



# COPRA CHRONICLE

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

May 2009 **MEMBERSHIP IS OUR STRENGTH** Issue 1

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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)

## New COPRA Website Launched

COPRA now has a new website! You can find it at [www.phoenixcopra.com](http://www.phoenixcopra.com). The new site has a wealth of information and when you visit you will see:

- **COPRA** – membership, board members, past Chronicle issues, meeting & event schedules.
- **COPERS** – a link to the website that provides important pension plan information.
- **City of Phoenix** - a direct link to the Personnel Department's e-CHRIS system and other important retiree benefit information along with current and past issues of the City Connection.
- **Healthcare Providers** – a connection to Cigna, Blue Cross/Blue Shield, and CVS/Caremark for provider information & contacts.
- **Other Resources** – find other valuable resources you may need or find helpful such as Social Security, Medicare, National Council on Aging, AARP along with many other associations dedicated to retirees, healthcare and disease management.

Again, please take a look! If you have any suggestions or comments regarding the new COPRA website, feel free to contact any of the board members. Your feedback will help us keep this website a valuable tool for all COPRA members and City of Phoenix retirees.

# President's Message

Can you believe it, summer is almost here and most likely vacations are in the planning stages. One of the big important news stories for COPRA is the announcement of our new Website, which is fantastic. If you have Internet access, please take the time to go to [www.phoenixcopra.com](http://www.phoenixcopra.com) and you will be pleasantly surprised on this new site. It will continue to be expanded over time as new ideas for sharing surface and hopefully will serve a large group of retirees with good information. Not to worry, however, since the Chronicle Newsletter will continue to be published as well. Thank you to Sue Stites and Karen Clifford-Anderson and their team for putting this new Website together which took many hours.

May also means that COPRA is very busy getting ready for the Health and Benefits Meeting with our members on May 21st. Laura Ross, COPRA Vice President and fellow board member Al Zielinski, working together with the City Personnel Department, have a great program for us all so make sure that you plan on attending to hear the latest regarding Health insurance and other matters that may impact you. As you may already be aware, Laura and Al work together on the City's Health Care Task Force representing your concerns as retirees so we can anticipate an interesting meeting regarding all of the issues that this group has dealt with this year.

Finally, I wanted to share with you in this final Chronicle before our summer break a big welcome to our newest member to the COPRA staff. Mary Franklin takes over this month as the new Editor of the Chronicle from Kathleen Erickson. We will all miss Kathleen's work on the Chronicle but also know that it is in good hands with Mary. This month's edition of the Chronicle is Mary's first so please welcome her to this challenging task and also say hi to her if you plan on attending the May meeting.

As you already know, May marks the point where COPRA takes a summer break before starting up again in September. That does not mean that the COPRA officers and committee members are not busy during the summer if issues surface, but we purposely do not publish the Chronicle in the summer or hold formal meetings. You will of course, with the new website, have access to any new information that may surface during the summer which gives us a broader means of information sharing which will be helpful to everyone.

In closing, please mark your calendars for the "State of the City" General Membership meeting with Frank Fairbanks on October 8th. We moved to that new date from September since many of you may still be out on vacation into September and we wanted as many people as possible to be able to attend this 3rd and important meeting of the year. Until then, I wish all of you a safe and happy summer and will see you in the fall.

Jack Thomas  
President

***"Membership is Our Strength"***

*The chief cause of failure and unhappiness is trading what you want most for what you want now.*

## Senate Bill 1185: Changes to Arizona State Tax Withholding From Pensions

Senate Bill 1185 recently amended the amounts required to be withheld for Arizona state tax withholding purposes. Currently, the amount required to be withheld for State tax purposes is a percentage of federal withholding. That percentage is increased under this legislation for amounts withheld on or after May 1, 2009 through June 30, 2010. For amounts withheld on or after July 1, 2010, the amount required to be withheld will no longer be a percentage of federal withholding. Amounts withheld on or after July 1, 2010, will be based on a tax withholding table prescribed by the State Department of Revenue.

Pension recipients **who have elected to have Arizona income tax withheld from their pensions** (individuals who have completed Arizona Withholding Form A-4P) are affected by this change.

This new law requires the payor of a pension, in our case the City of Phoenix, to change a pension recipient's Arizona withholding percentage to comply with the applicable new withholding percentage unless the recipient completes an Arizona Withholding Form A-4P to either elect a different percentage or to terminate the voluntary withholding election.

Should you have any questions, or to request an Arizona Withholding Form A-4P, please contact the Retirement Office at 602-534-4400. The Arizona Withholding Form A-4P is also available on the COPERS website: [www.phoenix.gov/phxcopers.html](http://www.phoenix.gov/phxcopers.html).

CHART 1		CHART 2	
Withholding percentage options for pension and annuity payments made on or after May 1, 2009 through December 31, 2009		Withholding percentage options for pension and annuity payments made on or after January 1, 2010 through June 30, 2010	
Old Rate	New Rate	Old Rate	New Rate
10%	11.5%	11.5%	10.7%
19%	21.9%	21.9%	20.3%
23%	26.5%	26.5%	24.5%
25%	28.8%	28.8%	26.7%
31%	35.7%	35.7%	33.1%
37%	42.6%	42.6%	39.5%

### SLOWER IS BETTER

It is easy to find ourselves going a few miles over the speed limit. It can cause accidents and end up in a ticket. But there's another compelling reason to slow it down: You can save gas and put a few more dollars in your pocket. The fuel economy website shows that gas mileage usually decreases rapidly at speeds over 60 mph. You can assume that each 5 mph you drive over 60 mph is like paying an additional \$0.24 per gallon for gas. The faster we go, the greater the aerodynamic drag, which increases our fuel consumption. By slowing down from 70 to 60 mph, we can decrease fuel consumption by 20 percent.

Also, keep your tires pumped up to the manufacturer's recommended pressure. If your tires are pumped to even four or five pounds per square inch lower than recommended levels, it increases your gas usage by 10%.

# Senior Fraud

Many legitimate companies and charities solicit consumers by phone and consider it an effective way to raise money or increase company business. Unfortunately, others are simply up to no good. We at the National Crime Prevention Council believe seniors can prevent telemarketing fraud by being educated consumers.

According to the FTC, nearly 25 million Americans are victims of consumer fraud each year. Senior citizens continue to be a rapidly increasing segment of the population, and that makes them a prime target for con artists and thieves. Americans who are 65 or older represent about 13 percent of our country's population, and their population will only continue to grow as the Baby Boomer generation begins to enter that age range.

Studies have shown that senior citizens are more at risk to be targeted by telemarketing scams than other age groups, and fraudulent telemarketers direct anywhere from 56 to 80 percent of their calls at older Americans. These con artists believe that senior citizens are vulnerable and more susceptible to their tricks. However, NCPA is helping many seniors to be shrewd and savvy citizens by keeping these tips in mind:

- Offers too good to be true usually are. Ask to receive the “unbelievable deal” or the “amazing prize offer” in writing so you can read it carefully before making a commitment.
- Never give out your personal information over the phone or Internet unless you have initiated the contact. Legitimate business callers will never ask you for this information over the phone.
- If a caller asks you to pay for an offer in advance or asks for your credit card number or Social Security number, tell the person *you don't give out personal information over the telephone.*
- Remember that legitimate telemarketers won't be turned off if you use these techniques. They will appreciate dealing with an educated consumer. *It's not rude – it's shrewd!*

*Source: National Crime Prevention Council*

## Want To Be More Involved?

Would you like to be more involved in COPRA? We would like to encourage members to volunteer and share their talents with the association. You can participate in any number of ways. Members can become more involved by attending the COPRA board meetings. We always need ideas for Chronicle articles, materials for publication and assistance with editing. Also, with the new website just being launched, ideas for future updates and changes will be needed from the membership. Last but not least, the association can always use help at meetings and events with set up and refreshments. Contact any board member if you are interested in becoming more involved in COPRA.

***“Membership is Our Strength”***

## SENIOR COMPANION VOLUNTEERS NEEDED

If you're on a limited income, age 60 or older and looking for a way to give back to the community, consider volunteering for the City's Senior Companion Program. Volunteers serve seniors at community or senior centers, adult day health care centers or in senior housing communities.

Senior Companion volunteers provide companionship and help seniors with daily activities such as accompanying them to appointments, senior centers, and community seminars and events. Volunteers also may assist seniors in obtaining needed social services or other assistance. Volunteers currently are needed in central and south Phoenix.

Senior Companions must be in good health and willing to serve a minimum of 15 hours a week. Qualified volunteers receive a non-taxable stipend, mileage reimbursement and supplemental accident and liability insurance. Training is provided. Volunteers must pass a physical exam and a background check. Call 602-256-3353 or visit [phoenix.gov/seniorcompanion](http://phoenix.gov/seniorcompanion).

## CHANGE OF ADDRESS

Please notify Marvin Roelse, COPRA Membership Chairman, if you have a change of address. This is important to ensure you continue receiving the COPRA Chronicle. Address change notification should be done by any of the following methods:

- 1) calling Marvin at (480) 288-1046
- 2) sending an email to [marvinr567@msn.com](mailto:marvinr567@msn.com); or
- 3) sending a note to Marvin at 10701 E. Peralta Canyon Drive, Gold Canyon, AZ 85218

It is important that you also notify the City of Phoenix Retirement Office of your address change.

### FREE BENEFITS FOR SENIORS

The [www.benefitscheckup.org](http://www.benefitscheckup.org) website is an online service which identifies more than 1,550 government and private benefit programs for those age 55 or over.

Users fill out a confidential questionnaire and receive a personalized report listing programs and benefits they may be eligible to receive, along with detailed descriptions of programs and contact information.

Source: National Council on Aging

### BANK CDs

Beware of deceptively high "teaser" rates on Certificates of Deposit (CD) especially when parking your cash in a CD that's advertising a rate much higher than others. For example, the bank may advertise a 4% six-month rate when most are only paying 2.3% for six months. Before plunking down your money, always ask about the terms of the CD and whether the rate quoted is fixed or variable. Even though you may think you are locking in a high rate, the advertised rate may only be effective for a very short period, as short as just one week - and then reverts to what may be a lower-than-average interest. Shop rates and terms at several banks.

The Social Security & Medicare Advisor

# February Retirees

Donald Abbott	Raymond Chavez	Michael Mabry
Yolanda Acosta	Luis Chavira	Bruce McKee
Mary Aguayo	Herman Chisley	Lanny McMahill
Bruce Anderson	John Cleveland	Herminia Mendoza
Ruben Aranda	Celeste Cockrell	Joy Millard
Larry Arce	Donna Cook	Barbara Miller
Herbert Ascencio	Raymond Diaz	Sandra Miller
Deborah Barrett	Deborah Flowers	John Mountz
Jimmie Baughman	Raymond Gonzales	Rosa Munoz
David Beggs	Carlos Granado	Helen Navarro
Murray Boess, III	Tony Gutierrez	Floyd Nelson
Dennis Brown	Donna Harris	Kent Newland
Kimberly Brown	Karen Sankey	Regina Perez
Allen Bryan	Larry Haywood	Leticia Piro
Kathleen Cale	Stella Hegarty	Gisela Pittman
Thomas Callow	Vernon Hicks	Cheryl Rand
Carolyn Casselbury	Eunice Hough	Sandra Reid
Angelita Castro	Catharina Hoven	Joel Roberts
Johnny Chavez	Rebekah Jasso	Dorothy Robinson
Manuela Chavez	Maria Juarez	Michael Robinson
Paula Chavez	Donald Klomp	Debra Rodriguez

## **PAY 2009 COPRA MEMBERSHIP DUES NOW**

**OR**

**THIS IS YOUR LAST COPRA CHRONICLE!!!**

The COPRA By-Laws require that membership dues are to be paid annually at the beginning of the calendar year. If dues are not paid by May 1<sup>st</sup> of each year your membership will terminate.

**To see if your membership could be terminated, check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2008", you need to renew your COPRA membership now!**

As a retiree, it is important that, in this time of national and local financial difficulties, you stay abreast of events happening in the City that may have an impact on your benefits and the retirement fund. Please re-new 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 - 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



## *In Remembrance*

Marshall Watson	12/14/08
Esther Applebaum	01/06/09
Marian Perry	02/17/09 survivor
John Lawless	02/27/09
Helen S. Dowling	03/20/09
Billy J. Rodecap	03/31/09
Raymond Dykes	04/01/09
Lonnie Combs	04/03/09
Pearl Turner	04/04/09
Joan Hilburn	04/06/09
Noel Cherry	04/10/09
Sarah Cole	04/13/09 survivor
John DePetro	04/11/09
Teresa Agro	04/17/09
Loyd Whiteman	04/19/09
Harry Byers	04/25/09
James Barry	04/27/09

### 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 Dysinger-Franklin at (602) 705-8822

## Copy Your Wallet

Copying your wallet is a simple and effective way to protect the valuable information you carry. Every six months or so put the contents of your wallet on a copying machine and copy the front and back of every significant paper. Then store the copies somewhere secure. If you lose your wallet, you still have all the information - account numbers, business cards, receipts, drivers license, addresses, telephone numbers, and everything else you stashed in it for future reference.

## Stamp Price Increase

As of May 11, first-class postage stamps will cost 44 cents - up from 42 cents. "Forever stamps" can be used without additional postage.

## COPRA BOARD

President:	<b>Jack Thomas</b> .....(623) 825-6999 E-Mail .....jtnt@cox.net
Vice President:	<b>Laura Ross</b> .....(623) 878-3334 E-mail .....ljross50@gmail.com
Treasurer:	<b>Gary Gross</b> .....(602) 992-7495 E-mail .....gwgross1@cox.net
Secretary:	<b>Barbara Kellogg</b> .....(623) 322-5227 E-mail .....avidgolfer@aol.com
Board Members:	<b>Donna Lewis</b> .....(480) 361-8784 E-mail.....dglewis09@cox.net
	<b>Al Zielinski</b> .....(602) 510-0408 E-mail .....al.zielinski@cox.net
	<b>Jim Flanagan</b> .....(480) 497-8317 E-mail .....jamesaflanagan@gmail.com
	<b>Sue Stites</b> .....(602) 957-6099 E-mail.....sstites@cox.net
	<b>Karen Clifford-Anderson</b> .....(623) 772-7472 E-mail.....kcliffander@yahoo.com
	<b>Kerry Wangberg</b> .....(480) 893-2794 E-mail.....wangwell@qwest.net
Benefits Committee Chair & Health Task Force:	<b>Laura Ross</b> .....(623) 878-3334
Retirement Board Rep:	<b>Kerry Wangberg</b> .....(480) 893-2794
Member Support and Social Chair:	<b>Donna Lewis</b> .....(480) 361-8784
Membership Chair:	<b>Marvin Roelse</b> .....(480) 288-1046 E-mail.....marvinr567@msn.com
Chronicle Editor:	<b>Mary Dysinger-Franklin</b> .....(602) 705-8822 E-mail.....franklinjm@gmail.com
Past President:	<b>John Burke</b> (ex officio).....(928) 427-9461

COPRA website.....	www.phoenixcopra.com
City Retirement Systems (COPERS).....	(602) 534-4400
Personnel - Benefits Section .....	(602) 262-4777
COPMEA.....	(602) 262-6857
COPERS website.....	www.phoenix.gov/phxcopers

## Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **25th 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: franklinjm@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.



## MAY COPRA CHRONICLE

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Gold Canyon, AZ 85218

### **MEMBERSHIP MEETING ANNOUNCEMENTS**

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

**May 21, 2009 - 1:30 pm**  
Benefits and Health Insurance

***Note: New date for fall meeting***  
**October 8, 2009 - 1:30 pm NOT September 24 as announced previously**  
State of the City

**December 3, 2009 - 11:30 am**  
Holiday Party and Annual Membership Meeting