



# COPRA CHRONICLE

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

March 2016

**MEMBERSHIP IS OUR STRENGTH**

Issue 3

## INSIDE THIS ISSUE

	Page
President's Message.....	2
Spring Travel Tips.....	3
Think Green in 2016.....	3
Tidbits of Information.....	3
March Checklist.....	4
Recycle Right and Know the Top 10 in the Bin.....	4
More Tidbits of Information.....	4
City Manager's Column.....	5
Did you Know.....	5
ASU College of Public Programs .....	6
Phoenix Offers Free Tax Filing Service.....	6
In Remembrance.....	7
Flushing Money Down the Toi- let?.....	7
COPRA Board.....	7
Meeting Dates.....	8

## PENSION EQUALIZATION PROGRAM (PEP)

Good news! The City of Phoenix Retirement Board voted a Pension Equalization Program (PEP) increase to your pension for 2016 of .2%. This is a permanent adjustment that will be paid on your April 1st check, retroactive to January 1st. In order to receive the PEP you must have received 36 pension payments as of January 1, 2016. PEP increases are allowed when there is an increase in the Phoenix-Mesa consumer price index, and the average return of COPERS (City of Phoenix Employee Retirement System) investments support the increase.

## RENEW YOUR COPRA MEMBERSHIP!!

Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" is "12/31/2015", this will be your last Chronicle unless you RENEW now!

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you will receive an email indicating that your membership expired 12/31/2015. Please RENEW now to continue receiving the Chronicle.

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, 2016, COPRA membership dues are \$12.00 annually. There is a dues special that if you pay \$50.00, you receive membership for 5 years. If you have changed your address, email address or phone number or have any questions about dues payment, please contact Linda Henderson. Linda can be reached by telephone at (623) 693-9955, or by email at:

[lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com).

To renew your COPRA membership, send a check payable to "COPRA" to the following address:

COPRA  
PO Box 2464  
Litchfield Park, AZ 85340

### MEMBERSHIP

Membership for COPRA is \$12 per year or \$50.00 for 5 years. If you have changed your address, email address or phone number or have any questions about dues payments, please contact Linda Henderson.

Linda can be reached by:  
telephone at (623) 693-9955, or by  
e-mail at [lindajoyhenderson@gmail](mailto:lindajoyhenderson@gmail.com)

Mail payments to:  
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Litchfield Park, AZ 85340

# PRESIDENT'S MESSAGE



Laura Ross

This month brings good news for those eligible for the Pension Equalization Program (PEP). We will be getting a PEP increase this year of .2%. While this may not seem like a huge amount, at least it is going in the right direction. There have been several years in the recent past where there was no PEP increase. Since PEP is tied to a formula, the economy and investments play a role in whether the formula allows for an increase and the amount of the increase. If you qualify for the increase, enjoy it knowing that it is one thing that COPRA was instrumental in bringing to you.

On this topic, I'd like to take this opportunity to remind you of some of the things that COPRA has accomplished over the years and the value of continuing to support COPRA through your membership. As stated above, COPRA negotiated the PEP with the City to help offset inflationary effects on retiree pensions. That is why it takes 36 months of retirement before any retiree is eligible to receive PEP. The "thirteenth check" is another benefit that COPRA had a hand in negotiating with the City. These are the two things that are always something to look forward to in your pension check in the years that the formula allows for them.

In the recent past, COPRA, along with the Public Safety Unions, general unions and ASPTEA, was able to influence the defeat of Prop 487 that would have adversely affected pensions through the loss of MERP. Our Board allocated \$10,000 to support the fight through media ads as well as working with the Fire Union to post signs and get out to talk to voters about what the Proposition would and would not do if passed. We were pleased to have played a role in the defeat of this proposition.

Additionally, COPRA offers ongoing influence by having a voice on both the Pension Board and the Health Care Task Force. While we are not always able to totally control what comes about in these areas, we are able to put forth our concerns and influence the final outcomes. Most recently, when the move to the Towers Watson Private Exchange was causing inordinate levels of problems, especially for the pre-Medicare retirees, COPRA representatives worked with the City to allow the pre-Medicare group the choice to return to the City for health care insurance. We continue to work with the City on what will be offered in the future for Retiree health care options.

COPRA also offers the Chronicle Newsletter to members to provide information on Retiree concerns. This comes to all members nine months of the year. In cases such as the recent transition on health insurance, COPRA also sent out e-mail messages to members for up to the minute news on changes. In conjunction with the City, we try to get information out to Retirees in as timely a manner as possible. We also offer four quarterly meetings covering health, pension, and City updates as well as a Holiday Party. Recently, we have extended this to offer several meetings at different locations and times for important issues such as health care, in an attempt to make it easier for all Retirees to participate. We will again offer multiple times and locations for the upcoming health care meetings prior to open enrollments.

COPRA works as an advocate on questions and problems that Retirees may encounter related to their health and pension benefits. We do our best to help Retirees get the information needed so that they are able to access available resources to resolve any issues they might have.

COPRA is a volunteer organization. Board members are retirees like you. They donate their time and efforts for the benefit of all Retirees. They need the support of membership. Please continue to participate as a member, encourage your fellow retiree friends and acquaintances to join, and give serious consideration as to what you might do to support COPRA as a volunteer or active supporter of the organization. And next time you see one of those who are active in representing you as a COPRA Board Member, thank them for their efforts.

Laura

## SPRING TRAVEL TIPS

Spring break and other events make March one of the busiest times at Phoenix Sky Harbor. America's Friendliest Airport® is offering the following travel tips to make your journey easier:

- **Give yourself enough time.** Arrive at least two hours early if you are flying domestically, and three if you are flying internationally.
- **What's in your bag?** Be sure to look through your carry-on bag or purse before coming to the airport. Remember, a forgotten weapon can cause you delays, hassles, and even fines. Visit [tsa.gov](http://tsa.gov) for information about what can be placed in your carry-on.
- **Picking up or dropping off?** Save time when picking up or dropping off your party by using the 44<sup>th</sup> Street and Washington PHX Sky Train® Station rather than driving into the airport. Once at the station, hop aboard the PHX Sky Train® for a short ride to the terminals. The station also offers a free cell phone lot where you can wait for your party.
- **Parking at the Airport.** For real-time availability and pricing, visit [maps.skyharbor.com/FindASpot](http://maps.skyharbor.com/FindASpot) or call our 24-hour parking hotline at 602-273-4545.

For more travel tips, visit [skyharbor.com](http://skyharbor.com).

*Source: January 2016 Phoenix@Your Service*

## THINK GREEN IN 2016

If your property has lush vegetation or if you find yourself doing yard maintenance every week, the Green Organics Curbside Collection could be the service for you. For an additional \$5/month per container requested, customers receive a large tan container to place yard waste. The tan containers will be collected on the same days as your trash and recycling containers. The green organics waste will be processed into mulch.

### Acceptable items:

- Tree branches
- Leaves
- Grass clippings
- Untreated wood

### Unacceptable items:

- Palm fronds
- Oleanders
- Creosote
- Treated wood
- Trash
- Food waste

For eligibility, visit: [phoenix.gov/publicworks](http://phoenix.gov/publicworks) and click on "Solid Waste Programs" or call 602-262-7251.

*Source: January 2016 Phoenix@Your Service*

## TIDBITS OF INFORMATION

### NORTHWEST LIGHT RAIL EXTENSION OPENS MARCH 19

With the opening of the second Valley Metro light rail extension on 19<sup>th</sup> Avenue in Phoenix, more riders soon will have better access across destinations in the Valley. The project is in the testing phase which continues up until opening day, March 19, a few months earlier than expected.

The 3.2 mile extension adds to the existing miles of light rail connectivity. The Northwest Extension connects six schools, places of worship, senior living facilities and 300 businesses. The light rail extension provides another economic boost and a critical connection for many in the Valley. To see all routes, visit [valleymetro.org](http://valleymetro.org).

*Source: February 2016 Phoenix@Your Service*

### SHOP LOCAL

Where you choose to shop makes a difference! For every dollar you spend in Phoenix, 73 cents is put back into the Phoenix economy and supports essential services such as fire and police, parks, libraries and so much more. Shopping locally supports programs and services that make Phoenix a great place to live, work and play! Visit [phoenix.gov/shoppHX](http://phoenix.gov/shoppHX) for a list of shopping destinations.

*Source: January 2016 Phoenix@Your Service*

## MARCH CHECKLIST

- ✓ **Spring Forward:** Daylight Saving Time begins at 2 am Sunday, March 13. Clocks in some areas are moved ahead one hour.
- ✓ **Keep kidneys healthy:** March is National Kidney Month. Minimize use of ibuprofen and other nonsteroidal anti-inflammatory drugs. They can cause damage if taken regularly over a prolonged period.
- ✓ **Save computer files:** Thursday, March 31, is World Backup Day. Copies of important files should be stored in two places – in your home or office and in another location, such as Dropbox or other cloud storage service.
- ✓ **Check out Jupiter:** Our solar system's largest planet will be especially bright all night long on Tuesday, March 8. Its biggest moons should be visible through binoculars. They look like bright dots at the sides of the planet.

Source: Bottom Line Personal March 1, 2016

## RECYCLE RIGHT AND KNOW THE TOP 10 IN THE BIN

If you have room for one more resolution for the new year, the Public Works Department wants you to recycle right!

### Top 10 recyclable items:

- Cardboard
- Paper
- Food boxes
- Mail
- Food cans
- Beverage glass bottles
- Food jars
- Beverage cans
- Plastic jugs
- Plastic bottles with caps on

Plastic bags, old electronics and textiles should not be placed in your blue recycling bins. Take plastic bags to Bag Central Stations in grocery stores; take old electronics to the city's quarterly Household Hazardous Waste events; and donate textiles or old clothing to resale shops.

Make it your 2016 resolution to recycle right! For more information, email:

[ReimaginePhoenix@phoenix.gov](mailto:ReimaginePhoenix@phoenix.gov).

Source: January 2016 Phoenix@Your Service

## MORE TIDBITS OF INFORMATION

### SWING FOR KIDS

Play in the 11th annual Camp Colley Foundation Golf Classic on Saturday, April 9 at Aguila Golf Course. Owned by the city of Phoenix, Camp Colley is a secluded adventure camp on the Mogollon Rim. The camp introduces under-privileged youth to the fun of outdoor recreation. No matter how you play, the kids win! For more information and to register, visit <http://campcolley.org/gtregistration>.

Source: PHX CONNECT February 17, 2016

### SAVE \$\$\$ WHEN YOU REDUCE AND RECYCLE

"Save As You Reduce and Recycle" (SAY R&R) offers residents, who currently have curbside trash pick-up service, the option of downsizing to a medium green trash container for a savings of \$3 a month on their solid waste services bill. Additionally, residents must be enrolled in the city's recycling program before they can sign up for the SAY R&R program. For more information please visit [phoenix.gov/publicworks](http://phoenix.gov/publicworks) and click on "Solid Waste Programs" or call 602-262-7251.

Source: Phoenix @ Your Service – February 2016

## CITY MANAGER'S COLUMN ED ZUERCHER, CITY MANAGER



Ed Zuercher

We have officially entered what we often refer to as 'budget season.' Over the next several months there will be numerous Council meetings and community meetings discussing the proposed budget for fiscal year 2016-2017 which starts on July 1, 2016. By state law, the budget has to be balanced (meaning revenues and expenses are equal), approved and adopted in June.

On February 23, we took the first step in this process by presenting the Five-Year Forecast to the Mayor and City Council. This type of forecast takes a big-picture look at how the city's finances appear over the next five years.

Why is this a big deal? First, not every city or large organization goes to the effort to create a Five-Year Forecast, but it's part of our commitment to financially responsible planning. Second, protecting our budget between now and the year 2021 demonstrates responsibility and good management. Knowing what financial obligations are predicted over the next five years will help all of us make choices --- difficult ones and easy ones.

There are several topics you will hear a lot about in the coming weeks as the budget is discussed – a few key areas will be:

- Because we all worked smarter and saved money, the funding gap that was previously forecast has been greatly reduced. This is positive news.
- The city has between \$32 and \$55 million of one-time savings to apply to our needs. (We are still working on a few ways to save money and will have a final number by the Trial Budget on March 22). "One-time" means that the money shouldn't be used to pay for ongoing costs because it won't reappear in following years. Our needs include some technology equipment in police and fire, replacing a critical public safety radio tower on North Mountain and debt service payments for our bond projects. We are also in the midst of labor contract negotiations. Staff and Council will work together to determine what to do with that one-time funding as part of the trial budget to be developed in March.
- Pension costs are continuing to put pressure on the city's General Fund.
- With those pension pressures, the projected budget for FY 17-18 is not balanced and hard choices need to be considered right now to plan accordingly.
- Budget decisions will include vacant positions, debt service and property tax impacts among others.

As we enter this 'season' I encourage everyone to pay attention to the discussions and make it a point to follow this vital city process that helps plan our future. The full Five-Year Forecast [report is available online](https://www.phoenix.gov/budgetsite/Documents/FiveYearBudgetForecastFeb2016.pdf) for you to read and review at <https://www.phoenix.gov/budgetsite/Documents/FiveYearBudgetForecastFeb2016.pdf>

### Did you know...

...calcium doesn't reduce fracture risk in people over age 50? The small density increases found in some studies from eating calcium-rich foods or taking calcium supplements—only 1% to 2% —are not enough to have any effect on fractures.

*Bottomline Personal, February 1, 2016*

**ARIZONA STATE UNIVERSITY PHOENIX, Ariz. (January, 2016)** – For over 10 years, the Osher Lifelong Learning Institute (OLLI) at Arizona State University has brought low-cost educational and cultural courses and programs to adults ages 50 and over. Throughout spring, OLLI is offering over 95 classes in history, art, music, opera, health, creative writing, science, current events, literature, geology, religion, physics, space, Shakespeare, and more; there is something for everyone!

Here are just few of OLLI's spring classes: Cheyenne Warriors and Women of the Great Planes; Archeoastronomy; Tax Policy, Baroque Art and Architecture; Black Widow Researchers; Butterflies; Shakespeare and Genre; Modern Politics in Latin America (Bolivia); The Border Landscape with a History; Portrait Fundamentals Workshop; Travel Writing; Internet Use in Russia; Everyday Objects and Their Use, Form and Meaning; Uncovering Systematic Oppression in Poverty; and a lecture series on "Innovative Government Policy and Practice."

"The 50-plus generation is now known as the encore generation," says Richard Knopf, director of OLLI at ASU. "Never has there been a greater thirst by seniors to explore, chart new destinies, expand horizons, and serve others."

Members of OLLI may register for lectures and classes and also receive discounted admission to cultural centers such as the Heard Museum, The Nash, Ballet Arizona, Arizona Opera, and others. OLLI at ASU has recently partnered with the Southwest Shakespeare Company, and OLLI members receive discounted tickets to their performances at the Mesa Arts Center.

Registration is now open. Sessions begin in February, March, April, and May. Membership is only \$15 for the semester, lectures \$10, and most courses \$35. OLLI is conveniently located throughout the valley: ASU West and Downtown Phoenix campuses, Tempe Public Library, Friendship Village Tempe, and Maravilla Scottsdale.

The class schedule is available at most public libraries, senior and community centers, and online. You may register online or by phone. Call (602) 543-6440 or visit [lifelonglearning.asu.edu](http://lifelonglearning.asu.edu).

OLLI at ASU is funded in part by the Bernard Osher Foundation, which supports university-quality educational offerings for mature students. ASU is one of 119 colleges and universities nationally to have been awarded a permanent Osher Foundation endowment to sustain and support its programs, and OLLI at ASU was recently entitled a "best practice" by the Osher Foundation.

OLLI is part of ASU's Partnership for Community Development in the School of Community Resources and Development, which is in the College of Public Service and Community Solutions. Every semester, OLLI showcases a fresh lineup of classes with no tests, grades, or educational requirements!

## PHOENIX OFFERS FREE TAX FILING SERVICES

The city of Phoenix's Earned Income Tax Credit (EITC) campaign helps working families who earned less than \$54,000 in 2015 with free tax preparation and filing services. Individuals and families may qualify and file for the child tax credit, dependent care credit, the education tax credit and the EITC tax credit up to \$6,269 at the city's free tax preparation sites. Sixteen primary sites, located in Phoenix, will offer free tax preparation and filing services until April. A list of Phoenix sites, including hours and days of operation, and what items people need to bring with them are available at [phoenix.gov/humanservices/programs/tax-prep](http://phoenix.gov/humanservices/programs/tax-prep).

It is important to note that hours and days of operation vary for different locations. For more information about Valley-wide EITC site locations and hours of operation call the Internal Revenue Service at 1-800-906-9887 or at <http://irs.treasury.gov/freetaxprep/>.

*Source: January 20, 2016 City Connection*

## IN REMEMBRANCE

Deborah Paglia	12/13/2014
Willie Epperson	12/16/2015
Helen Ashman	12/20/2015
Joann O'Neal	12/20/2015
Ricky Hoover	12/22/2015
Charles Scott	12/23/2015
Dean Bernsten	12/24/2015
Walter Labadie	12/27/2015
George C. Sanchez	01/02/2016
Claudia Blackwell	01/12/2016
Donald Ballard	01/17/2016
Dorothy Donnelly	01/21/2016
Arnold Ray Cerny	01/27/2016
John Lauer	01/27/2016
Henry LeBlanc	01/29/2016
Ulla Bonner	01/30/2016
David V. Tallabas	02/01/2016
Carol Furlong	02/08/2016
Patricia Perez	02/09/2016
Joan A. Billek	02/15/2016
Joy E. Kupres	02/16/2016
Angela Avila	02/17/2016

### 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.

## FLUSHING MONEY DOWN THE TOILET?

Small toilet leaks that go unnoticed can waste up to 10,000 gallons of water a year, which is enough to fill a backyard swimming pool. As one of the Valley's large suppliers of water, SRP reminds you to check for leaks periodically in three easy steps.

1. Remove the tank lid and in-tank toilet cleaners, if necessary.
2. Drop a few drops of food coloring in the tank.
3. Wait 15 minutes; do not use the toilet. If dye color appears in the bowl, you have a leak.

If your toilet was installed before 1992, consider changing it out for one with a WaterSense® label. These toilets reduce the amount of water used for each flush. For more water-saving tips, visit [srpwater.com/conserva](http://srpwater.com/conserva).

Source: December 2015 SRP Contact Newsletter

## 2016 COPRA BOARD

### President/Benefits Chair:

**Laura Ross** (623) 878-3334  
E-mail: [ljross50@gmail.com](mailto:ljross50@gmail.com)

### Vice President/Chronicle Chair:

**Karen Clifford-Anderson** (623) 772-7472  
E-mail: [kcliffander@yahoo.com](mailto:kcliffander@yahoo.com)

### Treasurer:

**Louis Matamoros** (623) 734-6624  
E-mail: [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com)

### Secretary:

**Dawnell Navarro** (623) 412-0854  
E-mail: [navarro2@cox.net](mailto:navarro2@cox.net)

### Board Members:

**Greg Binder** (602) 469-2540  
E-mail: [gbinder69@q.com](mailto:gbinder69@q.com)  
**Jack Thomas** (623) 825-6999  
E-mail: [jtnt@cox.net](mailto:jtnt@cox.net)

### Membership Chair:

**Linda Henderson** (623) 693-9955  
E-mail: [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)

### Events Coordinator:

**Raymond Oliver** (602) 909-8022  
E-mail: [rtoliver5102@gmail.com](mailto:rtoliver5102@gmail.com)

### COPERS Representative:

**Susan Perkins** (602) 448-4511  
E-mail: [sjperkins@msn.com](mailto:sjperkins@msn.com)

### Website Support:

**Sue Stites** (602) 819-7106  
E-mail: [sstites@cox.net](mailto:ssstites@cox.net)

### Chronicle Editor:

**Mary Dysinger-Franklin** (602) 705-8822  
E-mail: [copranewsletter@gmail.com](mailto:copranewsletter@gmail.com)

COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>
COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
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](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.

## MARCH COPRA CHRONICLE

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**POSTMASTER**

Please send address corrections to:  
COPRA  
PO Box 2464  
Litchfield Park, AZ 85340



### 2016 MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Activity Center  
2240 W Citrus Way, Phoenix, AZ

**Thursday, March 24, 2016 at 1:30 pm - Retirement**

State of the City - To be announced

Healthcare - To be announced

Annual Holiday Party/Meeting - To be announced

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