



# COPRA CHRONICLE

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

November 2008

**MEMBERSHIP IS OUR STRENGTH**

Issue 4

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

## City of Phoenix Employees Retirement System (COPERS) Update

During the current volatility in the financial and credit markets, it is important to remember that COPERS' pensions remain secure and protected by the Phoenix City Charter and Arizona State Constitution.

COPERS is a "defined benefit" plan, which means pension benefits are based on employees' salary and service at the time of retirement. The structure of the plan means pension benefits are not linked to market events.

However, prolonged low or negative investment returns may, over time, increase employer contribution rates at a time when budgets are already tight. It is important to note the City of Phoenix has consistently contributed the amount determined necessary by the actuary to fund the retirement plan.

Also, low or negative investment returns extending over a period of time will limit the plan's ability to provide pension increases to retired members. These benefit increases are the 13<sup>th</sup> check and the Pension Equalization Program (PEP). Both the 13<sup>th</sup> check and PEP increases are funded when average investment returns exceed 8% per year over a five-year period. The calculations for the December 1, 2008 13<sup>th</sup> check are currently being finalized. Further information on the 13<sup>th</sup> check will be mailed to eligible retirees in late November 2008. The calculation to determine the amount of a possible April 1, 2009 PEP increase will be completed in March 2009. Those retired at least three years as of January 1, 2009 will receive notice of any increase.

COPERS is a long-term investor with a time horizon extending over decades. The COPERS' portfolio is diversified, professionally managed and focused on long-term results. This will help the plan weather this economic downturn.

# President's Message

As I sit here writing this message for November it is hard to believe that we are getting ready at our house for Halloween and all the young goblins and princesses to visit. Thanksgiving is also around the corner. Where did summer go? If you may allow me two Thanksgiving wishes beyond the most important of giving thanks for this beautiful nation and the founders who established it. My two additional wishes are first, giving thanks for the completion of almost two tumultuous years of presidential election politics culminating in the push and shove completion that this election has brought forth. I am sure each of you share that wish. No matter the outcome, I wish the nation to come together to support our new President who as of this writing is yet to be determined. He is going to need all our prayers and wishes to serve the office wisely. My second and equally important wish, is for all of you who are taking financial losses (some of whom I have heard from) to recover from those losses quickly and may we get back to a healthier economy soon.

As I look back over the past month and my message in October, obviously things have not gotten much better with the economy. We have all heard bits and pieces from the City through the local media about the difficulties they face with the budget shortfalls. Sales tax revenues continue to be down for the year and that spells continued challenges.

It is not business as usual and friends I have heard from that are still working indicate they are continuing to work hard to find solutions to meet a balanced budget. Obviously there are impacts to people as the City Council sets priorities moving forward. On a more positive note, our COPRA membership has significantly expanded over the past month through the efforts of many people and a big thanks to all for helping in the membership drive. This growth will ensure that more and more retirees are getting information on pensions, health/benefits, and other news from the City.

You have probably noticed how the Chronicle is looking better and better each month. A very dedicated group of volunteers including Kathleen Erickson and Gary Gross edit and put the material together each month ready for the printers, along with Marvin Roelse making sure all the mailing addresses are in order. You will probably notice with the November edition an article prepared by the Pension Office (COPERS). We thought it would be good for them to share their views and thoughts on how the system is working at this time for the benefit of all and we thank them for their continued assistance. We will be soliciting articles from the Personnel Department and City Manager's office as well through the normal course of the year in 2009 and beyond

if possible. We are also working toward getting articles from other City departments to share with retirees. I am sure that we are all interested in how the budget reductions are impacting the day to day operations of some departments and we will try to bring that to you through 2009.

Speaking of wrapping up the year, the Annual Holiday Luncheon and Meeting will be coming up soon on December 4<sup>th</sup>. If you have not gotten your tickets, please take note in this Chronicle of the time and location of the luncheon and who to contact to make that happen. We will also be completing our annual election process for the board at that time and announce the new members. It should be a great gathering and I look forward to seeing as many of you there as possible. Remember, you do not have to attend the luncheon to participate in the Annual Meeting at the completion, but hopefully everyone will take advantage of the great food.

See you in December and have a blessed Thanksgiving.

Jack Thomas  
President

# **2008 COPRA ELECTIONS**

It is election time once again for the COPRA Board of Directors. In the October issue of the Chronicle, we put out a call for volunteers that would be willing to serve on the Board. Three people stepped forward to answer this call.

There are ten elected positions on the Board, each serving a two year term. Elections are staggered with five Board positions coming up for election each year. There are five members seeking election this year for the term of office 2009 – 2010.

In accordance with the COPRA By-laws, amended April 10, 2008, if there are no more than 5 candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a “voice vote” at the December 4<sup>th</sup> COPRA Annual Meeting and Holiday Party.

I would like to give a special thanks to all who participated in the process.

Al Zielinski, COPRA Nominating Committee Chair

Committee Members: Donna Lewis, Cindy Hasker, Barbara Kellogg, Jack Thomas

## **Candidate Biographies**

### **KAREN CLIFFORD-ANDERSON**

Retired from the City Clerk Department in 2007 as Deputy City Clerk after 24 years with the City. Karen has been a COPRA member since retiring. "I would like to share my experience with COPRA and help the organization be responsive to the current and future interests of retirees."

### **GARY GROSS (incumbent)**

Retired from the Finance Department in 1995 as Deputy Finance Director (Controller) after 28 years with the City. Gary has been with COPRA since retiring and is currently serving on the Board of Directors as Treasurer. He has also served on the COPERS Board at various times. "I will continue to be dedicated to serving city retirees through the many functions COPRA provides."

### **LAURA ROSS (incumbent)**

Retired from the Street Transportation Department in 2005 as a Management Services Administrator after 30 years with the City. Laura has been a COPRA member since retiring and is currently serving as Vice President as well as COPRA's representative to the City of Phoenix Health Care Task Force. "I want to use my knowledge to ensure that retirees continue to receive the best benefits available for a reasonable price."

### **SUE STITES**

Retired from the Law Department in 2005 as a Management Services Administrator after 33 years with the City of Phoenix that included work in Police, Municipal Court and Public Works. Sue has been a COPRA member since retiring. "I want to utilize my experience to assist in the ongoing exchange of information with the retiree population through the identification of helpful resources, programs and an enhanced interactive web site."

### **KERRY G. WANGBERG**

Retired in 2007 after almost 30 years with the City as the City Prosecutor. Kerry has been a member of COPRA since retirement. Former elected member of the City Retirement Board and currently on the Board of Directors of the New Way Learning Academy. "My experience interacting with City management and knowledge of the retirement system will allow me to be an effective advocate for all City retirees."

# Time for Your Flu Shots

Each year, over 200,000 people will be hospitalized as a result of the flu, and most of those individuals are 65 years or older", says Curtis Allen, for the Centers for Disease Control (CDC). Like the common cold, influenza is a contagious respiratory infection caused by viruses. It is distinguished by its rapid onset and accompanying muscle aches, extreme fatigue and high fever.

Between 5% and 20% of Americans come down with the flu every season, according to the CDC. "The best way to avoid influenza is vaccination," Allen says. While the flu shot is not 100% effective, it reduces the risk of complications older adults face every flu season.

COPRA retirees can receive the flu shots at City sites. To obtain the time and location of City sites go to the Wellness web site at <http://www.phoenix.gov/phxwell.html>.

Retirees will have to show their CIGNA or BCBS insurance card in order to receive a shot. If members do not want to go to a City location CIGNA members can visit a CIGNA Center or BCBS members can visit [www.cir.org](http://www.cir.org) to find a location nearest to them.

All information and consent forms will be posted on the City's Wellness Program website <http://www.phoenix.gov/phxwell.html>

## MEDICARE PART B PREMIUM UN- CHANGED

The standard Medicare Part B monthly premium will be \$96.40 in 2009, the same as the Part B premium for 2008. This is the first year since 2000 that there was no increase in the standard premium over the prior year.

This monthly premium paid by beneficiaries enrolled in Medicare Part B covers a portion of the cost of physicians' services, outpatient hospital services, certain home health services, durable medical equipment, and other items. By law, the standard premium is set to cover approximately one-fourth of the average cost of Part B services incurred by beneficiaries aged 65 and over. Federal officials said the premium will remain stable for several reasons including good contingency reserves in the Part B trust fund account.

## Renew Your 2009 COPRA Membership Now

Pease check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2008", you should renew your COPRA membership now!

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."

The 2009 dues are still \$7.00 for Singles and \$10.00 for Couples. The dues special is still available so if you pay dues for 4 years (\$28.00 Singles; \$40.00 Couples), 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 85218

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18. I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).  
 PS Form 3526, September 2007 (Page 2 of 3)

# CELEBRATE THE HOLIDAYS WITH COPRA MEMBERS

COPRA'S Annual Holiday Buffet will be held on Thursday, December 4, 2008, at the Mountain Preserve Reception Center, 1431 East Dunlap, Phoenix, AZ

Doors open at 11:00 a.m. with salad service  
starting at 11:45 a.m. Buffet opens at 12:00 Noon  
**Cost is \$12.00 per member and \$15.00 for each guest**

Tickets must be purchased in advance no later than Friday, November 21, 2008.  
No tickets will be sold at the door on the day of the event.

**Please make checks payable to COPRA and send to:**  
**Gary Gross**  
**2425 E. Turquoise Drive**  
**Phoenix, AZ 85028-4351**

*Please join us for a lovely meal, good conversation,  
entertainment and door prizes with your COPRA friends.*

You can bring a new toy (not gift wrapped)  
for delivery to a local toy drive, if you choose.

Limited handicapped parking will be available.

## ~~ HOLIDAY BUFFET MENU ~~

### Salad

*Mixed Greens Salad with Grated Carrots, Red Cabbage, and Tomato Wedges  
served with choice of two dressings on the side, Fresh Seasonal Fruit Salad*

### Entrees

*Roast Sirloin of Beef served with Au Jus  
Broiled Breast of Chicken with White Wine Sauce*

### Vegetables

*Parsley Red Potatoes  
Fresh Steamed Vegetable Medley*

### Also Included:

*Warm Assorted Rolls with butter or Garlic Bread Sticks  
Coffee (regular and decaf), Iced Tea, and Lemonade*

### Dessert

*Assorted Cakes and Pies (Chef's Choice)*

Catered by Mountain Preserve Reception Center

## *In Remembrance*

Richard R. Reimel	08/30/2008	
Rudolph Gonzales	09/02/2008	
Irene G. Anderson	09/10/2008	survivor
Michael Lansing	09/26/2008	
Elden H. Anderson	10/04/2008	
Ireta J. Moon	10/04/2008	
Anna Bertocchi	10/06/2008	
Willa A. England	10/07/2008	
Margaret L. Casas	10/06/2008	survivor
Everett Hall	10/14/2008	
Robert J. Giglio	10/23/2008	
Eugene Hausner	10/25/2008	

Date Correction:  
Guy E. Parish 09/21/2008

### **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.

## **SOCIAL SECURITY INCREASE**

Monthly Social Security benefits will increase 5.8 percent beginning in January, an average increase of \$63 per check. This is the largest increase in 27 years. This year also, the cost-of-living increase will not be eaten up by higher monthly premiums for Medicare Part B which will hold steady at \$96.40 a month.

## **Turkey Trivia**

More than 45 million turkeys are cooked and 525 million pounds of turkey are eaten during Thanksgiving.

*99% of American homes eat turkey on Thanksgiving Day. Half eat turkey on Christmas.*

## **COPRA OFFICERS**

President: **Jack Thomas** .....(623) 825-6999  
E-Mail .....jtnt@cox.net

Vice President: **Laura Ross** .....(623) 878-3334  
E-mail .....ljross50@gmail.com

Treasurer: **Gary Gross** .....(602) 992-7495  
E-mail .....gwgross1@cox.net

Secretary: Vacant

Board Members: **Donna Lewis** .....(480) 361-8784  
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**Al Zielinski** .....(602) 510-0408  
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**Jim Flanagan** .....(480) 497-8317  
E-mail .....jamesaflanagan@gmail.com

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Health Task Force: **Laura Ross**.....(623) 878-3334

Programs Committee Chair:  
**Bruce Selden** .....(623) 435-2365

Retirement Board Rep:  
**Jim Flanagan** .....(480) 497-8317

Member Support and Social Chair:  
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**Donna Lewis** .....(480) 361-8784

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Past President: **John Burke** (ex officio).....(928) 427-9461

COPRA website: www.msnusers.com/cityofphoenixretireesassociation

City Retirement Systems .....(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 **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  
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### **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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## PERIODICALS

### Happy Thanksgiving

Thanksgiving has always been one of my favorite holidays. You don't have to worry about gifts and it's the one day a year when you have complete permission to eat as much as you want! The only rule is wear loose-fitting clothing.

Finally, I enjoy Thanksgiving because it's a lazy day of family, football, movies and relaxation. I know that when it's over the hectic pace of the holiday season will engulf everyone for the next month, and I relish this last day of calm.

The COPRA Board wishes you and your family a delicious and restful Thanksgiving!

### Membership Meeting Announcements

**December 4, 2008 - 11:00 am**  
**Holiday Luncheon and Annual Meeting**  
Mountain Preserve Reception Center  
**1431 E. Dunlap Avenue**

Entertainment will be provided by Cantare,  
a singing group composed of music teachers  
from high school, community colleges and  
Arizona State University.