



COPRA CHRONICLE

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

February 2012

MEMBERSHIP IS OUR STRENGTH

Issue 7

INSIDE THIS ISSUE

	Page
President's Message.....	2
Phoenix Bus Service Changes..	2
Access to Your 2011 Premium Deductions.....	3
Annual Treasurer Report.....	4
Tips to Help Protect Yourself From ATM and Bank Theft.....	4
New Retirees.....	4
Membership Renewal Notice.....	4
City Manager's Corner.....	5
COPRA Wants You to Help Us Go Green(er)!.....	6
In Remembrance.....	7
Did You Know?.....	7
COPRA Board.....	7
Meeting Dates.....	8



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

VETERANS ADMINISTRATION IMPROVED PENSION PROGRAM

**Did you know that veterans who served at least 90 days during one or more of the eras listed below could be eligible for a VA pension?
Did you know that a surviving spouse may also be eligible?**

Eligibility periods:

- World War II:** December 7, 1941 through December 31, 1946
Korean War: June 27, 1950 through January 31, 1955
Vietnam War: August 5, 1964 (February 28, 1961, for veterans who served "in country" before August 5, 1964), through May 7, 1975
Gulf War: August 2, 1990, through a date to be set by law of Presidential Proclamation.

You do **not** have to be service-connected.
You do **not** have to be retired from the military.
You do **not** have to have been in actual combat.
You simply have to meet the income and net worth criteria.

Contact the VA, Veterans Services Officer, or benefits consultant about filling out form **21-526** (for veterans) or **21-534** (for surviving spouses).

There are three levels to the Improved Pension program:

- *Basic Pension*
- *Housebound Benefit*
- *Aid & Attendance*

BASIC PENSION

The BASIC pension **does not** require that you be physically disabled.

Financial Criteria: You must have a "countable income" of less than the pension amount to be eligible for all or a portion of the pension. (**Note: read the following definition of countable income before you assume that you might be ineligible.**)

Definition: Countable Income – the amount of income a veteran or surviving spouse receives each year, AFTER deducting all unreimbursed, recurring health care expenses. This includes assisted living costs, home health care, insurance & Medicare premiums, on-going pharmacy costs and more. If you have dependents, their health care costs can also be

(Continued on page 3)

PRESIDENT'S MESSAGE



Hi, everyone. The COPRA Board held its first official meeting for 2012 on January 12th. The incumbent officers (Jack Thomas, Laura Ross, Barbara Kellogg, and Dawnell Navarro) were re-elected to serve another term as President, Vice President, Treasurer, and Secretary, respectively. Marvin Roelse was elected to complete the board term of Sheryl Jeremiah who resigned due to work commitments. Robert Salemi was elected to serve as our new Chronicle Committee Chair and Yvonne Warren was elected to serve as our new Member Support and Social Committee Chair. The remaining Committee Chairs were re-elected to continue the excellent work that they have provided to COPRA and all City retirees. I would like to express my special thanks to all of the individuals who have taken on past leadership roles and those who have agreed to support COPRA's activities in the coming year.

Our first 2012 General Membership meeting has been scheduled for Thursday, March 15th, with COPERS. Our new COPERS Representative, Cathy Gleason, is busy working with the Retirement Office and Kuhn's (COPERS Investment Consultant). This should be an excellent program providing updates on the current state of the retirement system and projections for the remainder of the year. The dates for the remaining two 2012 General Membership meetings (Health and Benefits and the State of the City) are in the process of being finalized. They are held usually in May and October. Please watch for further information in a future issue of the Chronicle and the COPRA website.

The Pension Reform Task Force Report has been submitted to the City. There has been no news on when this report will be formally presented to the City Council. It was anticipated that this would occur in January after the Mayor and City Council members were sworn into office. However, no date has been set for formal discussion of the Task Force's recommendations. We will keep you apprised of any further developments. I strongly encourage our membership to attend this important meeting when it appears on the City Council's agenda.

On a final note, the City is sending out postcards to all retirees notifying them how to obtain more detailed supplemental information for tax preparation purposes electronically using the e-CHRIS system. The postcard also indicates that the City will provide this information to retirees who do not have computer access, but you must call the number provided for follow-up. The City will be mailing the 1099 Pension forms for tax preparation as usual. COPRA hopes that this revised process will work for all retirees. We will continue to listen for any feedback regarding these changes. COPRA also wishes to recognize the City for its commitment to provide this information through alternative means for those retirees who are unable to receive it electronically.

I want to thank you for being a member of COPRA and I look forward to seeing you at the Retirement System Meeting on March 15th.

Jack

PHOENIX BUS SERVICE CHANGES

The Phoenix Public Transit Department is notifying riders of changes to City of Phoenix funded Valley Metro bus routes, effective on Jan. 23, 2012. The changes are listed below:

- Route 77-Baseline Road will be extended to 75th Ave in Laveen from 35th Ave, providing service to Betty Fairfax High School.
- Local bus routes 0-Central Ave.; 7-7th St; 8-7th Ave. will have service modified in south Phoenix to accommodate the 77-Baseline Road extension
- 19-19th Ave.; and 35-35th Ave. routes will be redirected to a new park-and-ride under construction at 27th Ave. and Baseline Road
- RAPID SR-51 service will be modified; the Paradise Valley Mall stop will be eliminated

More information on bus service changes, including route and schedule information, is available at www.valleymetro.org, or by calling 602-253-5000.

ACCESS TO YOUR 2011 PREMIUM DEDUCTION TOTALS USING THE ECHRIS SYSTEM

Many of you may need information regarding medical and dental premium deductions when completing your 2011 tax returns.

This information is easily found on-line in the eCHRIS system. You, or someone you trust, can access this information on-line with a computer and internet connection. Instructions can be found by following these steps:

1. Go to echris.phoenix.gov
2. Click the purple "Retirees" tab at the top of the page.
3. Click the links marked "How to View/Print Paystubs"

Start with 'How to log in to ECHRIS if you have not used ECHRIS since retiring. Note: You will need your 6-digit employee ID number. This number will be on forms and/or previous check statements.

For assistance by phone, please contact the HR Center at (602) 262-6608 or the Benefits Office at (602) 262-4777 or Retirement at (602) 534-4400. If you live in the area, you are also welcome to stop by the Personnel Building, Monday through Friday, from 8:00 a.m. to 5:00 p.m. for personal assistance with eCHRIS. The Personnel Building is located at 135 N. Second Avenue in downtown Phoenix.

VETERANS ADMINISTRATION IMPROVED PENSION PROGRAM (CONTINUED)

(Continued from page 1)

used to reduce your countable income. (However, the spousal income must also be added into the equation.)

EXAMPLE:

Income: Joe Smith earns \$14,000 per year from Social Security. His wife, Mary, earns \$9,000 per year from Social Security. Joe also earns \$5,000 per year from a small company pension. **Total Income: \$28,000**

BUT...

Net worth: Joe and Mary have only \$38,000 in net worth in CDs and savings. They still live in the home they bought in 1954.

Expenses: Joe pays \$1,800 per month for Mary's home health care. He and Mary each pay a monthly Medicare premium of \$93.50 (x 2 = \$187/mo) He also pays \$149 per month for supplemental insurance. So...Joe and Mary's medical expenses **Total: \$25,632**

When Joe and Mary's medical expenses are subtracted from their total income, this results in a "countable income" of only **\$2,368**. Joe and Mary should definitely contact their regional VA office about applying for the BASIC Pension on form 21-526. They have the potential to receive up to \$11,945 in pension per year.

How was this BASIC Pension figure determined? The maximum BASIC Pension benefit amount of \$14,313* (veteran with a dependent), minus the countable income amount of \$2,368, equals \$11,945.

NOTE: If Joe is no longer alive, and Mary wishes to apply, she would do so via form 21-534.

HOUSEBOUND BENEFIT

Veterans or surviving spouses whose physical limitations require a certain level of regular assistance with their daily routine may be eligible to receive HOUSEBOUND Benefits. The same Financial Criteria and Countable Income as the BASIC Pension apply.

However, unlike the BASIC Pension, your doctor must confirm that your physical condition requires the assistance of others on a regular basis.

AID & ATTENDANCE

AID & ATTENDANCE is the highest level of Improved Pension available to any United States Military veteran (or the surviving spouse) who meets the service, financial, and physical criteria.

(Continued from page 6)

ANNUAL TREASURER REPORT

**COPRA
Treasurer Report
for month ending December 31, 2011 and 2010**

	December	2011	2010
Book Balance, November 30, 2011 and 2010	\$	46,451.53	\$ 41,635.47
Receipts			
Member Dues	\$ 1,050.00	\$ 16,245.00	\$ 17,955.00
Dividends	\$ 27.05	\$ 329.44	\$ 482.82
Donations	\$ -	\$ 27.00	\$ 24.23
Holiday Party	\$ 126.00	\$ 3,042.00	\$ 3,038.00
Total Receipts	\$ 1,203.05	\$ 19,643.44	\$ 21,500.05
Disbursements			
Bank Fees	\$ -	\$ 0.90	
Chronicle	\$ 930.91	\$ 9,532.02	\$ 9,963.36
Donations	\$ -	\$ 100.00	\$ 200.00
Holiday event	\$ 2,392.52	\$ 4,579.12	\$ 4,205.34
Member Support	\$ -	\$ 852.11	\$ 1,063.12
Non-member mailings	\$ -	\$ 1,156.96	
Office	\$ -	\$ 159.26	\$ 62.31
Social Activities	\$ -	\$ -	\$ 619.64
Website	\$ -	\$ 845.00	\$ 358.75
Total Disbursements	\$ 3,323.43	\$ 17,225.37	\$ 16,472.52
Book Balance, December 31, 2011 and 2010*	\$	44,331.15	\$ 41,913.08
Bank Balance, December 31, 2011			
Checking	\$	1,743.39	
CD (4/13/2013 1.242%)	\$	10,349.01	
CD (09/13/2012 1.094%)	\$	15,082.50	
Money Market	\$	17,209.39	
Total	\$	44,384.29	

*Prepaid Dues of \$36,489 in 2011 and \$35,375 in 2010 Included

Tips to Help You Protect Yourself From ATM and Bank Theft:

1. Get in the habit of using the same ATM machine for your transactions. Become familiar with it and be able to recognize changes to the machine.
2. Use ATM machines inside banks rather than on the street (where they're easier for thieves to access).
3. If you're visiting an unfamiliar ATM machine that is not inside a bank, examine it carefully for devices. Card or cash trapping devices need to be glued or taped to the card reader or cash dispenser. Look for 'extra' cameras beyond the basic and generally obvious ATM security camera.
4. Never rely on the help of strangers to retrieve a confiscated card. Report confiscated cards immediately. If you can, don't leave the machine. Instead call the bank from the ATM where your card was taken using a cell phone.
5. Never use an ATM machine when other people are lingering. *(Continued on page 7)*

NEW RETIREES

November 2011

Reynaldo Aguinaga
Kathy Alvarez
Debra Baker
Stephanie Barbosa
Louis Barragan
Joe Boss
Cheryl Brunton
Jan Buckwalter

Fred Burkhalte
Steven A. Bushey
Donna Carr
Cynthia Cobb
Rebecca Contreras
Anita Corpus
Rochanne Corpus
Ann Davis
Benedict Delbrocco
James Dermello

Rose Dernarbiez
Anna Marie Dragonetti
Linda Dunkin
Earl Dyer
Linda Edwards
Yolanda Encinas
Randall Fawell
Michael Fox
Larry Franklin
Barbara Green



GIVE YOURSELF A VALENTINE...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 "2011", you should renew your COPRA membership now!

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.

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 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

CITY MANAGER'S CORNER

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

I'd like to take this month's column to update you on the budget and encourage you to get involved with the redistricting process.

The budget news can be summed up in one number: zero. That is the city's projected deficit for 2012-13. Under the leadership of the Mayor and City Council, and by working with employees and the community, we have overcome deficits of more than \$330 million over the last two years while continuing to provide outstanding services to the public.

It's an incredible achievement. Many factors have contributed to the city's financial stability, including:

1. Innovation and Efficiency savings of more than \$40 million by streamlining the organization and reducing the workforce by 2,500 positions (achieved with minimal employee layoffs), resulting in the smallest number of employees per capita in 40 years.
2. 3.2 percent concessions from all employees, totaling more than \$100 million over two years.
3. Consolidating city departments and functions.
4. Reducing twice as many managers as general staff positions (management positions have been reduced by 22 percent, all other employees reduced by 11 percent).
5. Reducing management layers and increasing the span-of-control ratio from 1 manager for every 5.3 employees to 1 for every 8 employees.
6. Maintaining the city's AAA bond rating despite the economic downturn, allowing the city to use its good credit to refinance debts, saving more than \$44 million in General Fund debt service payments.
7. Increasing the contingency, or rainy day fund, to the highest level in the city's history with nearly \$36 million, or 3.4 percent, of the city's General Fund operating budget.



The Mayor, Council and I are cautiously optimistic about the upcoming fiscal year, especially with city revenues continuing to improve. However, we must continue to do more with less and build upon our successes.

The redistricting process, meanwhile, will help the city establish new City Council districts to reflect the 2010 Census results.

As you know, the city's population grew dramatically during the last 10 years. Based on the new census data, the council districts will grow to approximately 180,000 residents from 165,000.

Phoenix is required by the federal and state constitutions, as well as the city code, to redraw district lines every 10 years following each U.S. census. The city's last redistricting process was completed in 2001, following the 2000 census.

A series of public meetings citywide are being held this month to educate the community about the process, gather input to identify communities of interest and receive feedback regarding changes to the boundaries.

The meetings are expected to last one hour and will include a formal presentation followed by a question-and-answer session. To see the meeting schedule, visit phoenix.gov/redistricting and click on the "Public Meetings" link in the left column.

For the first time, residents can use a web-based mapping tool to draw proposed boundary lines, see statistical data on the proposed boundaries and submit plans for review and analysis by the consultant. An instructional video on how the tool works will be available for viewing on the redistricting web-

(Continued on page 6)

CITY MANAGER'S CORNER (CONTINUED)

(Continued from page 5)

site (link above). For residents who prefer to hand draw a proposed map, there is a kit available to download.

The City Manager's Office and City Clerk Department are overseeing the redistricting process. We're working closely with Research Advisory Services, which has been retained to develop the potential alternatives and the final proposed new districts.

I hope you will help us "map your future."

As always, if you have any suggestions for a column or wish to contact me, send me an email at contactus@phoenix.gov.

THE COPRA BOARD WANTS YOU TO HELP US GO GREEN(ER)!

As a COPRA member, you can help us control our paper, printing, and mailing costs by accessing your monthly Chronicle electronically. Our membership is growing and so are these associated costs. As of the end of 2011, COPRA membership exceeded 2800 retirees. Approximately 80% of our membership receive a hard copy of the newsletter by mail. The Board realizes that some of our retirees do not have e-mail access, but for those members who do, we encourage you to assist us in reducing our costs. Please consider receiving the Chronicle electronically. Contact our Membership Chair, Marvin Roelse (marvinr567@msn.com), who will be glad to make this change. Thanks for your help!

VETERANS ADMINISTRATION IMPROVED PENSION PROGRAM (CONTINUED)

(Continued from page 3)

How do I know if I meet the physical criteria?

A veteran or surviving spouse who requires daily assistance may be eligible. The individual need not be bed-ridden – nor does s/he need to be in an assisted living or home health care situation. If a physician confirms that your physical limitations are such that you cannot live unattended, then the VA may determine that AID & ATTENDANCE is warranted.

Just like the BASIC Pension and the HOUSEBOUND Benefit, the applicant must meet the service criteria (90 days, one of which overlaps one of the VA-indicated periods of wartime). In the case of a surviving spouse, the deceased veteran must have met the service criteria.

Additionally, similar to the BASIC Pension and HOUSEBOUND Benefit, the same Financial Criteria and Countable Income apply. However, unlike the BASIC Pension and HOUSEBOUND Benefit, your doctor must confirm that your physical condition has deteriorated to the point that you require daily assistance from others in order to function.

Source: American Veterans Institute

For additional information and forms, please visit the following websites:

http://www.veteranaid.org/docs/Improved_Pension.pdf

<http://www.vba.va.gov/bln/21/pension/vetpen.htm>

<http://www.vba.va.gov/bln/21/forms.htm>

<http://www.vba.va.gov/bln/21/>

(*The maximum benefit amounts for the three program levels are different and are subject to change. Contact the VA for current maximum benefit amounts for single veterans, veterans with dependents, surviving spouse, and surviving spouse with a dependent for BASIC, HOUSEBOUND, and AID & ATTENDANCE levels).

In Remembrance

Melba Hart	12/07/11
Goodlow Young	12/23/11
Patricia Martinell	12/23/11
Fortune Smith	12/26/11
Gillermo Gurule	12/27/11
Robert McCann	01/02/12
Patrick E Garcia	01/05/12
Larry Dunbar	01/13/12
James Morgan	01/13/12 Survivor
Larry Seager	01/14/12
Nellie Cornjeo	01/17/12 Survivor
Barbara Stinard	01/20/12
Karen F Jones	01/21/12

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.

TIPS (CONTINUED)

(Continued from page 4)

- Don't use ATM machines with extra signage or warnings posted on the machine.
- Never follow a link in a supposed bank email notice. If you are wondering if your bank has really contacted you via email, then close the email and directly type your bank's website address into your browser. Visit your account and look for update notices directly on your account or bank's website. The email is almost always a phishing scam.

While ATM theft isn't going to go away, the Global ATM Security Alliance reports that just .0016% of all ATM transactions worldwide are affected by crime or fraud.

Additionally, with a little bit of care and attention, you can avoid these scams and keep your money.

Did you know that...

Driving just one mile less every day and walking instead, would mean five million fewer obese adults after six years? Burning an extra 100 calories a day by walking or biking that mile could help you lose 10 pounds in a year.

Sheldon Jacobson, PhD, University of Illinois, Urbana

Disclaimer

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.

2012 COPRA BOARD

President:	Jack Thomas	(623) 825-6999
	E-mail	jtnt@cox.net
Vice President:	Laura Ross	(623) 878-3334
	E-mail	ljross50@gmail.com
Treasurer:	Barbara Kellogg	(623) 322-5227
	E-mail	avidgolfer@aol.com
Secretary:	Dawnell Navarro	(623) 412-0854
	E-mail	navarro2@cox.net
Board Members:	Robert Salemi	(480) 821-6707
	E-mail	rsalemi451@gmail.com
	Cathleen Gleason	(623) 399-9190
	E-mail	cgleason2@cox.net
	Sue Stites	(602) 819-7106
	E-mail	sstites@cox.net
	Karen Clifford-Anderson	(623) 772-7472
	E-mail	kcliffander@yahoo.com
	Yvonne Warren	(602)952-1025
	E-mail	yimmons@yahoo.com
	Marvin Roelse	(480) 288-1046
	E-mail	marvinr567@msn.com
Benefits Committee Chair & Health Task Force:	Laura Ross	(623) 878-3334
	E-mail	ljross50@gmail.com
Retirement Board Representative:	Cathleen Gleason	(623) 399-9190
	E-mail	cgleason2@cox.net
By-laws Review Chair:	Karen Clifford-Anderson	(623) 772-7472
	E-mail	kcliffander@yahoo.com
Member Support and Social Committee Chair:	Yvonne Warren	(602)952-1025
	E-mail	yimmons@yahoo.com
Membership Chair:	Marvin Roelse	(480) 288-1046
	E-mail	marvinr567@msn.com
Chronicle Chair:	Robert Salemi	(480) 821-6707
	E-mail	rsalemi451@gmail.com
Chronicle Editor:	Mary Dysinger-Franklin	(602) 705-8822
	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
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



FEBRUARY COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle
Dues are \$10.00
COPRA Chronicle (**USPS No. 0016-924**) is published
Monthly, except June, July and August
By City of Phoenix Retirees Association
1465 E. Rosemonte Dr., Phoenix, AZ 85024-2962
Periodicals Postage Paid at Phoenix, AZ

POSTMASTER

Please send address corrections to:
COPRA Chronicle, %Marvin Roelse
10701 East Peralta Canyon Dr.
Gold Canyon, AZ 85118



*Love is the
heart of the soul.*

Robert Paul

MEMBERSHIP MEETING ANNOUNCEMENTS

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

*Mark Your
Calendars!*

March 15, 2012 at 1:30 pm - COPERS

**Health and Benefits
State of the City
& Holiday Party**

will be established at the February Board Meeting

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