



COPRA CHRONICLE

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

October 2010

MEMBERSHIP IS OUR STRENGTH

Issue 3

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COPRA BOARD ELECTIONS

In accordance with the COPRA By-Laws, as amended April 10, 2008, it is time once again for elections for the COPRA Board of Directors. 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.

Candidate biographies and ballots will be included in the November issue of the COPRA Chronicle with the actual election taking place at the December 2, 2010 Holiday Party & Membership Meeting.

The Nominating Committee is currently seeking persons interested in serving on the COPRA Board of Directors. If you are interested in becoming a candidate for the Board of Directors, please contact PJ Jasso, Nominating Committee Chair, at (602) 448-4102 or e-mail her at rl-squared@hotmail.com.

If you are interested, we must hear from you no later than October 13, 2010!!

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 85118, or by e-mail at marvinr567@msn.com

(Nominating Committee: PJ Jasso, Jim Flanagan, Barbara Kellogg, and Jack Thomas)

*"Winter is an etching,
Spring a watercolor,
Summer an oil painting and
Autumn a mosaic of them all."*

Stanley Horowitz

PRESIDENT'S MESSAGE



I just left a meeting with the City Manager, David Cavazos to discuss the upcoming "State of the City" briefing that he will be providing to retirees at our October 7th meeting. Hopefully you put this on your calendars already from the announcement in last month's Chronicle. If not, and if this Chronicle reaches you with this reminder before that meeting I would strongly encourage you to attend. David has put together an excellent presentation on the City that he shared with me and I believe it will give us all a great update on all the key programs and issues they are working with. Again, please try to make that meeting if you can.

The Survey Team has also been busy working through all of the data that was provided by our members. It was a great response and the information provided will help COPRA move forward with even more guidance than before. I know that we promised last month to try and share the results in the October Chronicle but the full board, due to vacations, sickness, etc. has not had a study session yet to review everything. That is now scheduled for October so we should be able to share more with you in November. The goal as stated last month will be for the COPRA Board to continue looking at your input and focus on what improvements we can make in the organization over the next year or two.

Since our last Chronicle COPRA has been working with the City Human Resources Department (formerly Personnel). You should have heard from the City by now (if you have automatic deposit) that the advisory mailings every month are being discontinued. This will provide the City with an over \$40,000 annual savings which as we all know will give them more funds for other important programs. I have heard from many retirees that this should not present a problem for the majority of retirees that have computers at home and can check on E-Chris. The Bank/Credit Union statement that you get will also confirm the deposit as regularly scheduled. Our primary concern however was providing information to those of you who do not have access to a computer regarding the year-end information that does not appear on the 1099 (i.e. health and dental insurance). This is needed for income tax purposes and the 1099 we currently receive at the end of the year does not contain some of this vital information. The good news is that the City is working to resolve this issue and should be providing us with a solution in the next month. In the meantime for those of you who do have computers and have signed on to E-Chris, it will be to your advantage to provide the City system with your e-mail address. The City is looking into further ways of more timely communications with all of us and having your e-mail address is just another area they are exploring.

My last thoughts for this month's message deals with volunteerism. COPRA will be conducting our annual elections in November/December and are always looking for more help from our members. There will be several vacancies on the board given current board members desire to step down after multiple years of service to COPRA. If any of you are interesting in serving on the board or various committees, P.J. Jasso is our Nominating Committee Chair and would love to hear from you. Her e-mail address is in this Chronicle so please feel free to drop a note to her.

See you at the October 7th meeting.....Jack

COPRA MEMBERSHIP
AUGUST 2010 - 2478
AUGUST 2009 - 2343

USER ID TO ACCESS E-CHRIS

As you already know pensioners are no longer receiving their advices (what you receive when you have your pension monies automatically deposited) in the mail. This change began this month (October 2010). This change was necessary to help the City save money and maximize City employment.

Last month we advised that you would receive information from the City about how to access the e-Chris system and where and when you can go to learn about e-Chris. It may not have been completely clear on what your Retirees User ID is to access the system.

The User ID is the 6-digit City Employee ID number, which has been printed on the advices next to the name and address block. You can go to www.phoenixcopra.com for easy access to e-Chris.

IT'S FLU SHOT SEASON

It's time to start thinking about flu shots. The 2010-11 flu vaccine protects against three influenza viruses that are expected to be most common during the upcoming season, last year's H1N1 and two other influenza viruses (an H3N2 virus and an influenza B virus). The viruses in the vaccine change each year based on international surveillance and scientists' estimations about which types and strains of viruses will circulate in a given year. The flu shot is approved for use in people older than 6 months, including healthy people and people with chronic medical conditions. For more information about seasonal flu and the flu vaccine, please visit flu.gov.

Retirees and their family members can obtain flu shots at convenient locations.

- BlueCross/BlueShield members - Mollen Immunization Clinics are at many Bashas' and Walmart locations. Visit flushotsusa.com for a flu shot location in your neighborhood.
- CIGNA members - Flu shots are available at any CIGNA Medical Group Clinic. For schedule information, visit e-CHRIS or call 480-345-5355 or 602-906-2750.

Consult your physician before receiving a flu vaccine if you are in the first trimester of pregnancy or have a known allergy to eggs, thimerosal or other flu vaccine components, or if you are ill with something more serious than a cold.

NO "13TH CHECK"

At their last meeting the Retirement Board approved NOT providing a "13th Check" in compliance with the City Charter provision delineating when a "13th Check" can be issued.

As you will recall, the rate payable is $\frac{1}{2}$ times the CPI (which was a -1.4%) if excess earnings and reserves are available to pay the amount. Since the CPI was a minus, the excess earnings and fund balance have no effect and the "13th Check" cannot be provided.

Just for your information, the retirement fund rate of return ending June 30, 2010 was 10.32%, thus providing an excess return of 2.32 % for the year (10.32%-8.0%). However, the fund balance available to pay the "13th Check" would have been \$543,289, which would not have been enough to pay a minimum one percent check.

Also, just for information, the five year average annual return for the retirement fund is 1.13%, and a five year average return above 8% is required to provide funds for any cost of living adjustment.

COPRA RECOGNIZES NATIONAL BREAST CANCER AWARENESS MONTH

October is National Breast Cancer Awareness Month (NBCAM). Since the program began in 1985, mammography rates have more than doubled for women age 50 and older and breast cancer deaths have declined.

This is exciting progress, but there are still women who do not take advantage of early detection at all and others who do not get screening mammograms and clinical breast exams at regular intervals. {Insert any or all of the following bullets, depending on your goal.}

- Women age 65 and older are less likely to get mammograms than younger women, even though breast cancer risk increases with age.
- Hispanic women have fewer mammograms than Caucasian women and African American women.
- Women below poverty level are less likely than women at higher incomes to have had a mammogram within the past two years.
- Mammography use has increased for all groups except American Indians and Alaska Natives.

If all women age 40 and older took advantage of early detection methods – mammography plus clinical breast exam – breast cancer death rates would drop much further, up to 30 percent. The key to mammography screening is that it be done routinely – once is not enough.”

For more information about NBCAM, please visit www.nbcam.org. For additional information, please call one of the following toll-free numbers: American Cancer Society, (800) 227-2345, National Cancer Institute (NCI), (800) 4-CANCER, Y-ME National Breast Cancer Organization, (800) 221-2141.

The National Breast Cancer Awareness Month program is dedicated to increasing public knowledge about the importance of early detection of breast cancer. Fifteen national public service organizations, professional associations, and government agencies comprise the Board of Sponsors, who work together to ensure that the NBCAM message is heard by thousands of women and their families.

CELEBRATE THE HOLIDAYS WITH COPRA MEMBERS

COPRA'S Annual Holiday Buffet and Annual Meeting

will be held on

Thursday, December 2, 2010 at
The Mountain Preserve Reception Center,
1431 East Dunlap, Phoenix, AZ

Doors open at 11:30 a.m.

Cost is \$18.00 per person (additional costs subsidized by COPRA)

Tickets must be purchased in advance no later than Saturday, November 20, 2010

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 and good conversation
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.

90-DAY PRESCRIPTIONS AT RETAIL STORES

Those who are enrolled in the city's medical coverage can fill 90 day prescriptions at most retail pharmacy locations beginning **November 1st**. The 90-day pharmacy network includes all major pharmacy chains except Costco. This includes chains such as Walgreens, CVS, Target, Fry's, Bashas', Safeway and Walmart.

Why is CVS/Caremark adding this feature to your coverage? This change is in response to your feedback which indicates that many of you want the convenience of obtaining 90-day prescriptions at retail locations.

Please note: When filling a 90-day prescription at retail, you will be charged **three** prescription co-pays. When using mail order, you are charged **two** prescription co-pays for a 90-day fill. The mail order economies of scale do not exist in the retail setting, and it is necessary to add this program in a way that is cost neutral. If you have questions, please contact the City's onsite CVS/Caremark Representative at (602) 534-5370.

U.S. Postal Service STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

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There are no known bondholders, mortgages and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages, or other securities.

The purpose, function and nonprofit status of this organization and the exempt status for federal income tax purposes has not changed during the preceding 12 months.

ISSUE DATE FOR CIRCULATION DATA BELOW:

	Oct. '09 - Sept. '10 Average no. copies each issue during preceding 12 months	Sept. '10 Actual no. copies of single issue published nearest to filing date
EXTENT AND NATURE OF CIRCULATION		
A. Total number of copies printed	2,358	2,100
B. Paid circulation		
1. Outside-county	355	315
2. In-county	1,981	1,759
3. Distribution outside the mail	-	-
4. Other classes mailed through USPS	-	-
C. Total paid circulation	2,336	2,074
D. Free distribution by mail		
1. Outside-county	-	-
2. In-county	9	10
3. Other classes through USPS	-	-
4. Free distribution outside the mail	-	-
E. Total free distribution	9	10
F. Total distribution	2,345	2,084
G. Copies not distributed	13	16
H. Total	2,358	2,100
I. Percent paid	99.6	98.8

I certify that the statements made by me are correct and complete.
 Gary Gross, Business Manager

VOLUNTEERS NEEDED

The City's Earned Income Tax Credit (EITC) Campaign is seeking individuals who will become Volunteer Income Tax Assistance (VITA) Volunteers. VITA volunteers help low-income working individuals and families by preparing their taxes and claiming the federal Earned Income Tax Credit.

Volunteers are needed for the upcoming season. The Internal Revenue Service (IRS), in partnership with the City of Phoenix, will be conducting free training sessions from November to January at locations around the City.

Last year, volunteers helped prepare more than 5,000 returns resulting in more than \$7 million to Phoenix residents. One hour of your time may be worth more than \$1,800 to a working family.

For more information, call 602-262-6658, e-mail to eitc@phoenix.gov or visit phoenix.gov/eitc.

SENIORS LOSE BUYING POWER

The Senior Citizens League (TSCL) released a new study finding costs increased twice as fast as the COLA.

Seniors have lost almost one-quarter of their buying power since 2000, according to a new study released by (TSCL). Since 2000, the Social Security cost of living adjustment (COLA) has increased average benefits just 31%, while typical senior expenses have risen almost 63%, more than twice as fast. Seniors did not receive a COLA this year for the first time since automatic COLAs began in 1975.

A senior with an average Social Security benefit in 2000 received \$816 per month, a figure that rose to \$1,072.30 by 2010. However, that senior would require a Social Security benefit of \$1,328.37 per month in 2010 *just to maintain his or her 2000 buying power*.

The study examined the increase in costs of 29 key items between 2000 and 2010. The cost of 20 of the 29 items exceeded the growth in the COLA over the same period. The selected items represent 8 categories, weighted by approximate expenditure.

To help increase buying power, TSCL is lobbying for a change in the Consumer Price Index (CPI) used to determine the COLA. The government currently calculates the COLA based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), a slow-rising index that tracks the spending habits of younger workers who don't spend much of their income on health expenditures.

However, the government also tracks the spending patterns of older American and has done so since 1983 with the CPI Elderly Consumers, or CPI-E. TSCL thinks using the CPI-E, or a seniors' only index like it, would provide a more fair and adequate COLA, especially compounded over a retirement. For example, a senior who retired with a benefit of \$460 in 1984 would have received \$12,856 more over the past 27 years had the CPI-E been used to determine the COLA.

In Remembrance

Evelyn Bostwick	08/04/10 Survivor
Joseph Hallock	08/20/10
Elinor Hunter	08/27/10
Robert W. Martinez	08/30/10
Armando Bracamonte	09/03/10
Micke Gallagher	09/11/10
Wayne Hooks	09/11/10
Tracy Abbott	09/13/10
Maryanna Quinn	09/15/10 Survivor

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

NEW RETIREES

July 2010

D. Allan
 Kathleen Birtciel
 Laverne Boykins
 Johnny Chavez
 Hector Delgado
 Deborah Dillon
 Ernest Eusebio
 Alfredo Fernandez
 Jerry Fife
 Eduardo Frausto
 Dorothy Garcia
 Cheryl Heath
 George Hopkins, Jr.
 Roberta Jurado
 Mark Kolanowski
 Joe Magdos
 Thomas Marin, Sr.
 Samuel Paterson
 Charles Rose
 Patricia Severance
 Cynthia Souther
 Margarette Ste Marie
 Tommy Valenzuela
 Hilder Williams
 Armando Zaporteza

2010 COPRA BOARD

President:	Jack Thomas(623) 825-6999 E-Mailjntnt@cox.net
Vice President:	Laura Ross(623) 878-3334 E-mailljross50@gmail.com
Treasurer:	Gary Gross(602) 992-7495 E-mailgwgross1@cox.net
Secretary:	Barbara Kellogg(623) 322-5227 E-mailavidgolfer@aol.com
Board Members:	PJ Jasso (602) 448-4102 E-mail.....rl-squared@hotmail.com
	Vacant
	Jim Flanagan(480) 497-8317 E-mailjamesaflanagan@gmail.com
	Sue Stites(602) 819-7106 E-mail.....sstites@cox.net
	Karen Clifford-Anderson(623) 772-7472 E-mail.....kcliffander@yahoo.com
	Kerry Wangberg E-mail.....wangwell@q.com
Benefits Committee Chair & Health Task Force:	Laura Ross(623) 878-3334
Retirement Board Rep:	Ray Bladine602-944-0971 E-mail.....rbladine@cox.net
Member Support and Social Chair:	Rosemary Stefaniak(480) 899-4130 E-mail.....rcstefaniak@gmail.com
Membership Chair:	Marvin Roelse(480) 288-1046 E-mail.....marvnr567@msn.com
Chronicle Editor:	Mary Dysinger-Franklin(602) 705-8822 E-mail.....copranewsletter@gmail.com
Past President:	John Burke (ex officio).....(928) 427-9461

COPRA website.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/phxcopers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(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 **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.



OCTOBER COPRA CHRONICLE

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AUTUMN DAYS AHEAD

MEMBERSHIP MEETING ANNOUNCEMENTS

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

*Holiday Party Tickets
Will be available for sale
at the October 7th
meeting*

October 7, 2010 at 1:30 pm - State of the City with the City Manager

December 2, 2010 - Holiday Party (11:30 am)

(Mountain Preserve Center)

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