



COPRA CHRONICLE

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

May 2012

MEMBERSHIP IS OUR STRENGTH

Issue 1

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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

WARNING SIGNS OF A BAD FINANCIAL PLANNER

How do you know if you have a good financial advisor or a salesperson – someone that is more interested in the sale rather than your financial future? Too often people have handed their money over to a financial advisor without researching whether they were good or not. Here are 10 warning signs of a bad financial advisor:

They Rush You

You meet the advisor who says there's a deadline on the investment. There is NO investment out there that you have to rush in -- especially today. They are a salesperson and not a financial advisor.

They Don't Tell You How They're Paid

There is a cost associated with any investment that you make. It is most likely that you will pay the advisor's fee, load, or commission. The advisor needs to be clear on what it's going to cost you.

They Want to Put Everything in One Investment

Be very wary if your financial advisor wants you to put all or most of your money into one single investment. You should diversify your money. You don't want to put money above FDIC limits, or state guaranty limits on annuities.

They Want to Meet with you Alone

Your advisor needs to understand you and your partner's financial emotions. If you're married, have a life partner, or are responsible for someone else's finances, the advisor should never want to talk to you alone.

They Don't Ask About Your Needs

Your advisor suggests what you should invest without asking you questions such as: Do you have credit card debt? Are you healthy? Is your job secure? Do you want to buy a home? Do you have a will? Do you have a trust? Do you need a new car?

(Continued on page 3)

PRESIDENT'S MESSAGE



Hello, fellow COPRA members. It is hard to believe that another summer is arriving quickly along with the heat that will settle into the valley. As you probably know, this is the last edition of the Chronicle that will be published until next September. The COPRA Board will continue working through the summer though there will be no formal meetings conducted until September.

I hope all of you have marked your calendars for the May 24 Health and Benefits Meeting which has been planned by our Vice President and Health and Benefits Committee Chair Laura Ross and her team. They have been working very hard this year along with Mary Kyle, Deputy Human Resources Director, and her staff in getting ready for this important meeting. We encourage as many of you that can make it to attend since all the latest health insurance and benefits programs that are being identified for the coming year will be reviewed. The meeting will start at 1:30 p.m. at the Washington Activity Center.

As you recall, the Pension Reform Task Force recommendations were presented to the City Council on February 14. On March 15, City staff issued a report which responded to Mayor and Council questions and requests for additional information made at that meeting. The March 15 City Council Report, available on phoenix.gov/pensionreform, also included a timeline of key dates for upcoming consolidated elections. In order for an item to appear on the November 6, 2012 ballot, the City Council would have to refer the item to the ballot by June 20, 2012 and call for the election by July 3, 2012. A meeting date has not yet been identified for the Council to further discuss and take possible action on pension reform. We will continue to share with you any news that may be forthcoming on this issue. The local news media, along with the City of Phoenix Website, may be good alternatives during the summer for information as well.

Before closing the President's message for May, I want to share with you again a request for those of you with computers and an Internet connection to consider switching from receiving mailed Chronicles to receiving them on the Internet. The pool of retirees that are receiving the on-line version continues to grow and we are over 600 as of now. The additional benefit is that wherever you are traveling, the Chronicle will always be readily available. Your newsletter could be stored on-line in a special folder on your computer for back references as needed. However, we realize that many of our retirees have no computer access, so please do not be concerned. The printed version of the Chronicle will still be around and you can count on us to mail them to you. Whether you receive the Chronicle electronically or by mail, please remember to notify us of any changes to either your e-mail or residential mailing address.

I hope to see all of you at the upcoming meeting in May. If, by chance, we do not get to visit with one another on that date, please accept my wishes for a great, healthy, and safe summer. We look forward to seeing you in the fall.

Your friend in COPRA,

Jack

DO YOU RECEIVE THE CHRONICLE BY EMAIL?

If you receive the Chronicle by email and change your email, it is important that you provide notification of your new email address. To change your email address, send an email to Marvin Roelse, COPRA Membership Chairman, at marvinr567@msn.com. If you do not send your new email address, you will not receive the newsletter by email but will start receiving it by regular mail.

HOW TO STAY SAFE THIS SUMMER

Tips to stay safe this summer:

- School's out - watch for children at play, especially at dusk
- It's getting hotter out there - stay well hydrated
- Use sunscreen
- Wear a hat outside - the wider the brim, the better
- Always watch kids around water

If you're going away this summer, here are some tips to help keep your home secure while you're away:

- Notify a relative or friend of your departure/return dates, along with contact numbers
- Set your alarm, close and lock all doors and windows - don't forget to lock garage or gate doors
- Put interior lights on a timer. Check outside lighting and replace older light bulbs.
- Unplug all unnecessary appliances such as TVs, stereos, and personal computers
- Ensure all personal and home insurance policies are up to date and that your coverage is adequate

WARNING SIGNS OF A BAD FINANCIAL PLANNER (CONTINUED)

(Continued from page 1)

Your advisor needs to know if it makes sense for you invest or first take care of your needs.

They Don't Have Answers to Questions or Concerns

Beware if your advisor doesn't get you the information you request about an investment. They should answer any questions that you have about how you're investing your money.

Legitimate Monthly Statements

Your advisor should send you a monthly statement summarizing all that month's transactions, including deposits, withdrawals, and current positions held. This statement must come directly from the brokerage firm that's holding your money, not from your advisor's office.

They Don't Send You Quarterly & Annual Reports

You should receive quarterly and annual reports from your advisor. These reports explain the return your advisor is getting on your investments, as well as all fees and commissions. The figures on his/her report must match the report that is generated directly from the brokerage firm.

These reports should illustrate all the realized gains or losses (all the money you actually made or lost from selling an investment) and all the unrealized gains and losses (investments you own but have not yet sold and thus that have not yet realized a profit or loss). These reports should also include returns of the overall index. You want everything on paper.

Advisor Wants a Check Directly Made out to Him/Her

The ultimate warning sign is if the advisor asks you to write a check made out to him/her personally. Every check is to be payable to an institution. (e.g., TD Ameritrade, Schwab, etc.,) This is absolutely essential. More than one "advisor" has flown the coop with dozens of clients' money.

They Don't Inform You of Changes

The last warning sign is if your advisor doesn't inform you of any drastic changes. If a stock has gone down, or is not performing the way he or she expected it would, you are to hear about it from him/her, not read about your money first in the newspaper.

Source: Suze Orman

LIFE'S SIMPLE 7

For the first time, the American Heart Association has defined what it means to have ideal cardiovascular health, identifying seven health and behavior factors that impact health and quality of life. We know that even simple, small changes can make a big difference in living a better life. Known as "Life's Simple 7," these steps can help add years to your life:

1. Don't smoke.
2. Maintain a healthy weight.
3. Engage in regular physical activity.
4. Eat a healthy diet.
5. Manage blood pressure.
6. Take charge of your cholesterol.
7. Keep blood sugar, or glucose, at healthy levels.

NEW RETIREES (FEBRUARY 2012)

Russell Andreini	Water	Betty Hidalgo	Police
Armando Arvizu	Aviation	Marcia Johnson	Municipal Court
Robert Balian	Water	Patricia Johnson	Phx Convention Center
Robert Bates	Neighborhood Services	Terence Kirchoff	Municipal Court
Rita Brown	Police	Stephanie Lopez	Budget and Research
Vickey Colter	Police	Frances Morris	Water
Thomas Daley	Planning	Roger Moses	Parks & Rec
Irene R. Garcia	Police	Jackie Turner	Public Works
Tanya Halford	Street Transportation		

YOUR COPRA MEMBERSHIP IS IMPORTANT!!!

Your COPRA membership is an excellent way to stay informed about 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 2012 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 2012.

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 an email soon advising them of the need to pay 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

CITY MANAGER'S CORNER

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

Hello, friends.

We received some great news last month that I'd like to share with you. The Alliance for Innovation, a nonprofit organization that promotes innovation among local governments, presented the city of Phoenix with an Outstanding Achievement in Innovation Award at its annual conference in Kansas City.

Phoenix was recognized for its Innovation and Efficiency Task Force, which includes private-sector members and city employees. Together, they explore, develop and implement innovative processes that result in a more efficient delivery of city services, saving taxpayer dollars.

The city has saved more than \$40 million by adopting such efficiency measures as consolidating departments and functions, right-sourcing, eliminating paper pay stubs and other creative ideas. Over the next five years, total savings from innovations and efficiencies are expected to reach \$125 million.

None of this would have been possible without the leadership of the Mayor, City Council and the Task Force, along with the willingness of city employees to embrace new ideas to better serve our customers.

Assistant City Manager Ed Zuercher accepted the award on the city's behalf. Ed said about 700 local government professionals attended the conference, and they were eager to learn more about the Task Force. The Innovation and Efficiency program is a model in national best practices and is changing the way we deliver services to our customers.

On another note, I am sure most of you remember the Employee Opinion Survey and probably completed several of them as a city employee. According to results from the most recent survey, 93 percent of city employees believe that Phoenix is a good place to work and 85 percent would recommend city employment to friends and neighbors. I am happy with those readings, especially when you consider the across-the-board, 3.2 percent wage and benefit concessions that went into effect before the survey was taken.

The survey, which is conducted every other year by an independent research firm, is an important tool that helps the city and individual departments identify areas of improvement.

Here's another bit of good news: The city received three awards at the Valley of the Sun United Way's Live United event last month. The city received a "Million Dollar Club" award for raising \$1,127,750 during last year's Community Service Fund Drive; a "Top Leadership Giving Campaign," based on the number of leadership donors (employees who give two hours of pay each month plus \$1,000 annually); and an award for "Top Campaign by Employee Size."

Retirees also can take pride in these awards because many of you continue to support the Community Service Fund Drive. During the celebration event, United Way announced its 2011 annual workforce fundraising campaign reached its \$48 million goal.

This is my last column until COPRA returns in September. Until then, have a safe and enjoyable summer.



David Cavazos

FREE ASSISTANCE AVAILABLE

COPRA member Gerry Perlman has expressed interest in assisting fellow retirees who might be uneasy or unfamiliar with computers and the Internet in accessing the electronic version of our newsletter and website. Gerry has an extensive computer background and has offered his assistance free of charge to any of our retirees who wish to become more computer literate. He has over 15 years experience teaching Microsoft skills in Windows and Office programs, is familiar with search engines (Google, Yahoo, AOL, etc.), and is knowledgeable with MAC as well. If you are interested in receiving Gerry's assistance, he can be reached by e-mail: gmperman@aol.com or phone (602) 402-8668.

BECOME A VOLUNTEER GALLERY ATTENDANT

The Office of Arts and Culture is recruiting volunteers for The Gallery @ City Hall.

The Gallery @ City Hall is a brand new exhibit space which features works from the City of Phoenix's extensive public collection of historic and contemporary art. Volunteers at *The Gallery @ City Hall* serve as both hosts and educators, welcoming visitors of all ages and enriching their gallery experience. They are relied upon to be courteous, friendly, knowledgeable, and helpful to visitors, who will include the general public, city staff, officials, and visiting dignitaries. Volunteers may also be called upon to provide directions, information, and friendly assistance about other public art and visitor experiences located downtown.

Requirements

All volunteers will participate in an orientation to learn about the gallery exhibit and the Phoenix Municipal Art Collection. This training will also include information about public art and other cultural attractions in the downtown core.

All volunteers will undergo a background check and fingerprinting and must be at least 18 years old.

Volunteers are needed for public hours Monday-Friday from 10 am – 2 pm.

For more information about the program, or to apply on-line, visit phoenix.gov/volunteer.

WEST NILE VIRUS IS IN THE VALLEY

Spring 2012 has sprung and West Nile Virus (WNV) continues to be 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 reapply 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.

In Remembrance

Ramona Marquez	01/20/12	Survivor
Harland Barkley	03/03/12	Survivor
Paula Hill	03/09/12	
Dolores Otero	03/11/12	Survivor
Bernice Mireles	03/24/12	
Mildred Copeland	03/24/12	
Pauline Chinchurak	03/26/12	Survivor
Pasqual Aguilar	03/27/12	
Donna Behm	03/28/12	
Louise Heckaman Heizer	04/05/12	
Raymond Montero	04/06/12	
Marshall Rockoff	04/07/12	
Warren S. Land	04/11/12	
Francisco Godina	04/14/12	
Glen Hodgson	04/21/12	
Floyd Gastelum	04/24/12	

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.

CORRECTION

The article in last month's Chronicle concerning a product's country of origin determined in the bar code was not quite accurate. The 2-3 digit country codes indicate the country or economic region where a particular bar code was assigned, not necessarily the country where the product originated. For more information see snopes.com. COPRA apologizes for any inconvenience this has caused the membership.



TIDBITS

Watch a Solar Eclipse: On Sunday, May 20, a solar eclipse will be visible in many Western states - the last opportunity in the US until 2017.

Get your blood pressure tested: Thursday, May 17, is World Hypertension Day. Have a professional measure your blood pressure - in both arms. A difference of 15 Hg. or more is linked to a 70% greater risk for death from cardiovascular causes.

2012 COPRA BOARD

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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

Disclaimer

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



MAY 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:
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Gold Canyon, AZ 85118



The COPRA Board wishes
everyone a safe and
fun summer!

2012 MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Activity Center
2240 W. Citrus Way
Phoenix, AZ

*Hope to see you at
The important
Benefits meeting!*

May 24 at 1:30 pm - Benefits
October 18 at 1:30 pm - State of the City
December 6 at 11:30 am - Holiday Party

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