COPRA CHRONICLE

Issued by and for the

City of Phoenix Retirees Association

March 2008 **Issue 8**

Your advocate in pension and insurance matters

MEMBERSHIP IS OUR STRENGTH

Retirement Board Issues

On March 27, 2008 at 1:00 pm at the Washington Senior Center information will be provided on the City of Phoenix Employee Retirement System (COPERS). The presentation will cover the operation of the Retirement System and current events. This is an opportunity to learn about your retirement system and how to access information or get answers to your questions. The Retirement System Administrator, Donna Buelow, has put together an excellent slide presentation to describe the system to us. Cathy Gleason, the Chairperson of COPERS, and Jim Flanagan our representative to COPERS, will also participate in the presentation.

COPRA Board Election

The February issue of the Chronicle contained bios of the five candidates running for the two-year term starting in 2008, along with the ballot which can be mailed to the Nominating Committee by March 21 or brought to the March 27, 2008 membership meeting where the winners will be announced. If you have misplaced your ballot, another can be obtained at the March 27 meeting or requested by calling the Nominating Committee at 602-992-7495 or by email at gwgross1@cox.net. You are encouraged to participate in this election.

INSIDE THIS ISSUE

- President's Message.....Page 2
- Wildflower Season.....Page 3
- Don't Flush Those Drugs.....Page 4
- COPRA Needs Your Help.....Page 4
- Medicare Part D.....Page 5
- Red Friday..... Page 6
- COPRA Officers.....Page 7
- Meeting Announcements.....Page 8

PRESIDENT'S MESSAGE

The event scheduled for March is quickly approaching and I hope that all of you have it marked on your calendar. As a reminder, the March meeting will be the first of three very important meetings during the year covering issues that will affect us all as City of Phoenix retirees. Set your calendars for March 27th at 1 pm at the Washington Center where we will have several speakers, including the Chair of the Pension Board and our Retiree Representative addressing issues regarding the City Pension System updating you on how the pension system works and what it means for all of us going forward.

There will be an equally important meeting on May 29th, also at 1 pm, where we will have members of the Personnel Department and Health and Benefits Task Force to address the upcoming health benefits for 2008. The third meeting of the year will be held on September 25th at 1 pm where Frank Fairbanks, City Manager, will address various issues and programs in 2008 and beyond that can impact our retiree group and the City at large. As you have probably noticed in the local newspaper, the City is faced with the need to make major budget cutbacks in 2008 and I am sure Frank will be able to update us on all of the issues. Please mark your calendars for these three very important meetings which are all scheduled for the Washington Community Center:

March 27th 1 – 3 PM….City Pension System
May 29th 1 – 3 PM……Health and Benefits Meeting
September 25th 1 – 3 PM….State of the City and Retirees Meeting

Also, a reminder that COPRA Board Elections will be held and the board members announced at the March 27th meeting. As mentioned last month, this will be done in subsequent years at the completion of the Holiday Luncheon Meeting in December. Every COPRA member should have received a ballot in the February Chronicle giving you an opportunity to vote. You can also vote at the March meeting if you have not done so by then. I have been informed by our Nominating Chair that we are receiving many ballots by mail so the new process seems to be working very well. We are excited that this way of getting feedback from the members will be expanded and used in the future as needed on other matters of importance.

I look forward to seeing everyone at the March 27th meeting and the other two meetings scheduled for this year. As stated last month, keeping informed through these meetings will not solve the broader issues that we all hear about, but it will be another opportunity to understand the subjects that directly effect us as City of Phoenix Retirees and allow you to ask questions of those involved.

Jack Thomas
President

Last Chance to Sign Up for the Cherry Blossom Festival 2008

Never is our nation's capital more beautiful than in the spring when the cherry blossoms are in bloom. This will be your last chance to sign up for the Washington, D.C. trip for COPRA members.

We will arrive in Washington, D.C. on April 10, 2008 and depart on April 14, 2008. There will be a parade on Saturday, April 12, 2008. We will be staying at the Holiday Inn Capitol, next to the Smithsonian and Air & Space Museum and 3 blocks from the U.S. Capitol Building

Single	Double	Triple	Quad
$1,530.00	$940.00	$780.00	$680.00

Included in the price: 4 nights hotel & tax
Air fare and meals are separate.

Non-Refundable Deposit of $100 per person is due now. Send check to: Valley West Travel, 13771 N. Fountain Hills Blvd., Fountain Hills, AZ 85268. For more information call Peggy at (623) 974-2929.

Fall, Winter Rains Mean Best Wildflower Crop

With spring 2008 shaping up to be the best wildflower season in years in the Sonoran Desert, Phoenix Parks and Recreation Department is offering suggestions on the best places to view wildflowers in the city's desert and mountain preserves.

In addition to the specific locations listed below, northern-facing slopes throughout the preserve system should be good spots to view wildflowers. The department has posted a **Wildflower Viewing Guide online on its homepage at phoenix.gov/parks**. The link is in the Related Links section on the right side of the page. Wildflowers typically are at their peak from late February through March.

Those that do head out to enjoy the show should stay on established, signed trails at all times and refrain from picking flowers.

The main varieties seen in Phoenix desert preserves are Mexican gold poppies (deep yellow), brittlebush (yellow), lupine (purple), desert globemallow (orange) and scorpionweed (purple). Fiddleneck and goldeneye also are blooming in some areas.

South Mountain Park - Large areas of wildflower blooms can be found in the western part of the park along San Juan Road. The Bajada Trail and the sections of the National Trail that run through the western end of the park offer viewing on foot. **San Juan Road will be open for limited hours** Saturdays and Sundays from 5 a.m. to 5 p.m. from Feb. 23 to March 30 to allow vehicle access to these areas. The road will remain closed on weekdays and close again full time on March 31. The area surrounding the roadway leading to the Gila Valley overlook also is a good viewing area.

Visitors can access these areas through the main preserve entrance at Central Avenue south of Dobbins Road. Staff is available for questions about wildflower viewing Wednesday through Saturday from 9 a.m. to 3 p.m. and from 9 a.m. to 2 p.m. at the South Mountain Environmental Education Center, located to the south of the main road before the main entrance gate.

The north-facing slopes accessible from the Pima Canyon and Beverly Canyon entrances of the park also are a great spot for wildflowers.

Piestewa Peak Area - Trail 8, the Quartz Ridge Trail, typically runs through impressive blooms. The trailhead is at 40th Street south of Shea Boulevard. Several trails around Piestewa Peak that are accessible from the Phoenix Mountains Park and Recreation Area also are good spots for wildflower viewing.

Dreamy Draw - Hillsides and washes surrounding Trail 100 out of the Dreamy Draw trailhead at Northern Avenue and Highway 51 often are covered in blooms.

Camelback Mountain - Both the Cholla Trail and the Echo Canyon area are good spots for wild flower displays. These trails are generally more strenuous than the others listed here with significant elevation gain. Parking is very limited especially for the Echo Canyon area, where waits for parking spots routinely exceed 30 minutes.

Good Housekeeping Tip

Always keep several get well cards on your coffee table.
So, if unexpected guests arrive, they will think
you've been sick and unable to clean!

Don't Flush Those Drugs

You may have heard that the best way to dispose of old prescription drugs is to flush them down the toilet. But now the U.S. Environmental Protection Agency wants you to stop. Recent surveys have found trace levels of more than 100 different pharmaceutical drugs in water samples, including many drinking-water sources. These traces could be harming streams and the fish that reside in them - and may even hurt your health.

Next time you need to toss unused drugs, check whether your local pharmacy has a take-back program or if there is a hazardous-waste collection program in your area. If you must use the trash, the White House Office of National Drug Control Policy recommends taking the prescription drugs out of their original containers, mixing them with an undesirable substance such as used coffee grounds or kitty litter, and placing them into an impermeable container (such as an empty can or yogurt container) before disposing of them.

COPRA NEEDS YOUR HELP!!! RENEW YOUR COPRA DUES NOW!!!

COPRA currently has over 2,200 members…a great accomplishment! At the same time, 590 members have not paid their 2008 dues. If you have not paid your dues yet, it is urgently requested that you do so immediately! In past years, COPRA has sent reminder letters to members who have not paid their dues at a sizable money/time cost to the association. Please send in your dues payment now so COPRA does not have to spend extra time and money to send you a reminder.

To find out if you have paid your 2008 dues, check the first line of the mailing label on this Chronicle for the **"Dues Paid Thru**" notice. If the **"Dues Paid Thru**" year is **"2007",** you have not paid your 2008 dues and should send a check to renew your COPRA membership now!

The 2008 dues are still $7.00 for Singles and $10.00 for Couples. Members are encouraged to take advantage of the advance dues payment special where you pay dues for 4 years ($28.00 Singles; $40.00 Couples) and 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 85218

The COPRA Board of Directors works hard to keep you abreast of events happening in the City that may have an impact on your benefits and the retirement fund. To learn about these events, you should keep your membership current so you receive the monthly COPRA Chronicle.

EMAIL ADDRESSES WANTED

If you have an email address, please email it to Marvin Roelse, COPRA Membership Chairman, at **marvinr567@msn.com to update our membership records.**

Medicare Part D for 2008

Medicare Part D has helped millions of Medicare patients save on their medication costs. However, Part D is confusing enough-especially when it comes to the Coverage Gap. If you joined a standard Part D plan, there is a phase of your coverage in which none of your prescription medication costs are paid by your plan. This phase is called the Coverage Gap.

In 2008, when your total cost for prescription medications reached $2,510, the Coverage Gap begins. Total cost means purchase a prescription medication, whether it is a brand name or a generic version.

Although Part D plans vary, they basically all work in three phases:

Phase 1 – You may pay a deductible up front, then you pay a "copay". In a standard Part D plan, you pay the full cost of your prescription medications until you have spent $275 (your annual deductible for 2008). After the deductible, coverage kicks in: a. You pay an average copay of about 25% of your prescription costs; b. Your Part D plan pays for about 75% of your prescription costs. Your Part D plan keeps a running tab of what you pay plus what the plan pays. Once this tab reaches $2,510 (deductible + copays + Part D payments), you have used up your coverage in Phase 1.

Phase 2 – The Coverage Gap – you pay all. Reaching the $2510 limit triggers the start of the Coverage Gap. Once in the Coverage Gap: Part D stops paying for any prescription medications, b. you pay 100% of your prescription costs.

Phase 3 – Coverage starts again. Once you pay $3,216 in the Coverage Gap:
a. Your Part D plan starts covering your prescription costs again, b. For the rest of the year, the plan pays 95% of total prescription costs. Of course, this phase lasts only until the end of the year. Then the 3-phase cycle starts all over.

Planning ahead is key to managing the Coverage Gap: The cost of medications can be tough on your budget, but it's important to continue taking them. Here are some ways you can manage costs:

1. Consider generics – generic prescription medications can lower your spending, but they still count toward the Coverage Gap.
2. Apply for help if you have limited income – call 1-800-Medicare for extra help with Part D. Call 1-888-4PPA-NOW or go to www.pparx.org to learn more about patient assistance programs.
3. Consider over-the-counter (OTC) medication alternatives. OTC's do not count toward the Coverage Gap. By using OTC's, you can plan ahead to save your Part D overage dollars for more costly prescription-only medications.

Your Part D provider tracks your prescription medication spending and sends this information to you periodically in an "Explanation of Benefits" report. This report helps you to plan ahead by showing you how much you have spent toward the Coverage Gap. *by Mark Abromaitis*

COPRA CHRONICLE PROCESSING

You may have noticed that your recent issues of the Chronicle look a bit different. That's primarily because the process for printing and distributing each issue has changed. After the Chronicle is put together by our volunteer COPRA member editor, Kathy Erickson, it is taken to Kwik Impressions, a local printer which, after printing, handles all the folding, stapling, labeling, and mailing that used to be done by COPRA volunteers for many years. There was a slight increase in cost to do all this but saves considerable time, effort, transportation, and expense on the part of numerous volunteers.

Thanks to all the volunteers who have contributed to the success of this publication over the years. Of special mention are Betty Lutton, Norma Heil, Jim and Gloria Pritchard, and Norm and Connie Shelton.

Red Friday

Last week, while at the airport in Atlanta, Georgia, I heard several people behind me beginning to clap and cheer. I immediately turned around and witnessed one of the greatest acts of patriotism I have ever seen.

Moving thru the terminal was a group of soldiers in their camos. As they began heading to their gate, everyone (well almost everyone) was abruptly to their feet with their hands waving and cheering.

When I saw the soldiers, probably 30-40 of them, being applauded and cheered for, it hit me. I'm not the only American who still loves this country and supports our troops and their families.

Of course I immediately stopped and began clapping for these young unsung heroes who are putting their lives on the line everyday for us so we can go to school, work and home without fear or reprisal.

Just when I thought I could not be more proud of my country or of our service men a women and a young girl, not more than 6 or 7 years old, ran up to one of the male soldiers. He kneeled down and said "hi."

The little girl then asked him if he would give something to her daddy for her.

The young soldier, who didn't look any older than 22 himself, said he would try and what did she want to give to her daddy. Then suddenly the little girl grabbed the neck of this soldier, gave him the biggest hug she could muster and then kissed him on the cheek.

The mother of the little girl told the young soldier that her husband was a Marine and had been in Iraq for 11 months now. One of the other servicemen pulled out a military-looking walkie-talkie. After about 10-15 seconds of this, the young soldier walked back to little girl, bent down and said this to her, "I spoke to your daddy and he told me to give this to you" He then hugged this little girl that he had just met and gave her a kiss on the cheek. He finished by saying "your daddy told me to tell you that he loves you more than anything and he is coming home very soon."

The mom at this point was crying almost uncontrollably and as the young soldier stood to his feet, he saluted the little girl and her mom.

As the soldiers began to leave, heading towards their gate, people resumed their applause. As I stood there applauding and looked around, there were very few dry eyes, including my own.

We need to remember everyday all of our soldiers and their families and thank God for them and their sacrifices. At the end of the day, it's good to be an American!

Very soon, you will see a great many people wearing Red every Friday. What about you? (Anonymous email)

I was always taught to respect my elders,
But it keeps getting harder to find one.

MEMBERSHIP

Changed your address or phone number??? For 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 85218, or by e-mail at marvinr567@msn.com

IN REMEMBRANCE

Mary **Sapien**	12/05/07 survived by Delbert
Dorothy Ayala	01/08/08
Angelo Mogavero	01/24/08 survived by Christine
Mildred Horn	02/01/08
Irene Garcia	02/02/08
Mildred Miller	02/03/08
Alvin Rose	02/06/08
Rodney Engelen	02/08/08
Amarante Medina	02/09/08
Carmen Lopez	02/10/08
Lillian Moore	02/13/08

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 Kathy Erickson at (623)879-9632.

Prayer for Our Troops

Lord, I pray for the young men and women who have laid down their own lives to protect this great country of ours, America. They courageously faced down tyrants in the sands of Babylon so that we would not have to face them down in American cities. May you grant everlasting peace to our best and bravest - our fallen heroes.

Retirement is a great time to learn to do something new.....like nothing!

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Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **first day of the month** in which you want the article to appear. Any member may submit material for publication, but the Editor will determine what will appear in the final copy based upon suitability and available space. For more information call the Editor at (623) 879-9632.

This is your Chronicle! Help us by submitting articles and/or pictures of general interest. Tell us about yourself, your family, an interesting trip or hobby. Suggestions are always welcomed.

E-mail to: **rekathleen@qwest.net**
Or mail to: Kathleen Erickson
20248 N. 17th Place
Phoenix, AZ 85024

Disclaimer

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.

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MARCH COPRA CHRONICLE

PERIODICALS

Membership Meeting Announcements
Washington Community Center
2240 W. Citrus Way

March 27, 2008 - 1:00 pm
Pension and Retirement Board Issues and Board Election

May 29, 2008 - 1:00 pm
Benefits and Health Insurance

September 25, 2008 - 1:00 pm
Future Direction of Phoenix

December 4, 2008 - 11:00 am
Holiday Luncheon and Annual meeting