



COPRA CHRONICLE

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

December 2013

MEMBERSHIP IS OUR STRENGTH

Issue 9

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SOCIAL SECURITY QUESTION

How Safe are Electronic Social Security Benefits From Fraud?

Q: Recently I got a notice that my bank account was overdrawn. When I checked with the bank, my Social Security direct deposit was never received. I called the local Social Security office and learned that a request in my name was made to switch from my direct deposit account to a pre-paid debit card. I never authorized this. How safe are the direct deposits and what can I do to get my money back?

A: Since the government transitioned from paper checks to less expensive electronic payment methods, the Social Security Office of Inspector General (OIG) has been investigating unauthorized changes to direct deposits that redirect seniors' benefit payments into accounts set up by crooks. As of June 1, 2013, the OIG's office has received more 50 reports per day involving attempts to make such a change, most often involving redirecting benefits to the prepaid Direct Express debit card accounts.

According to testimony from a hearing on the problem held by the Senate Special Committee on Aging, fraudsters are "hijacking" federal benefits by using personal information such as name, date of birth and Social Security number. One victim who testified, Alexandra Lane, 73, of Florida went through a 50-day ordeal to recover close to \$3,500 worth of payments, which was not resolved until she turned to Senator Bill Nelson (FL) for assistance. Getting the money back has taken even longer, almost six months, for others.

Here are a few things to do:

(Continued on page 3)



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 copramembership@gmail.com

JANUARY 2014 PENSION CHECKS

As a reminder, the January 2014 pension check will not go out prior to Jan 1 as is done in other months. Most direct deposits will be reflected in retiree accounts on Jan 2, 2014. Please check with your financial institution for their processing schedule. The processing schedule for direct deposits, determined by each financial institution, will vary and will impact the availability of funds.

PRESIDENT'S MESSAGE



I wanted my final article for 2013 to be totally upbeat going into the Holiday Season. Decisions were reached by the Phoenix City Council last month regarding the issue of so called "Pension Spiking." Although the decisions were not totally favorable for employees who were counting on those benefits, they were kept within some reasoning to protect these same employees from even more draconian options that were being considered. I guess for the benefit of this article, this paragraph was the good news.

What has surfaced now thanks to a group called "Citizens for Pension Reform" is an entirely new initiative on Pension Reform that would change the City's Pension System from a defined benefit system into a 401(k) style defined contribution plan. It would also put a complete stop to "pension spiking" by implementing limits on those specific benefits available to current employees. The group announced that "they are beginning circulation of signature petitions in order to put an initiative before voters that would entirely change the pension system for public employees going forward." They must collect 25,480 signatures from registered Phoenix voters to get the issue on the ballot for a 2014 election. This initiative, as I understand it, would not impact current City employees who would complete their careers and retire under their current pension plans. However, if passed, it could impact those same employees regarding any benefits derived from the "pension spiking" issue.

What is frustrating is not the right of groups to circulate signature petitions, which is part of the democratic process, but the total misinformation that is being bandied about. Misinformation regarding the true costs of this sort of change, not to mention the human costs in any future recruitment efforts and the retention of good city employees, is of most concern. As a member of the 2011 Pension Reform Task Force, I, along with the 14 other members, including 12 who were citizen members, certainly looked at the option of phasing into a defined contribution system like this petition is trying to push forward. We also looked at multiple other scenarios with the overall objective to try and bring the system more into balance between the City and its employees. We hired nationally recognized actuarial consultants to conduct very detailed cost studies on each scenario that was considered. All of this took many months of meetings and analysis to reach the conclusions that were forwarded to the Mayor and City Council in December, 2011.

Now we hear about this petition and the claim that the work of the task force and subsequent city studies conducted over the past two years were "not accurate." On what basis, and by whom, did this claim of inaccuracy come from? Where is the specific counter study used for reference and cited and shared for all to see? I am not sure, but what I am certain of is that the results from the studies of the task force and the City were well documented and part of public record for all to see. Under all options considered for a 401(k) type system, the costs to the city over the next 25 years will be substantial versus moving ahead with the decisions that had already been agreed to by the full City Council in 2012. When I say the costs for a 401(k) would be substantial, this means they could be as high as almost 415 million dollars under one scenario, to only about 109 million in savings under the least beneficial option. By comparison, staying with a defined benefit system during that same period would produce, in all cases, savings ranging for 596 million at a minimum to over 1.2 billion at the top with more changes to the current system.

The bottom line with making a change at this time into a 401(k) type system is that the City will be funding two separate systems over an extended period of time. Total employee contributions into the existing defined benefit system will diminish as new employees are hired that are not part of it and will only be contributing to their new 401(k) system. Further negative impacts will also occur as older employees of the defined benefit system retire and begin receiving benefits, while no longer contributing part of their salary into the system. All of those deficits will have to be covered by the City and ultimately the taxpayers until a magical line is crossed several decades or so in the future when the two systems begin to balance out.

In closing, I encourage all of you to do your own homework on this subject. There is a great deal of material in both print and on the web and it is important for all of us to understand it. Once you have that understanding, I strongly encourage you to openly share your knowledge with your family, neighbors, and friends who may be voting on this issue so they will also have a better understanding of what they are voting for and not just what the news media or some petitioner on the street tells them. There is a lot of negative passion out there regarding public pensions and it is up to all of us to make sure that the truth is shared.

Thank you and have a blessed holiday season. Jack

GIVE YOURSELF A HOLIDAY GIFT AND 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!

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

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.”

COPRA membership dues are \$10.00 for all members. 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

NEW RETIREES (SEPTEMBER 2013)

Diane Abe	Phx Convention Cntr	James Laidlaw	Human Services
Gregory Ambrose	Street Transportation	Rodney Lyons, Sr.	Street Transportation
Anthony Arviso, Sr.	Street Transportation	Michael O'Donnell	Parks & Rec
Frances Brozoznowski	Police	Carlos Padilla	Water
Timothy Cole	Human Services	John Roulstone	Water
Charles Doane	Aviation	Frank Sanchez	Street Transportation
Paul Enniss	Street Transportation	Lori Steward	Human Resources
Stacy Hubbard	Police	Richard Tosh	Phx Convention Center
Tony Jarvis	Aviation		

“Membership is our Strength”

SOCIAL SECURITY QUESTION (CONTINUED)

(Continued from page 1)

- Read all notices from the Social Security Administration and carefully check the deposit information. If it doesn't agree with your bank account, contact Social Security at once.
- Contact Social Security and ask about placing a "block" on your account. This would prevent changes from being made regarding your address and payment deposit. The "block" would require that you visit your local Social Security office in person to authorize changes.
- Carefully-protect personal information, including your full name, address, bank account, and Social Security numbers. Never give that information out to unsolicited callers.
- If you receive a call from a person claiming to be from SSA, and that person asks you to provide your Social Security number or other information don't give it out over the phone. Contact your local SSA and report the call-it's likely to be a scam.
- If your problems persist and you have trouble collecting your back due Social Security payment, contact the constituent services staff member of your Representative in the House or one of your two Senators. If you need help contacting your Members of Congress, visit TSCL at www.SeniorsLeague.org.

Sources: Statement: Social Security Payments Go Paperless, Honorable Patrick P O'Carroll, Jr., inspector General, Social Security Administration, June 19, 2013

10 SUPERMARKET HEALTH DANGERS

The junk-food aisle isn't the only health danger lurking in your supermarket. Surprising hidden perils lurk in the grocery aisles. From the meat department and produce section to the checkout stand, many places in even the cleanest, best-maintained grocery stores are rife with things that could make you sick. Here, experts discuss the biggest health hazards and ways to protect yourself.

Produce misters -

Many supermarkets mist their fresh produce using timers set to spray fruits and vegetables at regular intervals. This re-crisps leafy greens and adds visual appeal for shoppers. The problem is misting machines using reservoir tanks can breed bacteria called *Legionella pneumophila*, which causes Legionnaires' disease, a type of pneumonia. In 1990, an outbreak of Legionnaires' disease in Bogalusa, La., linked to a supermarket misting machine resulted in 34 confirmed cases of the disease and two deaths. It's not a problem unless you inhale the droplets. Doing so may lead to an upper respiratory infection but can be most dangerous if you have a compromised immune system. Steer clear of the sprayers when they're in operation.

The cleaning-products aisle -

If you find yourself sneezing and wheezing your way down the cleaning-products aisle of the grocery store, you may have a chemical sensitivity to the gases given off by these products. People who react this way to strong fragrances and do not exhibit an actual immune-system response have what's called non-allergic rhinitis. In such a case, the upper airways and nose are affected but not the lungs. People who experience a full-blown asthma attack from simply walking down the cleaning-products aisle should check with their physician to get their condition under better control.

Checkout belts -

Placing fresh produce on the checkout belt invites germs to have a field day. Packages of poultry, ground meat, fresh fish and even filet mignon and sushi-grade tuna have one thing in common: They are loaded with nutrients that will feed the resident germs, such as *E. coli*, *Staphylococcus aureus*, and even *Clostridium perfringens*, on the grocery belt which then latch on to your fresh produce. Stay safe by always placing produce in a plastic bag and never directly on the belt, and be sure to wash all fresh produce under running water before eating it.

The meat department -

When you hear about outbreaks of food poisoning from meat, ground meats are almost always to blame. There's a good reason for that. Pre-packaged, ground meats are typically analyzed by lots for bacterial contamination. A pound of ground meat is actually the product of many animals, and the butchering process is not sterile. Germs can be introduced at any point in the processing chain. Whether or not the meat is ground in-house at your local grocer, you still have the issue of many animals within the pound of meat. Good butchers dismantle and clean the grinder before grinding another type of meat, however, shortcuts happen. As long as the product has been kept at the proper, cold temperature, you are generally assured a safe product, if you cook the meat properly.

Cash register receipts -

Even if you manage to dodge the misters and the germs on the checkout belt, you're not necessarily in the clear. The ink on your receipt may be your worst enemy. The plastic component, Bisphenol A (BPA), made with synthetic estrogen, has been in headlines lately for its link to some cancers, asthma, cardiovascular disorders and other serious health issues. Food packaging typically contains BPA, but most shoppers are unaware it's also used in cash register receipts. The Environmental Working Group, an environmental health research and advocacy organization, found BPA in two-fifths of the paper receipts they had tested by a major laboratory.

Reduce your exposure by:

- Minimizing receipts whenever possible and opt for email receipts.
- Never giving a child a receipt to play with.
- Not using alcohol-based sanitizer after handling receipts. A 2010 study published in the journal *Analytical and Bioanalytical Chemistry* showed it can increase absorption of the chemical.

(Continued on page 6)

CITY MANAGER'S CORNER

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

Late November means the holiday season is officially here. It's a time for celebrating, remembering, and reflecting on the year behind us and the year we face ahead.

December is a wonderful month to be grateful for what we have been given. This holiday season I will be spending some time with my family back in Kansas and also will be celebrating the holidays and coming new year with my extended Phoenix family – our employees and retirees. I am proud to work as part of a family of 15,000 employees, with many hundreds of retirees still connected to the City.

This year we have our annual holiday celebration and thank you for City employees on Thursday, Dec. 12, from 3 p.m. to 4:30 p.m. in the Phoenix City Hall Atrium. Part of the holiday celebration this year includes donations to the Human Services Winter Respite program and food boxes for Phoenix families. COPRA members are also welcome to attend – please see the flyer included with this issue for more details. (See page 7) Employees and retirees who donate will receive tickets that will be entered into drawings for fun donated prizes.



Ed Zuercher

During the holidays, many of us find ways to help those among us who are less fortunate by volunteering our time, making donations to non-profits, or finding other ways to be charitable. I want to thank our retirees for participating yet again in the Community Service Fund Drive. I am happy to share with you that we exceeded this year's \$1 million goal, raising \$1,021,305 for Valley of the Sun United Way and other agencies. I am so proud of everyone for your generosity.

The holiday season also is a time for shopping – which is a great reminder about the importance of shopping in Phoenix. As you know, sales taxes from what you buy at businesses in Phoenix pay for our general city services, from police and fire protection to libraries, senior centers, parks and streets.

Sales tax revenue accounts for almost half of the General Fund, so each time you shop in Phoenix, part of your purchase goes to the City to help us continue to provide excellent services to the community. For more information about our Shop Phoenix campaign, visit phoenix.gov/shopphoenix.

It also is important to me to spend time throughout the year reflecting on why we serve the public, and how we can work together to be our best. In meetings with employees across the organization, I have been sharing the three things we want to focus on as City employees.

First, we need to work smarter – use technology, streamline processes, and look for innovations so we can provide excellent service to our residents. Second, we need to save aggressively – we continue to have a tight budget and a recovering economy that requires us to save money in every way possible. And finally, we need to serve our customers with kindness – Phoenix has always been known for outstanding customer service and we want to continue and improve that tradition.

As we end 2013, I want to express my gratitude to you for your continued support of the City of Phoenix through your membership in COPRA. The City of Phoenix is a great organization, built by great employees. It speaks volumes about your dedication and care for the City that you continue to stay involved.

I wish for you and your family a safe, enjoyable and memorable holiday season, and I hope 2014 brings you many more blessings, good health, and plenty for which to be grateful next December.

10 SUPERMARKET HEALTH DANGERS (CONTINUED)

(Continued from page 4)

- Washing your hands with soap before preparing food after handling a receipt.

Cloth grocery bags-

Cloth grocery bags may be more environmentally friendly, but they're not health-friendly unless you wash them regularly. The fabric can trap germs such as salmonella and E. coli from foods, transfer them to other foods, and make you sick. Even milk, although it's pasteurized, creates food for bacteria to grow. If the bag gets warm and wet, it creates a fungal incubator. Wash cloth grocery bags every couple of uses or immediately if food leaked. Wash bags in a clothes washer and be sure to dry the bag thoroughly before using or storing them in a cool, dry place – not in your car's trunk, which causes bacteria to grow. In addition, use separate cloth bags for meats, fresh fruits and vegetables and ready-to-eat foods, and do not use the same reusable bags to carry other items such as baby toys, bottles and gym clothes.

The credit-card pad -

Before you swipe your credit or debit card at the checkout, consider all the people before you who used that same pad. As with elevator buttons and ATM keys, cold and flu germs can be passed along through inanimate objects, called "fomites," as they relate to their germ-carrying capabilities. Supermarkets are actually far worse than ATM machines and elevator buttons, because you're handling a wide variety of potential pathogens, from fruits and vegetables to meats. Fortunately, it's easy enough to protect yourself. Wash your hands thoroughly as soon as you can and avoid touching your face in the meantime.

Kid-size grocery carts -

Child-size grocery carts allow kids to shop with mom or dad, but the germs you find on these cute mini carts are no different from that found on toys they encounter at a day school – mostly staph and strep. Children are thought to be walking and talking repositories full of germs. Day-care workers teach children to wash their hands before eating, and teachers and staff are usually good at keeping food and toys separate so that the germs are not consumed with the foods. To protect children from picking up germs, do the same at the store. Even when they are clamoring for that free cookie, wash before eating or use hand sanitizer.

Cracked eggs -

Eggshells crack easily when the cartons are stacked on grocery store shelves. Even small cracks can harbor some nasty germs. When the shell cracks, germs can invade, but they are generally inhibited by one of the proteins common to the white of the egg: lysozyme. "However, cracked eggs spoil when the germs tunnel their way past the white and that protective lysozyme. When they reach the yolk, they feast, resulting in a rotten egg and that nasty smell. So before you buy eggs, check that all of the shells are intact and none is leaking. Hygiene is a must when handling eggs. At home, wash hands, utensils, equipment and work areas with hot, soapy water before and after contact with eggs.

Grocery cart cross-contamination -

Randomly piling groceries into your supermarket shopping cart can also land you in trouble if you don't keep food separate and one leaks onto another. In general, you want to avoid transfer of non-pasteurized fluids of any kind. For example, if milk leaks it's not a problem, because it's pasteurized, but bacteria from meat leaking onto fresh produce may be of concern, since it is not. You're also most likely to run into trouble when buying meat on sale, especially if it's swimming in its own juices. Your best bet is to buy only the freshest, cleanest, and driest-looking meat with the latest expiration date you can find. If a leak occurs, thoroughly wash any fresh fruits and vegetables when you get home, which should be done as a rule, anyway.

Source: *MSN Healthy Living*

FLU VACCINE

Flu vaccine reduces heart attack risk reports William Schaffner, MD. Recent Australian research found that people who had not been vaccinated against influenza and got the flu were almost twice as likely to experience a heart attack over a two-year period as people who had received the vaccine. Likely reason: The flue can cause severe inflammation that leads to rupture of arterial plaque and the formation of potentially dangerous blood clots.

Source: *Bottomline Personal*, Vol. 34, No. 22, November 15, 2013

IN REMEMBRANCE

Wilfred (Bill) England 07/17/13
 Orlander Petit 10/28/13
 Thomas Dehlinger 11/10/13
 Estella Abril 11/18/13

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.

TIDBITS

Cholesterol-lowering drugs may help reduce risk for Parkinson's. *Recent finding:* People who stopped taking fat-soluble statins were almost 58% more likely to suffer from Parkinson's disease than people who kept taking them. *Theory:* Fat-soluble statins, such as simvastatin (Zocor) or atorvastatin (Lipitor), reduce inflammation and alter dopamine pathways in the brain that are linked to Parkinson's. Water soluble statins, such as rosuvastatin (Crestor) and pravastatin (Prevachol), do not provide the same benefit. People taking water-soluble statins develop Parkinson's at about twice the rate as people taking fat-soluble statins. *Self-defense:* If you are taking a statin and have a family history of Parkinson's, ask your doctor if you should be taking a fat-soluble statin.

Source: *Bottomline Personal*, Vol. 34, No. 22, November 15, 2013 - Study of 43,810 statin users from 2001 to 2008 by researchers at National Taiwan University Hospital, Taipei, published in *Neurology*.

2013 COPRA BOARD

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Acting City Manager Ed Zuercher, Mayor Greg Stanton and City Council members invite you to the

2013 EMPLOYEE HOLIDAY RECEPTION AND THANK YOU!

3 to 4:30 p.m. Free parking at the
 Thursday, Dec. 12, 305 Garage
 at City Hall (bring your city I.D.)



Take a break and join us for some healthy, holiday fun courtesy of Human Resources' Fit 4 Phoenix program.

ENTERTAINMENT!
 DEMONSTRATIONS!
 GAMES!
 PRIZES!



BRING DONATED ITEMS TO EARN TICKETS TO BE ENTERED INTO DRAWINGS!

ITEMS NEEDED FOR WINTER RESPITE:

- Blankets, new or used
- Clean, warm clothing
- Socks and underwear (new only)
- Baby food/formula
- Diapers
- Children's blankets

ITEMS NEEDED FOR COMMUNITY FOOD BOXES:*

- Cans of green vegetables (15 ounces)
- Plastic bottles of jelly (20 ounces)
- Plastic jars of peanut butter (28 ounces)
- Cans of chicken noodle soup (26 ounces)
- Bags of dry pinto beans (4 pounds)
- Bags of white rice (5 pounds)
- Boxes of macaroni and cheese (12 ounces)
- Canned chicken or tuna (12 ounces)
- Cans of mixed fruit (15 ounces)
- Cans of spaghetti sauce (26.5 ounces)
- Boxes of spaghetti (1 pound each)

*For distribution to families through Phoenix schools

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) 262-6858

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

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.



DECEMBER COPRA CHRONICLE

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POSTMASTER

Please send address corrections to:
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Gold Canyon, AZ 85118



2013-2014 MEMBERSHIP MEETING ANNOUNCEMENTS

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

1431 E Dunlap, Phoenix, AZ

**General Session meeting dates for Retirement, Benefits, and State of the City
are to be announced later.**

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