



COPRA CHRONICLE

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

October 2013

MEMBERSHIP IS OUR STRENGTH

Issue 7

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COPRA BOARD ELECTIONS

In accordance with the COPRA By-Laws, as amended September 12, 2012, it is time again for the COPRA Board of Directors' elections. 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 5, 2013 Holiday Party and Membership Meeting. There will be one vacancy on the Board beginning in January 2014. If you are interested in becoming a candidate for the Board of Directors, please contact Karen Clifford-Anderson at (623) 772-7472 or e-mail at: kcliffander@yahoo.com.

**If you are interested, we must hear from you no later than
October 19, 2013.**

(Nominating Committee: Karen Clifford-Anderson, Chair, Dawnell Navarro, Laura Ross, Sue Stites, Yvonne Warren)



MEMBERSHIP

Have you changed your address, email address or phone number? For address, email 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

VITA VOLUNTEERS

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 [602-534-0543](tel:602-534-0543), email to eitc@phoenix.gov or visit phoenix.gov/eitc.

PRESIDENT'S MESSAGE



Well, just when I thought the subject of pensions had somewhat settled down this past year after decisions had been reached already by the City Council, it appears to have resurfaced in the news over these past few months. The catalyst of this has likely been the news articles regarding pensions of a limited number of retired Public Safety employees and the City Manager's upcoming retirement and the publicizing what his pension might be. The media appears to highlight these specific cases and not the status of most retirement eligible employees and existing retirees' actual pensions. The impression is given that all City retirees are living the life of luxury on the tax payers' money. It also does not help when certain elected officials appear to use these extreme examples, at least based on what comes out publicly, to bring home the need for change in the system.

The fact remains that **the average City employee pension is in the \$29,000 range.** Deputy City Manager, Rick Naimark, stated this at the first meeting of the newly formed Phoenix City Council Pension Fairness and Spiking Elimination Ad Hoc Committee. Rick could have added that if the retired employee has a spouse and is covered by City Health Insurance (which is fully funded by the retiree), that pension is further diminished in excess of \$10,000; thus, resulting in their actual income being closer to \$18,000 to \$19,000 per year, before taxes of course. I suspect that you will not see those numbers presented in this manner in the media.

The bottom line, specific to the "pension spiking" issues that are now being debated by the newly formed Sub Committee, is that the agreements regarding this practice were well documented in the past. These were agreed to by either City Council action (in the case of the City Manager) or Administrative Regulations (AR's)/Memoranda of Understanding (MOU's) regarding all other employees. This practice, as I have come to understand it, was an integral part of establishing salary structures to be competitive in the marketplace, which was a critical concern over the past decade or so in order to hire and retain good employees. As such, I suspect all employees have counted on those elements as part of their decision making process as to when to retire based on their future cost of living needs.

Because of the current economic situation and the state of the Pension Fund, it's possible that some changes should be considered. However, the perspective in all cases should be looking forward and not backward; stop publicly vilifying those retirees who followed the rules given to them as well as those employees who are planning to retire soon. I believe the City did attempt recently to mitigate this growing area of concern by updating AR's and freezing future accumulated sick leave hours that could be used to calculate pensions.

This is a complex subject that will continue to need clear minds to reach good decisions. One can only hope that the Ad Hoc Committee's recommendations will keep that foremost in their minds. The important point is to bring out accurate and factual information and not put this issue "on trial" in the public media with highly skewed data. COPRA will continue to monitor the work of this committee and share our concerns with the City Council if needed in the future. We will update you whenever possible as well. I would also encourage you to visit the City of Phoenix Website and review any updated information that may be there.

In closing, please continue to be proud of the dedicated service you have provided to the City at salaries which were in many cases below those of the private sector for many years, and the well earned pensions that you have received. I look forward to seeing everyone at the upcoming meeting on October 17th. It will be an opportunity for you to be updated on Health and Benefits issues and upcoming health insurance changes for 2014. We will also share any further information we may have regarding the Ad Hoc committee recommendations to the full City Council.

See you there, Jack.

AGE

"Middle Age: when your knees buckle but your belt won't"

"In youth, you think you know where you're going.

In middle age, you don't know if you're coming or going.

In old age, you know you're going to get what's coming to you."

HAVE THE FINAL SAY

The one constant in life is... change. Your wish for who should control your city of Phoenix 457/ 401(a) Plans account after you pass away may change several times over your life.

The IRS requires Nationwide Retirement Solutions, as administrator of the Plans, to distribute account balances to the beneficiary(ies) designated on the most recent beneficiary form we have on file. If you don't keep your Plans beneficiary designation form current, then a court will make the decisions for you.

It usually takes just a few minutes to update and file the beneficiary designation form with Nationwide.

- **Visit** Nationwide's Phoenix office at 4747 N. 7th Street, Suite 418; or call 602-266-2733
- **Login to your online account** at phoenixdcp.com to select/update your beneficiary designation
- **Click** on *Support & Forms* tab at phoenixdcp.com to download the appropriate form(s)

Nationwide's 457/401(a) Plans Beneficiary Designation form is separate from the beneficiary designation form for your city of Phoenix pension.. The Arizona Uniform Transfers to Minors Act (UTMA) allows you to name a custodian for a minor beneficiary under 21 years old. The assets would then be transferred to the custodian, who is responsible for protecting the minor's interests. Use Nationwide's Minor Beneficiary Supplemental form for this purpose.

Consult with your legal or tax advisor before making decisions about beneficiaries or any other aspect of participation in the city of Phoenix 457 and 401(a) Plans.

Information from plan service representatives is for educational purposes only and is not intended as investment advice. The use of asset allocation does not guarantee profits or insulate against potential losses in declining markets. Plan Service Representatives are Registered Representatives of Nationwide Investment Services Corporation, Member FINRA. In Michigan only, Nationwide Investment Svcs. Corporation.

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NRW-2318M1-PX.1

NEW RETIREES (JULY 2013)

Sydney Blaine	Public Information
Kelly Bucey	Public Works
Christine Chavira	Housing
Michael Christy	Housing
William Clifford	Police
Charlesetta Coleman-Miller	Human Services
Derrell Copeland	Water
Cynthia Delzell	Law
David Deneau	Equal Opportunity
Mackie Deserano	Housing
Lois Eckhardt	Water
Margarita Esparza	Police
Ruben Estrella	Water
Melvin Garrett	Police
Debbie Garza	Human Services
Gregory Gilliam	Aviation
Nicholas Golubovich	Phx Convention Center
Troy Goodman	Public Information
Nancy Hawthorne	Aviation
Freddie Hicks	Water
Louis Howley	Library

NEW RETIREES (JULY 2013)

R. Duane Jimenez	Streets Trans
Judy Johnson	Community & Econ Dev
Keith Kaiser	City Court
Mary Luna	City Court
Elainie Macias	City Clerk
Clementina Pena	Law
Barbara Petsche	Streets Trans
Thai Pham	Police
Eric Poduska	Water
Elizabeth Ramsey	City Court
Lupe Reyes	Water
Sally Roberts	Human Services
James Sandoval	Neighborhood Services
Carol Smith	Public Works
David Smithwick	Police
Kathleen Stoller	Police
Angela Suggs	Human Services
Henry Tyler	Aviation
John Vowell	Aviation
Nancy Wolfe	Management Services
Patricia Yehling	Fire

'GO PURPLE' IN SUPPORT OF NATIONAL DOMESTIC VIOLENCE AWARENESS MONTH IN OCTOBER

One in four women and one in five teens in Arizona will experience domestic or dating violence in their life-time.

In October, the city of Phoenix will "Paint Phoenix Purple" in observance of National Domestic Violence Awareness Month. Phoenix is committed to becoming a national leader in preventing and responding to domestic violence.

Residents can show their support for this first-ever campaign with displays of purple. Displaying purple throughout the community sends a strong message that there is no place for domestic violence in our

(Continued on page 7)

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PG Form 3526, August 2012 (Page 2 of 3)	

HOLIDAY PARTY

This year's Holiday Party will be held on **December 5, 2013** at the Mountain Preserve Reception Center at 1431 East Dunlap in Phoenix.

Tickets will be on sale at the October 17, 2013 general membership meeting, which will be held at the Washington Activity Center, 2240 W Citrus Way, Phoenix. The tickets are \$15 per person - a **decrease** of \$3 from previous years.

Tickets also will be on sale by mail from Barbara Kellogg, COPRA Treasurer. Send your check made payable to COPRA to Barbara Kellogg, 1465 E Rosemonte Dr, Phoenix, AZ 85024-2962. All requests for tickets should be to Barbara by November 25, 2013.



TOY DRIVE

COPRA will be collecting toys at our Holiday Party to be delivered to a local toy drive for disadvantaged children. Past Holiday Party attendees have been extremely generous with their donations. If you would like to donate, please bring a **new unwrapped toy** to assist us in making the season a little brighter for those who are less fortunate.

CITY MANAGER'S CORNER

Like us at [facebook.com/cityofphoenix](https://www.facebook.com/cityofphoenix)

This will be my last column for the COPRA Chronicle. As some of you may already know, I will soon retire from the city of Phoenix and have accepted the position of City Manager for Santa Ana, California.

I would like to take this opportunity to thank all COPRA members for your dedication to public service over the years. It has been a pleasure to get to know all of you and appreciate your ideas and input in continuing to make Phoenix the very best.

We have come a long way since 2009 when I became city manager. At that time, Phoenix faced a \$277 million budget shortfall, the biggest financial challenge in city history. In two short years, a turnaround took shape resulting in a balanced budget. I knew that the solution involved everyone working together, from our elected leadership to residents, management, our front-line workers and everyone in-between. We did it without any layoffs, a 95-percent customer satisfaction rate and few reductions to city services while maintaining our AAA bond rating. We did it because everyone believed in the mission.

The city is in excellent shape. Our strong credit rating has saved us \$164 million over the last five years. Water rates have remained flat for the second straight year, saving residents about \$70 million. Property taxes also remain flat for the third straight year.

City sales taxes are rebounding with July's tax revenue reaching a peak not seen since July, 2008. Phoenix's contingency fund is at \$44 million, the highest amount in the "rainy-day fund" in the city's history.

Next month, Assistant City Manager Ed Zuercher will assume the role of Interim City Manager and will continue to keep in touch with you through the COPRA Chronicle.

I would like to invite COPRA members to attend my farewell party on Thursday, October 10 from 5 - 7 pm on the 3rd floor of the Downtown Phoenix Sheraton, 340 N. 3rd St. If you wish to attend please RSVP by October 7 to "phxrsvp@gmail.com" or call (480) 442-0686.

It has been a pleasure to get to know all of you. Thank you for everything, and I wish you and your families the very best.



David Cavazos

David Cavazos

BUYING ONLINE?

Don't let Them E-Mail You a Photo

Most of the listings on shopping Web sites such as Craigslist.com include a photo of the item for sale, but a few instead say "E-mail me for a photo." Do not make contact with these online sellers — there's a good chance that they're trying to scam you.

If you request a photo of the item, opening that photo might load a virus onto your computer. Or it might open what looks like a Web page on a well known shopping site —perhaps eBay or Amazon.com — that asks you to enter your user name and password to view the image. Trouble is, this Web page isn't what it seems. If you enter your password — or our credit card or PayPal account information — it will fall into the hands of the scammer.

Also: Someone selling a high-end item online might try to calm your suspicions by suggesting that you send your payment to an escrow service — a company that holds your money until you receive the item. That might sound like a prudent strategy, but escrow is no guarantee that the seller is legitimate. Scammers sometimes set up phony online escrow services. When you send your money to one of these fake escrow services, you're really just sending it to the scammer.

If an online seller insists on using an escrow service, walk away from the purchase or insist on selecting the escrow service yourself, then opt for a well established company such as [Escrow.com](https://www.escrow.com). Type this escrow company's Web address into your browser yourself — don't click a link provided to you by the seller. It could misdirect you to a fake site designed to look like the legitimate escrow company you picked.

Source: David Bakke, MoneyCrasher.com

14 WAYS RETIREES CAN MAKE EXTRA CASH

Almost everyone's retirement nest egg could use a little help. Here are some easy ways to obtain a little extra green in your golden years.

If you're like many retirees, you could use a little extra money to get by, beyond your retirement savings and Social Security. Or maybe you're just looking for ways to stay busy and to make a bit of extra cash in the process. Either way, these 14 options are a great way to earn some money while doing something you enjoy.

Dog walking – Walking dogs is a great way to stay fit, and many working individuals and families simply don't have time to give their pets the exercise they need. Dog walkers can charge \$15 to \$25 an hour, per dog.

Selling crafts – Websites like [Etsy.com](https://www.etsy.com) have exploded the market for handmade goods of all sorts in the past few years. While it takes a lot of work to make a full-time living selling crafts, many retirees, stay-at-home moms and 9-to-5 workers turn their hobby into part-time income by selling crafts online. Whether you love to knit scarves, hand-quilt throws or throw pottery, there's an online market for your craft.

Tutoring – Retired teachers aren't the only ones with potential tutoring skills. If you're good in math, reading or other basic skills, tutoring could be a lucrative option. Advertise your independent tutoring services through word-of-mouth or Craigslist, or join an online tutor-finding service like Wyzant. Another option is to sign up with a local non-profit that pays tutors for their services.

Antique selling – If you love shopping for antiques, collectibles or other unique finds, consider shopping for them and then reselling them. Cruise estate and garage sales to find great deals, which you can turn around and sell on eBay or Craigslist at a profit.

Handyman services – If you're good with a wrench and know your way around crown molding, consider advertising your handyman services. Your state may require that you become licensed, especially for certain types of work, so check with your state's contractor licensing board to get started.

Consulting – Engineers, scientists, management experts and others can all form careers as consultants. According to the Bureau of Labor Statistics, consultants in management make a median annual wage of \$75,250, but you can also consult part-time for a high hourly fee. Turning your one-time profession into consulting jobs may be easier and more lucrative than you'd think.

Elder care – If you're still healthy and mobile yourself, consider spending time with older folks who need help with everyday activities. Elder care can involve basics like running errands or giving a shut-in some regular company, or more involved activities like basic hygiene and nursing. Either way, this can be a fulfilling option.

Babysitting – On the other end of the spectrum, you could spend time caring for kids. As long as you've got the energy to keep up with little ones, you could offer all day or after school care for local children or even your own grandchildren. Just be sure to get and stay up to date on the latest nutrition and safety recommendations.

Renting extra space – Maybe you don't really want to have a job, but have extra space in your home that you don't need. Consider taking on a renter in your spare room or basement. If you're traveling a lot during retirement, you could also rent your whole home out for short-term vacations.

Bloggng – Starting a blog is a great way to share your passion with the world, while making some extra money. There are plenty of online resources to teach you how to start, run and monetize a blog on just about any topic that interests you.

Temp work – If you'd like to work sometimes and not others, consider signing up for temporary work. As employers seek to cut costs, many are hiring temporary workers to fill a myriad of roles. Temp jobs can let you experience lots of different types of work during retirement.

Gardening – If you love growing fruit and vegetables, consider selling your extra produce at farmer's markets. Heirloom produce is in high demand right now. Another option is to grow perennials that need to be split each year. Each time you split your plants, you can sell the extras to aspiring gardeners.

Tour or museum guide – If you're a local history buff or love the arts, consider finding opportunities to be a local tour guide or museum guide. You could even start your own local tour business, if your area is frequented by travelers.

Furniture updating – Upcycled furniture is all the rage today, but some people simply don't have the time to spray paint and decoupage old pieces to give them new life. Retirees could upgrade old pieces of furniture and sell them online or locally, or offer their services for custom furniture upgrades.

Source: U.S. News & World Report

IN REMEMBRANCE

Billy R Bown	07/15/13
(With regret he was incorrectly stated in the last issue as Billy R Brown)	
Helen Maulfair	06/06/13
James H. Wilson	08/07/13
Peter Injasoulian	09/11/13
Marcus A Sanchez	09/14/13

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.

"GO PURPLE"... (CONTINUED)

(Continued from page 3)

homes, neighborhoods, schools or workplaces.

You can install a purple light bulb on your porch, wear purple clothing on Fridays, tie a purple ribbon on your car antenna, etc. Together, we can raise awareness about domestic violence and its impact on families.

For more information about the Paint Phoenix Purple campaign, visit paintphoenixpurple.org.

If you or someone you know is in need of victim services, call the city's Family Advocacy Center at 602-534-2120 or the National Domestic Violence Hotline at 1-800-799-7233.

Fast Facts And Figures About Social Security

- Social Security provides at least half the income for 65 percent of seniors.
- Forty-three percent of all seniors count on Social Security for 80% or more of their income.
- The median income for those age 65 and older was \$25,757 in 2010.

Source: *Fast Facts & Figures About Social Security, 2012, Social Security Administration, August 2012.*

COPRA MEMBERSHIP

September 2013 - 2676 members
September 2012 - 2713 members

2013 COPRA BOARD

President:	Jack Thomas	(623) 825-6999
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	E-mail	kcliffander@yahoo.com
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	E-mail	copranewsletter@gmail.com

COPRA website.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/phxcopers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - 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 fun!



2013 MEMBERSHIP MEETING ANNOUNCEMENTS

**IMPORTANT MEETINGS -
MARK YOUR
CALENDARS!**

October 17 at 1:30pm - Health and Benefits

Washington Activity Center
2240 W. Citrus Way, Phoenix, AZ

December 5 at 11:30am - Annual Meeting/Holiday Party

1431 E Dunlap, Phoenix, AZ

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