



COPRA CHRONICLE

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

May 2013

MEMBERSHIP IS OUR STRENGTH

Issue 5

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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

ANSWERING AMERICANS' TOP FIVE QUESTIONS ABOUT SOCIAL SECURITY

Americans want to know how to get the most from their Social Security benefits and they have posed more than 11,000 questions to AARP over the years.

The group of more than 37 million people age 50 and older has been collecting these queries - and answers to them - in an online searchable database launched several months ago.

The list of most frequently asked questions offers insight about the Social Security issues that matter most to older Americans. The most popular questions run the gamut from taxation of benefits to the consequences of filing early. Here are AARP's top five questions and my own answers, including guidance from the organization and other Social Security experts:

Q: Do I have to pay taxes on my Social Security income?

A: It depends on whether you have other income and how much. You will pay federal income tax on part of your Social Security benefit if your adjusted gross income (including tax-exempt interest), plus half your Social Security benefit, add up to \$25,000 or more. The threshold is \$32,000 for joint filers. But taxes are never levied on any more than 85 percent of your benefits.

You can avoid taxes on Social Security by carefully managing withdrawals from tax-qualified retirement accounts. For example, the average Social Security benefit is about \$15,000 per year, which leaves \$10,000 in possible IRA account withdrawals before taxes would be due.

After you reach age 70½, required minimum distributions kick in for a traditional IRA or 401(k). If they are high enough to trigger taxation of Social Security benefits, converting some of your savings to a Roth IRA can help. These distributions are not required on Roth accounts during your lifetime.

Q: When can I begin receiving Social Security benefits without being subject to an earnings limit?

(Continued on page 3)

PRESIDENT'S MESSAGE



In my closing President's Message before the Chronicle summer break, I wanted to dedicate the May message to a true friend of COPRA who passed away in March of this year. Edward M. Hall was 90 years old and had served as a Deputy City Manager and Executive Assistant to the City Manager before retiring in July 1983 after 21 years with the City.

What made Ed special to COPRA was his on-going commitment to the interests of City of Phoenix retirees well after his retirement when he could have been doing so many other things of enjoyment. Though he was not a COPRA Board Member, he served as our Health and Benefits Chair for multiple years in the late 80's and most of the 90's. During that time, Ed was one of the key driving forces in the creation of the Pension Benefits Equalization Program (PEP) and the 13th Check. That was no small task considering the coordination of work needed by the City and COPERS to draft the language and gain Management, City Council, and, ultimately, the support of the Phoenix voters. The PEP was formally adopted by the voters in October 1991 and the 13th Check in 1983 and 1995 with further modifications.

In mid-2000, the COPRA Board acknowledged Ed with an Honorary Lifetime Membership to COPRA and recognized his many accomplishments on behalf of us all. "Red Socks," as he was sometimes affectionately called given his propensity to wear red socks all the time, will be missed by City retirees due to his many years of service and dedication. Those of us on the COPRA Board will also miss seeing Ed at our Quarterly Association Meetings and will continue to honor the work that he accomplished for us all.

In closing, I also want to acknowledge that David Cavazos, Phoenix City Manager, will be joining us at our May 16th General Meeting presenting "The State of the City." In previous years, the City Manager Meeting had been held in October. The COPRA Board decided to invite the City Manager to speak with our members in May as the City completes its plans for the new budget year. The Health and Benefits Meeting was moved to October to coincide with the open enrollment period. Moving the open enrollment period from spring to fall was the result of the City's changing the benefits plan year to a calendar year basis in 2012.

I hope you will join us at the May General Meeting which will provide you with an excellent opportunity to ask questions or share your concerns with the Phoenix City Manager. Please have a wonderful, safe, and healthy summer. We look forward to seeing you again in the fall.

Jack

WEST NILE VIRUS (WNV) STILL A PROBLEM

Traps have recently tested positive for WNV in the Phoenix area. Officials are also finding a record number of "Green Pools" which are one of the largest sources of mosquitoes in our neighborhoods.

The following are a few reminders on what to do to protect you and your family from getting bitten by an infected mosquito. West Nile infected mosquitoes are more active from dusk to dawn.

- When outdoors during those times, wear long sleeves, pants and socks.
- Apply mosquito repellent (such as DEET) to exposed skin areas prior to going outside. Remember to re-apply as needed.
- Check the areas around your workplace, and home that could breed mosquitoes. If water is standing...drain and dry!

Most people who get infected with West Nile virus do not have any symptoms. Some people develop mild symptoms and get better without treatment. A small number of people (less than 1 out of 100) develop a severe case of the disease and likely require hospitalization. Symptoms of severe West Nile virus can be: severe headache, high fever, stiff neck, mental confusion, muscle weakness, tremors (shaking), seizures, coma and paralysis. Contact your health care provider if you think you have symptoms.

EATING YOUR WAY TO BETTER SLEEP

Seek light carbs. Eating a meal just before bedtime can keep you awake, but certain light snacks can actually aid sleep. Sleep specialist Dr. Michael Breus recommends oatmeal with milk about 90 minutes before you turn in: "The milk's protein helps you metabolize the oatmeal's carbs, which raises serotonin, a hormone that promotes sleep."

Have a banana. Bananas can be a go-to late-night nosh: They're "like big, yellow sleeping pills" – loaded with potassium and magnesium, which help relax muscles and encourage deep sleep.

Remember Mom's advice. Warm milk sweetened with honey works too. It's not the tryptophan in the milk that does the trick, though; there's too little of that. "A better scientific explanation" is that the protein, carbs, and touch of fat fill you just enough to prevent your waking from hunger.

Source: Every Day with Rachael Ray

Wit & Wisdom

"Time is really the only capital that any human being has and the thing that he can least afford to waste or lose" - Thomas Edison

ANSWERING AMERICANS' TOP FIVE QUESTIONS ABOUT SOCIAL SECURITY(CONTINUED)

(Continued from page 1)

A: Social Security's rules allow you to earn as much income as you would like with no effect on benefits after you reach your full retirement age. That is 66 if you were born between 1943 and 1954 and between 66 and 67 if you were born between 1955 and 1959. You can find your full retirement age at the Social Security Administration's website (www.ssa.gov).

Q: I claimed Social Security at age 62 and am subject to the earnings limit of \$15,120. Does this amount increase as you get closer to full retirement age?

A: Once you hit your full retirement age, you can earn an unlimited amount of income and receive Social Security benefits. However, if you file to get benefits early, there is a "retirement earnings test," and you will pay a penalty on dollars earned over a certain amount. The 2013 ceiling is \$15,120 in gross wages and net earnings from self-employment.

If your earnings exceed the limit, \$1 will be deducted from your benefit payments for every \$2 you earn over that amount. The income limit is much higher during the year when you reach full retirement age. That limit is \$40,880 in 2013, and it is applied using a complex formula.

Q: If I begin receiving my Social Security benefits early at age 62 and continue to work, will my benefits increase when I reach full retirement age?

A: Many people think of the earnings test as a permanent penalty, but it is not. If you file early, the SSA will re-compute your benefits automatically when you reach your full retirement age, and you will receive credits for any months when your benefit was reduced. Even if you did not have benefits withheld due to the retirement earnings test, credits for your work history after age 62 could boost your benefits a bit.

Q: What is the maximum full retirement benefit that someone can receive?

A: In 2013 the maximum monthly benefit at full retirement age is \$2,533. That assumes the person earned the maximum taxable earnings for every year after age 21.

If you fit the bill, delaying your filing this year to age 70 gets you \$3,343 down the road - and that is in today's dollars. Any cost-of-living adjustments awarded between now and your 70th birthday would be added to your benefits when you reach that age. You will also be in line for larger COLAs later, since they will be figured off that larger base payment.

Source: Mark Miller - Reuters

COPRA MEMBERSHIP RENEWAL

YOUR COPRA MEMBERSHIP IS IMPORTANT!

Your COPRA membership is an excellent way to stay informed of all important issues affecting all City of Phoenix retirees. Your board of directors works constantly with the City so you are aware of retiree related information.

If you have not paid your 2013 COPRA membership dues, this may be your last COPRA Chronicle. Members who have not paid their dues will be dropped from membership before the next Chronicle is distributed in September 2013.

Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2012”, you should renew your COPRA membership now!

Members who receive the Chronicle by email and have not paid their 2012 dues will receive a email soon advising them of the need to paid their dues now.

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

NEW RETIREES (FEBRUARY 2013)

Miguel Altamirano	Water
Mary Bass	Human Services
Daniel Battaglia	Planning
Victor Bell	Police
Margarito Bojorquez	Streets Trans
Katharina Bradley	Aviation
Donna Buelow	General City Retirement
Harold DeKeyser	City Council Staff
Rhonda Fisher	Finance
Flora Freney	Human Services
Linda Garewal	Human Services
Jerome Miller	City Manager
Robert Molnar	Water
Kathleen Nulph	Human Resources
Cheryl Rohr	
Terrienne Roza	Human Services
Robin Smith	Police
Gloria Snyder	City Court
Gerald Strother	Water
Loretta Thomas	Human Services
Virginia Torres	City Clerk
Frank Truncellito	Planning
Marilyn Ziegler	Police

Changing Banking for Your Direct Deposit?

Are you considering changing the financial institution into which your pension funds are being direct deposited?

According to City Payroll, when you change your banking information, the account(s) will go through a pre-notification process. The system creates a pre-note status file for the first time that it processes direct deposits to verify that the transit and account numbers are valid with the financial institution. You will receive checks until the pre-notification period has passed, which generally lasts one pay cycle (which for retirees would be one month).

Before making any changes, contact City Payroll at (602) 262-6555 to verify the address they have on file to which the paper check would be mailed in the interim. If you will be out of town for a period of time, consider the timeframe that you will be making this change to avoid having your paper check sitting idly in your mailbox.



COPRA MEMBERSHIP

March 2013 - 2856 members

March 2012 - 2913 members



CITY MANAGER'S CORNER

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

I am so thankful for our veterans, and the sacrifices they have made for our freedom. The City of Phoenix is proud to recognize the efforts of the men and women who have dedicated their lives to our country.

First, the Veterans Day Parade will continue this November, despite challenges faced by Veterans Affairs. The City of Phoenix will support the parade by providing logistical and staging assistance and event planning in partnership with Honoring Arizona Veterans. It's hard to imagine Veterans Day in Phoenix without a parade which has become a Phoenix tradition.

Also, our H.E.R.O. initiative is in full swing thanks to the efforts of Mayor Greg Stanton. The initiative is based on four principles: hire, educate, recruit and organize. It targets specific needs of veterans and companies to find a common ground to help jobless veterans find work. The program will also offer counseling to help veterans returning from duty, begin their transition to the workforce.

Phoenix's Human Services staff has been working diligently to provide housing for chronically homeless veterans. By prioritizing and aligning existing resources, the city has been able to reduce the time it takes to house our veterans from 60 to 27 days, so far placing 67 individuals in stable housing since last October.

Additionally, the annual Veterans Standown recently took place, which offers a variety of services including dental screenings, haircuts and clothing to veterans in one location at the county fairgrounds. This one-stop approach has made a tremendous difference for our veterans, especially those who are homeless and may not otherwise have access to services.

Veterans are the pride of our community. They risked their lives for our freedom and these are just some of the ways the City of Phoenix is showing its appreciation.



David Cavazos

David Cavazos

CHOOSING YOUR ROOFING CONTRACTOR

Repairing or buying a roof is an important investment. Before installing a new roof, or having repairs made, consider the following when choosing your contractor:

- Look for an established, licensed, or bonded roofer and request references. Not all jurisdictions require licensing of roofing contractors.
- Ask to see certificates of insurance to be sure both liability and workers compensation insurance coverage is carried, and are in force during the time the roofing work is being done.
- Insist on a detailed, written estimate clearly stating the quantity of materials needed, a start and end time line, payment procedures, and that the necessary building permits have been secured.
- Carefully review and understand any warranty and watch for conditions that would void it.
- Use caution (and ask questions) before accepting a bid substantially lower than other bids covering the same repair work.
- Contact your Better Business Bureau to check for complaints filed against the contractor.
- You may also contact your National Roofing Contractors Association (NRCA) for assistance in locating an NRCA professional contractor in a specific geographic area at (847) 299-9070 or go to nrca.net.

A video on this topic can be found at statefarm.com by typing "Selecting a Roofing Contractor" in the search field. Click on the "Roof Claim Resources" link. Then select the Selecting a Roofing Contractor video.

Source: State Farm

9 FOODS TO FUEL YOUR WORKOUTS

Energize your exercise with the perfect snack. Registered dietician Lauren O'Connor recommends these nine pre- and post-workout foods:

Low Fat Dairy. Low fat dairy foods are rich in vitamin D, calcium, and other important minerals to help preserve fat-burning muscle mass. This makes yogurt and cheese ideal pre-workout snacks.

Bananas. Grab a banana before a sweat session for a healthy hit of carbs. The yellow fruit is also high in potassium, a mineral that helps keep cells hydrated.

Oatmeal. Don't want to crash and burn mid-workout? Try a cup of whole-grain oatmeal. It's packed with heart-healthy fiber to prevent blood sugar spikes.

Quinoa. Quinoa is a super grain that's high in protein and complex carbs. It contains tons of iron, fiber, and calcium to aid muscle contractions, plus electrolytes for good hydration.

Walnuts. Grab a handful of these nuts before you work out: Studies show their omega 3s may prevent post-workout binges that cancel out the calories you burn. They're loaded with minerals to aid metabolism too.

Mandarin Oranges. This sweet treat hydrates a work out with energy-fueling carbs and vitamin C. Studies suggest the sunshine vitamin boosts a workout's fat-burning potential.

Apples & Peanut Butter. Munch on this dynamic duo before you sweat to pump up stamina and prevent blood sugar spikes. After a workout, they replenish energy stores without bogging down digestion.

Scrambled Eggs. This quick and easy post-workout meal is low in calories and high in muscle-replenishing proteins. Toss in a generous amount of veggies to add fiber and antioxidants.

Salmon. Salmon is a tasty and satisfying way to replenish the body after a workout. A lean protein, this oily fish contains hormonal-balancing omega 3s and magnesium to help you stay lean and toned.

Source: Innovations for Endurance

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-letter-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 your life:

- Select the *Support & Forms* tab at the Plans' website, www.phoenixdcp.com 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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IN REMEMBRANCE

Bruce Evans	10/26/12
Roderick Gander	11/07/12
Dwight Snyder	11/23/12
Letha Lowe	03/10/13
RT Barner	03/10/13
Harold Schlotzhauer	03/15/13
Edward M. Hall	03/18/13
Fred C. Villa	03/19/13
Rita Winters	03/21/13
Ronald Herd	03/25/13
Dean N. Peet	04/01/13
Jeffrey M. Shaffer	04/04/13
Frank Quihuis	04/05/13
Joe D. Serna	04/05/13
Benito Temporadoi	04/07/13
Ivory Randles	04/14/13
Madeline Forma	04/15/13
Roque Orosco	04/16/13

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 OF INFORMATION

Just a Thought

New definition of Socialized Medicine: When people sit around at a bridge game and talk about their operations.

Why Green Bags Need to Be Clean Bags

Cloth grocery bags are friendlier to the environment than their plastic colleagues. But these reusable bags need to be handled properly to **avoid bacteria build up that can happen over time**. You can continue to use and reuse cloth bags, but sack more safely with these tips:

- Transport groceries only, to avoid contamination
- Raw meat and produce carry the most bacteria, so keep these separate from ready-to-eat foods.
- Air out cloth bags after you unpack groceries and wash them on a regular basis.

Visit the State Farm Leaning Center at statefarm.com for more home safety tips.

Source: *Good Neighbor Magazine*

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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

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MAY COPRA CHRONICLE

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ENJOY YOUR SUMMER!

**THE COPRA BOARD WISHES
EVERYONE A HAPPY & SAFE
MEMORIAL DAY.**

2013 MEMBERSHIP MEETING ANNOUNCEMENTS

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

**IMPORTANT MEETINGS -
MARK YOUR
CALENDARS!**

May 16 at 1:30pm - State of the City

October 17 at 1:30pm - Health and Benefits

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

Board meetings are at 10 am on the 2nd Thursday of the Month

Except for June, July and August