membership well and will be missed. Susan Perkins will be joining us replacing Cathy as a new member representing retirees on the COPERS Board and we are thankful for that. Our Membership

Chair, Marvin Roelse, has also decided to step down this year as well, after serving many excellent years helping all of us in that post. Finding his replacement is yet to be done. Several other board members have indicated that they only want to serve one more two-year term. I have also announced to the board that I would like to step away next year when my term ends. That will bring me close to 18 years serving on the board.

The bottom line is that for COPRA to be effective it needs retirees who are willing to give a little of their time to this important work. I have heard from many of you over the years letting me know what a great job we are doing. We truly appreciate your thoughts and wonderful words, but would also like to see more of you willing to step forward and help the organization going forward. 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.

We all assume that COPRA will keep running and doing the important work protecting the interests of retirees and that has been the pattern. I could give you a long list of efforts that have been put forth by dedicated members of our board over the past many years, not the least of which most recently was the commitment fighting off Proposition 487 just a few months ago. That does not happen by chance, it happens because of the commitment of people wanting to do the right thing for everyone. It is not if, but when the current members of the board leave, who will step up to keep the important work going for all of us?

This is something for all of you to keep in mind going into this new year. Helping your fellow retirees is a good thing to do, and something that ten of us have been doing for many years now. Yes, COPRA will continue to do the important work that is needed, because I know that in small numbers we do reach out and get retirees interested in serving. As always, we solicit like crazy for the help, but now let's see if some of you will reach out to us regarding perhaps coming to a board meeting and better understanding the work that is going on, and out of that experience perhaps find where you may be able to help further in the future.

In closing, it was wonderful seeing so many of you at the Annual Holiday Party and Meeting. For the first time it was a dinner gathering with great food, music, dancing, and visiting with each other. Maybe more of you will join us next year?

Again, Happy New Year! Jack

Chinese Week's Free Culture and Cuisine Festival

Celebrate the Year of the Ram during Chinese Week's free Culture and Cuisine Festival, Feb. 13-15, at Margaret T. Hance Park, 1202 N. Third St. presented by Phoenix Sister Cities, Inc. and the Phoenix Chinese Week Committee. The festival will feature live entertainment, dragon and lion dances, photo exhibit and art displays, children's activities, martial arts, Chinese cuisine and vendors.

For more information, visit www.phoenixchineseweek.org or call 480-352-3467.

CITY OF PHOENIX ONLINE CHECKBOOK

In Fiscal Year (FY) 2013-14 the City initiated an online checkbook as part of an ongoing commitment to transparency. The first phase of the checkbook provides vendor payment information which can be sorted by vendor, department and month. The Finance Department compiles the information from the City's financial system and updates the checkbook monthly. Residents have the ability to review City expenditures, search for payment information and download data.

As part of the online checkbook implementation, the City set up processes to track utilization and to address any questions from residents. The online checkbook allows residents to send questions to Checkbook@phoenix.gov. To date the checkbook has generated few questions concerning specific programs and has been viewed over 5,800 times.

Recently, the Finance Department made available the checkbook data sets for the City of Phoenix Open Data initiative. The checkbook data sets are available for the public and third party developers to create reports, utilize aggregate information and conduct data analysis. Data sets are available for all of FY 2013- 14 and Year-to-Date through FY 2014-15. The checkbook open data will be updated monthly on www.phoenix.gov/opendata.

MAYOR CREATES CIVILIAN RETIREMENT SECURITY AD HOC COMMITTEE

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 will look 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. In addition to the co-chairs, the Committee includes Pamela Conboy, Wells Fargo Executive Vice President, Arizona Lead Region President; Rick DeGraw, Executive Vice President/Chief Administrative Officer, Copperpoint Mutual Insurance Co.; Sue Glawe, Vice President of Community Relations, Blue Cross Blue Shield of Arizona; Pete Gorraiz, retired Phoenix Fire Department Captain, former President of the Phoenix Firefighters Association; and Suzanne Pfister, President and CEO of St. Luke's Health Initiatives. The committee plans to meet six times and has been directed to provide recommendations to the City Council by the end of January 2015.

2014 ANNUAL HOLIDAY PARTY AND MEETING



NEW RETIREES (SEPTEMBER 2014)

Edward Adame	Water	Brad Lyzwa	
Lori Allison	Law	Rebecca Mariani	Planning
Alexander Anic	Street Trans	Catherine Martinez	Law
Steven Ater	Phx Convention Center	Steve Maxwell	Human Services
Patricia Auzenne	Planning	Paul Mendez	Water
Debra Barone-Jay	Law	David Mericle	Water
Elizabeth Barstack	City Court	Brian Miles	Water
Laura Bishop	Human Resources	Carlos Monreal	Street Trans
Frank Bradley	Aviation	Gregory Morgan	Street Trans
Raymond Buchanan	Neighborhood Services	Rex Morgan	Planning
Jack Burnworth	Phx Convention Center	Danny Murphy	Planning
David Butterworth	Planning	Eugenia Ocano	Aviation
Trevor Carley	Water	Bennie Padilla	Human Resources
Eva Carter	Neighborhood Services	Danny Pennington	Water
Francisca Cislachi	Law	Traci Pete	Street Trans
Kathleen Cockrill	Aviation	William Phillips	Neighborhood Services
Michael Cornelius, Sr.	Planning	Steven Pilcher	ITS
Quirico Diaz	Water	Randy Piotrowski	Police
Kelly Doell	Street Trans	Thearle Reed, Jr.	Finance
Arthur Dubois	Water	Catherine Roer	Street Trans
Gary Fleck	Public Works	Maria Romo	Human Services
Anthony Flore	Parks & Rec	Joan Sacco	Police
Teresa Garcia	Human Services	A. Ray Scarla	Police
Rey Gonzalez	Parks & Rec	Michael Schaffert	Planning
Jack Green	Aviation	Kathy Schelbrock	City Attorney
Richard Greuel	Public Works	Melody Simmons	Human Resources
Daryl Hale	Phx Convention Center	Roxanne Song Ong	Aviation
Mary Hennenman	Aviation	Kevin Stephenson	City Court
Dora Hernandez	City Manager	Terry Sumler	Fire
Shari Hill	Aviation	Deborah Swartz	Water
Anthony Holguin	Street Trans	Joseph Swicklik	Water
Frances Howard	City Court	Robert Upham	Parks & Rec
Ronald Howard	Fire	Roger Vail	Water
Burton Hughes	Street Trans	Dwight Vedvig	Water
Robert Kauffman	Planning	Eudardo Villa	Street Trans
Walter Kinsler, Jr.	Street Trans	Deborah Warren	Parks & Rec
Samuel Lesley	Law	Milton Wienand	Parks & Rec
Dora Loera	Aviation	Lane Wise	Finance
Michael Long	Planning	John Workley	Public Works
Lionel Lyons	EOD		

COPRA - A YEAR IN REVIEW (CONTINUED)

(Continued from page 1)

for years. It also would have cost the city considerably more each year in pension contributions than our current system, and could potentially have not only eliminated a defined benefit pension for new employees, but also eliminated MERP for us retirees. Working closely with the Firefighters Union, AFSCME and other affected groups we were able to defeat this proposition (and its dark money supporters) by a vote of 58% voting No to 42% voting Yes. The Mayor has a newly-formed task force that is again looking at pension reform for COPERS, but that would have little to no effect on current employees, and no effect on retirees. So stay tuned.

- Membership dues increases will be implemented in 2015 (See article on page 7). There have been no dues increases for at least a decade.

GUEST COLUMN BY PAUL BLUE, Deputy City Manager

Get Prepared for Super Bowl XLIX



Paul Blue

I am excited to share information with you about Super Bowl XLIX and the activities in and around downtown Phoenix. Although the Super Bowl will be played in Glendale, downtown Phoenix will be the epicenter of Super Bowl XLIX fan-related events.

Super Bowl Central, a multi-day festival offering free, family-friendly activities, will be spread across 12 downtown blocks. Super Bowl Central is expected to draw over 1 million visitors and will feature a main concert stage, food concessions, beer and wine gardens, nightly fireworks, and live broadcasts by NBC and the NFL Network. Additionally, the NFL Experience, NFL Media Center, NFL Honors, The Tonight Show and other events will be held at the Phoenix Convention Center, Symphony Hall and Orpheum Theatre.

In addition, the NFL announced that the Pro Bowl will be held at University of Phoenix Stadium on January 25, 2015, which is the Sunday prior to Super Bowl. Together, the Super Bowl and Pro Bowl activities will draw worldwide attention to Arizona. Last year's Super Bowl was televised in nearly 200 countries and seen by more than 100 million viewers.

Downtown Phoenix will be very busy this month, with crowds in downtown estimated to as large as 200,000 per day, including Super Bowl activities and other major events. Here are some of the major dates you should know:

- Sunday, January 18 – Rock 'n' Roll Marathon
- Friday, January 23 – True DTPHX Festival
- Saturday, January 24 – NFL Experience Opens, True DTPHX Festival
- Wednesday, January 28 – Super Bowl Central Opens (see below)
- Thursday, January 29 – NFL House Opens
- Sunday, February 1 – Super Bowl Sunday, The Tonight Show (NBC), last day for NFL Experience and Super Bowl Central

We are expecting peak attendance in downtown from Wednesday, January 28 to Sunday, February 1, while Super Bowl Central is open. Near Central Ave and Washington St, many streets will be closed, but transit services will continue. If you are coming downtown for any activity, please check phoenix.gov/azsuperbowl for information on transit, parking, and other critical information. To keep up-to-date on Super Bowl activities and events, go to azsuperbowl.com.

This is an exciting time for Phoenix and Arizona to show off our best, right at the start of 2015. We hope you will join us for all of the activity in downtown Phoenix!

100 + WAYS TO CONSERVE WATER

When it comes to conserving water, small adjustments can have a big impact. Here you can sort through nearly 200 water-saving tips, download and print tip posters or share your favorites on social media:

<http://wateruseitwisely.com/100-ways-to-conserve/>

YOUR NEW YEAR'S RESOLUTION SHOULD BE TO RENEW YOUR COPRA MEMBERSHIP DUES FOR 2015

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

“This is the new year the new you. You can pass through another year, coasting on cruise control. Or you can step out of your comfort zone, trying things you have never done before, & make 2015 as the year that you elevate from where you are & soar high. Make it happen!”

— Pablo

THE BEST ONLINE SECURITY FIX

Worrying about bank and brokerage hacks is understandable. But money can be replaced—and you have legal protections. What you should worry about is a hacker mining your more vulnerable iCloud photos, Facebook page, or email account and impersonating you. Two-factor verification, a login protocol, makes it vastly harder for hackers to steal your digital life.

1. **The Threat:** Personal stuff like your photos and email are housed in the “cloud” not on your computer.
2. **The Setup:** Select “login approval” or “two-factor verification” under settings at sites you want to protect.
3. **The Login:** The first time you visit that site on a new computer, enter a code that’s texted to your phone.
4. **The Hassle Factor:** You only need to put the code in the first time you log in to a site on a new computer.
5. **The Backup:** In case you lose your phone, you can print out backup codes, which work once.
6. **The Protection:** A hacker needs to guess your password and have physical access to your computer.

Source: Money, December 2014

“We spend January 1st walking through our lives, room by room, drawing up a list of work to be done, cracks to be patched. Maybe this year, to balance the list, we ought to walk through the rooms of our lives...not looking for flaws, but for potential.”

— Ellen Goodman

IN REMEMBRANCE

Elmer Corkern	10/30/14
Frank Romero	11/21/14
Cheryl Guzman	11/22/14
Frances C. Peterson	11/25/14
Arthur J. Kleabir	11/26/14
Orita M. Martin	11/28/14
Cecil T Brown	11/30/14
Wyoma Heston	12/01/14
Arnold Stebbins	12/06/14
Michael R. Shamp	12/09/14
Lucille Stape	12/09/14
James H. Devine	12/11/14
Robuster Strickland	12/11/14
Deborah Paglia	12/13/14
Bertha Gonzales	12/20/14
Sylvia J. Williams	12/27/14
Ralph A. Chavarria	12/24/14

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.

COPRA DUES CHANGE

During 2014 COPRA contributed \$10,000 to Citizens for Responsible Pensions to support the campaign opposing Proposition 487. Its passage would have had negative financial impacts on city of Phoenix active and retired employees. As a result, the COPRA treasury experienced an unanticipated expense. To make up for this expense and to ensure the treasury's future stability to cover prepaid dues through 2020, the COPRA board determined that dues need to increase beginning in 2015. The last dues increase was at least a decade ago.

The new dues structure is \$12 annually. The option to prepay dues for five years is still available for \$50, which saves the member \$10 over those five years. The board sincerely hopes this increase does not represent a serious financial burden on any of COPRA's members.



2014 COPRA BOARD

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	Marvin Roelse	(480) 288-1046
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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.

JANUARY COPRA CHRONICLE

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Gold Canyon, AZ 85118

*Happy
New Year
2015*



*May this new year
all your dreams turn
into reality and all
your efforts into great
achievements!*

2015 MEMBERSHIP MEETING ANNOUNCEMENTS

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

DATES TO BE ANNOUNCED SOON!

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