



# COPRA CHRONICLE

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

March 2014	<b>MEMBERSHIP IS OUR STRENGTH</b>	Issue 3
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Most folks after having retired, might still feel the need to work due to needing more income, or simply because they always wanted to work for themselves. However, most are stopped at that point, simply because they don't know where to begin. I hope these steps will be of benefit to those folks.

### Step 1: Take a Free Agent to Lunch

Nobody knows the most about working for themselves than a person already doing just that and doing it successfully. Call someone you know who's gone this route. Invite them to lunch, then pick their brain and get all the info you can. This advice from them can be priceless. Do this with more than one person who runs their own business. Make sure at least one or two folks you meet with are doing the business your interested in so you get a very good sense of what it will be like to work for yourself.

### Step 2: Make a list of 5 things you're great at

What are the things that you do exceptionally well? Think hard about what you do better than anything else, and better than most other people. Think in a broad wide sense. Maybe it's something that isn't a part of your current work. If you're not really sure if you're really that good at this idea you have, ask others. In fact, show your list to friends and former colleagues to see if they agree.

### Step 3: Make a list of 5 things you love to do

What sorts of tasks do you really like to tackle, that challenge you? What would you do if you didn't really have to work for money? What is your passion?

### Step 4: Make a list of where the above two lines overlap

If there is no overlap go back to step 2 and try again as it is very important to have an overlap

Step 5: Once you have a list of overlap items, ask yourself, "will someone pay me to do these tasks?"

**MEMBERSHIP**

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

# PRESIDENT'S MESSAGE



I am sure I may not be the first to update you, but in case you did not hear about it, we have a new City Manager for Phoenix. By unanimous decision of the City Council last week, Ed Zuercher was officially appointed to the position after a nationwide search narrowed the final selection process down to 4 candidates including two internal candidates with both Ed Zuercher and Rick Naimark. I suspect this made the decision process even more difficult with two excellent choices from inside the organization, but it also reflects and recognizes the tremendous talent that has always existed and continues to exist within the City. On behalf of all of you as members of COPRA, I sent a congratulatory note to Ed knowing that he was an excellent choice for the Council to select, and will work with all of us when needed on retiree issues

and be willing to listen to any concerns we may have.

The City Council was very complimentary of Ed during their open session when the decision was made which was wonderful to hear knowing that he will have their full support stepping into this difficult job. Ed, since the time of the appointment has shared briefly that he will be working hard to solidify the staff around him and to fill key positions within the City that have recently been served by acting appointments. This is good news and should allow the City to stabilize even further and move forward in a continual positive direction. This will be becoming even more important given the current budgetary constraints and challenges that need to be resolved in the near future.

With that said, Ed will be joining us at our annual "State of the City" COPRA Meeting on March 27 and we hope all of you will put that on your calendars and try to be there to acknowledge and congratulate Ed as he shares his thoughts with us all. I anticipate during the meeting that Ed will be expanding further regarding the current budgetary challenges and other issues he is working on to move the City forward. The few times that Ed has spoken at COPRA events in the past it has been well worth hearing, so please try to make this important meeting.

See you there, Jack



## ST. PATRICK'S DAY REMINDER...RENEW YOUR COPRA MEMBERSHIP!!

**Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2013", you need to 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."

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you **should have** received an email in December advising you of the status of your COPRA membership.

COPRA membership dues are \$10.00 annually. The dues special is still available so if you pay dues for 4 years (\$40.00), 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 85118-5130

## LIFE CHANGES

One of the saddest times in life is when someone discovers that their loved one's beneficiary designation form is out-of-date. In most cases, that happens after the loved one has passed away; when nothing can be done about it.

That's why Nationwide Retirement Solutions, the administrator for the city's 457 and 401(a) Plans, invest so much energy in reminding employees and retirees to review their beneficiary designation form. After you pass away, Nationwide must follow what's on the beneficiary designation form on file, regardless of whether or not those designations would reflect your current wishes.

A good time to think about the beneficiary designation form is when you have a *life event*, such as marriage, divorce, births, deaths, and especially if you're updating your will. In fact, you may want to make it a red-let-ter-date on your calendar each year, something you do at tax time or on your birthday.

Be sure to consider not only your primary beneficiary, but contingent beneficiaries – the person or persons who would receive your assets if the primary beneficiary precedes you in death. Because beneficiary designations may have legal consequences, it's wise to consult your attorney before filing the form with Nationwide. Neither Nationwide nor the city of Phoenix may offer legal or tax advice.

Make sure your beneficiary designation has kept up with you life:

- Change your beneficiary online at the Plans' website, [www.phoenixdcp.com](http://www.phoenixdcp.com) by logging in or select the *Support & Forms* tab to download a form.
- Request a form by calling Nationwide at 602-266-2733 or toll-free at 800-891-4PHX (4749).
- Pick-up a form at Nationwide's Phoenix office at 4747 N. 7th Street, Suite 418.

Nationwide Plan Service Representatives are Registered Representatives of Nationwide Investment Services Corporation, Member FINRA. In Michigan only, Nationwide Investment Svcs. Corporation.

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## 10 STEPS TO GETTING STARTED RUNNING YOUR OWN BUSINESS (CONTINUED)

*(Continued from page 1)*

If so, you are off and running my friend. If not go back to step 2 as this is very important. Being a free agent is about offering something the current marketplace demands.

Step 6: Make a real budget or at least a fake one

Remember in the free agent nation world, income will come in waves. Sometimes it's high tide, sometimes it's very low. Even some times there is NO TIDE. You will need to be ready for any and all of the situations. So work on a budget that really includes all expenses that you will need in order to live. Also try to have at least 3 months savings to pay for all your current expenses as you start down this road. The important thing is to create a very honest, real budget of all expenses. A great tool to try for personal finance accounting is Quicken that you can buy online or at computer stores..

Step 7: Talk to your spouse, or partner, or any and all close friends

Even if all seems in place, and you feel ready to go and take the plunge, don't go forward just yet. This isn't a decision you should make for yourself, You will need support from your spouse if you have one, or partner and/or close friends to make this successful. Talk to them at length about your idea. You really need them on board as the road can be rocky on this journey and the more support you have in the beginning the more success you will have in the long run.

Step 8: Start the process slowly

Maybe try the concept by moonlighting or testing the market without a lot of expense. Try and remember Rome wasn't built in a day, but with a persistence of vision and a lot of hard work, you can build your city. Keep track of your progress and celebrate the small wins as you go, as you will need the positive energy to drive you and your idea.

*(Continued on page 4)*

# 10 STEPS TO GETTING STARTED RUNNING YOUR OWN BUSINESS (CONTINUED)

(Continued from page 3)

Step 9: Make a list of everyone you know

Take a week or two and work on this list. It's very important. One or two of the folks you have on your list can very well be your first customer and then they tell folks... now you see the picture. So spend a lot of time building a very, very long list.

Step 10: Send out postcards and email to everyone on your HUGE LIST

Now is the time to make sure anyone and everyone knows what you are doing. Trust me, folks are busy in their own world, so you will need to hit them on more than one front. Invest in postcards, send out emails, FB folks, and if you can invite everyone you know to an open house that will highlight what you are launching. Remember you will need a phone number and a website on your cards, as most folks want to be able to view what you selling anytime they want, not just when your available. So do NOT attempt to promote yourself without a website and email and phone contacts. The bottom line regardless of what you are attempting, YOU CAN NOT OVER PROMOTE YOURSELF AND YOUR NEW BUSINESS.

Source: Tray Goodman

## Did you know...

That more than half of all American households now own stocks, up from only one in five households in 1983? By 2000, shareholders have outnumbered voters. More citizens own stock than cast a ballot for the President of the United States.

Clocks are moved ahead one hour: Daylight Savings Time begins Sunday, March 9, at 2 am in many areas of the United States.

## NEW RETIREES (DECEMBER 2013)

Robert Amaya	Public Works	David Hensley	Aviation
Christopher Andrews	ITS	Manuel Hernandez	Parks & Rec
Elise Argall	Law	Linda Hertz	Fire
Charles Baldwin	Parks & Rec	Jodie Holmer	City Court
Sheryll Barnes	Parks & Rec	Alan Koberna	City Court
William Bayham	ITS	David Lambright	Neighborhood Services
Eric Branham	Aviation	Kathi LeSueur-Cook	Library
Andrew Brown	Water	Carmen Maples	Public Transit
Marie Chapple Camacho	Water	Robert Martin	Public Works
Mary Cobbs	Finance	Mark Mazon	City Court
William Cota	Public Works	Michael Miller	Street Trans
Robert Creech	Water	Joan Olson	Police
Margaret Daniels	Planning	Karl Rogers	Parks & Rec
Roy Deleon	Parks & Rec	Ronald Romo	Water
Robert Detter	Planning	Jonas Rosenthal	
Jeffrey Dewitt	Finance	Trina Scolli	City Attorney
Thomas Dobrick	Human Resources	Mary Smith	Police
Mark Engelhardt	Parks & Rec	Louis Spadafore	Parks & Rec
Henry Estrada	Parks & Rec	Janet Stoeveken	Fire
Wanda Faulkner	Water	Robert Swanson	Public Works
Willard Felton	Streets Trans	Randy Thomas	Aviation
Lorenzo Frausto, Jr.	City Court	John Tutelman	Law
Herbert Graves	Streets Trans	Kimberly Veach	Fire
Rick Gray	Parks & Rec	Kathleen Wilson	Finance
Chaunda Henley	Phx Convention Center	Jerald Zidow	Parks & Rec

# CITY MANAGER'S CORNER

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

I was honored to be named Phoenix City Manager by the Mayor and City Council on February 19. I want to thank the Mayor and Council for their confidence and trust in me to lead this great city organization.

There were three other exceptional finalists for the City Manager position and I want to especially thank one of them, Deputy City Manager Rick Naimark. In our form of government, professionalism is a value held in highest regard, and I can't think of a more professional manager than Rick. I am proud to work with him every day.

Twenty years ago, my wife and I moved to Phoenix so I could work as a management intern with the City of Phoenix. Since then, I have had the opportunity to serve in different departments and the City Manager's Office and work with many city employees including many COPRA members.



Ed Zuercher

Throughout my career, I have worked with dedicated, loyal and hard-working employees across the organization providing outstanding services to Phoenix residents. And Phoenix residents love their city services and they love their city employees. Every bit of feedback we get back from our residents tells us how much they value our services.

Most importantly, I have observed city employees working together to confront challenges large and small.

In the next few months, we will be working through an approximately \$40 million budget deficit for fiscal year 2014-15 and also negotiating new labor contracts. Beyond these immediate challenges, we continue to work on maintaining our infrastructure, including streets and transit. Our ability to find creative solutions to challenges together is what has made our organization exceptional.

The Mayor and City Council have laid out a vision for a city that is a diverse, dynamic and desirable place to live. The role of city employees is to be engaged in our work to provide great services every day at an affordable cost. We strive to work smarter, save money aggressively, and be kind to our customers and each other.

I will provide more information next month on the budget situation and invite you to the city's budget hearings during the month of April.

I have received many kind wishes from employees, residents and retirees in the last few days. I want to thank the Mayor and City Council for their confidence in me and the city organization, and I am excited to move forward with the Mayor and City Council, residents, employees and retirees to make Phoenix a city of which we can all continue to be proud.

## Did you know...

Large SUVs and pickups are more likely to be stolen than other vehicles? The four-wheel-drive Ford F-250 crew cab has the highest theft rate, with owners submitting nearly six times more theft claims than owners of other types of vehicles.

American literacy is below average? Younger Americans are below international averages in reading, math and problem-solving skills. But: Americans ages 55 to 65 are above average in reading and on a par with international levels in math.

*Source: Bottom Line Personal March 1, 2014*

## 9 WAYS TO GET YOUR CAR TO 200K MILES (OR MORE)

The average age of cars on the road today is higher than ever — nearly 11 years old. That's partially a function of a slow economy, but also because vehicles are more durable and more reliable than their predecessors. And with the average car adding more than 10,000 miles to the odometer each year, it's practically a given that you'll hit the once-notable milestone of 100,000 miles. In fact, you might even triple that without needing a big-dollar repair, such as a new engine or transmission. But reaching those loftier targets requires some input from you, the owner. Squeezing maximum life out of your ride at minimum cost means being attentive to your car in a variety of ways. Following are the final five of the nine ways from the February issue.

### **Avoid short trips**

If there's one single thing you can do as a driver to get your car to last longer on its original parts, it's to drive it less — specifically, on trips where the engine doesn't have a chance to reach operating temperature. Water is a byproduct of engine combustion, and some of it gets into your car's oil and exhaust system every time the engine runs. Also, when your car is first started, more fuel is mixed in to get it running. On a longer trip, your car's engine gets hot, and the water and unburned fuel are boiled out of the oil, your engine and your exhaust — no worries there. But a short trip won't do that, allowing the water and oil to eventually turn into noxious sludge that eats away at your motor. So, how short is too short? It varies by temperature and how you drive, but AAA defines it as "trips of less than five miles in normal temperatures, or less than ten miles in freezing temperatures."

### **Use synthetic oil**

Few issues get motorheads more riled up than the question of which oil to use and how often to change it. But few will take the stand that synthetic oil isn't better than the petroleum-based stuff. Synthetic oil is more expensive, no doubt — up to four times as much as regular. But think of it as insurance against the cost of an engine rebuild. Note that more manufacturers are specifying synthetic oil, particularly in performance models. And if your engine is turbocharged or supercharged, definitely go with synthetic to handle the higher thermal stress. All the experts we spoke to are big fans of synthetic products, not just engine oil but also other fluids in your car, such as the transmission fluid.

### **Change the transmission fluid**

If changing the transmission fluid and filter is specified in your car's maintenance schedule, well, then, take care of it. But what if no replacement is specified? Increasingly, car manufacturers are either just indicating that the fluid should be checked at intervals or assuring you that the fluid is "lifetime." So, how long is a lifetime? If you're looking for a long lifetime, plan on replacing the transmission fluid at least by 100,000 miles (and there's no harm in doing it earlier).

Note that there's considerable controversy about whether it makes more sense to "flush" your car's transmission fluid or have the pan on the bottom of the transmission removed and cleaned out. Flushing allows all of the old fluid to be removed but doesn't do anything about the (possibly dirty) filter inside your transmission. Dropping the pan will get out any sludge that collected in it and will usually entail a new filter, but less old fluid will come out — and less fresh, new fluid will go in. Never do a flush without replacing the filter first.

### **Keep your car clean**

Just as you keep the fluids in your car's critical systems fresh and clean, you should keep your car's exterior clean. Washing environmental deposits off your paint and undercarriage at regular intervals will forestall corrosion and faded paint. If your car is going to run a long time, it should be nice enough to look at.

But getting up close and personal is also about looking for small problems that could lead to costlier repairs. Occasionally, wash your own car if you are able. Get down on your hands and knees. You're going to notice things like cracked lenses, where water is going to get in and cause your expensive headlight assembly to fail.

### **Be prepared to replace bearings and bushings**

It's a given that you'll be replacing what are known as "wear parts:" tires, brake pads, timing and accessory belts, and shock absorbers. But as you head for the land of six-figure mileage, there are some other parts

*(Continued on page 7)*

## IN REMEMBRANCE

Paul Reveles	11/01/13
Bernard L. Burstyn	01/04/14
Robert G. Richard	01/20/14
Robert W. Angier	01/31/14
Thelma Jean Stanford	02/03/14
Joan Micena	02/15/14
Martha Baker	02/15/14
Eddie Lerma	02/18/14
Mary J Kropp	02/20/14

### 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.

## 9 WAYS TO GET YOUR CAR TO 200K MILES (OR MORE) (CONTINUED)

*(Continued from page 6)*

you should be looking to replace before they fail. Tackle these fixes proactively to avoid larger repair bills that might lead you to give up on a car before its time.

Check your suspension bearings and bushings — metal and rubber bits, often doughnut-shaped, that isolate your suspension from the rest of the car and dampen noise. If they're allowed to deteriorate and break, it could affect the alignment of the car, and that can affect the life of the tires and cost you money. The regular inspections you're having done should pick up a bushing going south, but if you're replacing your shocks and struts, consider having all the bushings done at the same time.

The importance of replacing timing belts, which ensure that your engine's valves open and close at precisely the right time, should not be ignored. And when that belt's being replaced, go ahead and replace the water pump, too, even if it hasn't failed. On many cars, the labor cost of reaching both of these parts is high, but the parts themselves are relatively cheap, so it's worth it to replace them at the same time to save on labor.

*Source: Kiplinger*

## COPRA MEMBERSHIP

February 2014 - 2849 members  
February 2013 - 2843 members

## 2014 COPRA BOARD

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By-laws Review Chair:	<b>Karen Clifford-Anderson</b>	(623) 772-7472
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City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

### 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](mailto:COPRAnewsletter@gmail.com)

Or mail to: Mary Dysinger-Franklin, 6208 E. Desert Cove Ave, Scottsdale, AZ 85254

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## MARCH COPRA CHRONICLE

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Please send address corrections to:  
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10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85118



### **2014 MEMBERSHIP MEETING ANNOUNCEMENTS**

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

**March 27 at 1:30 pm - State of the City**

**May 1 at 1:30 pm - COPERS**

**October (date/time to be announced) - Health and Benefits**

**December 2014 (date/time to be announced) - Annual Meeting/Holiday Party**

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