



COPRA CHRONICLE

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

November 2013

MEMBERSHIP IS OUR STRENGTH

Issue 8

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COPRA BOARD ELECTIONS

It is election time once again for the COPRA Board of Directors. In the October issue of the Chronicle, we asked if any members were interested in becoming a candidate for a Board position. One person has volunteered to fill the position that will be vacated by Robert Salemi who will not be seeking re-election. That person's biography along with the four incumbent officers is included in this newsletter (page 6).

There are ten elected positions on the Board, each serving a two year term. Elections are staggered with five Board positions coming up for election each year. There are only five members seeking election this year for the 2014-2015 term of office.

In accordance with the COPRA By-Laws, if there are no more than 5 candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a "voice vote" at the December 5th COPRA Annual Meeting and Holiday Party.

A special thanks to all who participated in the process:

Karen Clifford-Anderson, Nominating Committee Chair; Laura Ross, Dawnell Navarro, Sue Stites, and Yvonne Warren.



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

21 SECRETS TO SAVING ON TRAVEL

Follow this handy guide to bagging the best bargains on your next vacation.

Your budget need not restrain your wanderlust. With our travel tips, you can save on airfare, lodging, vacation packages and cruises and get going without breaking the bank.

Save on Airfare

1: Fly when no one else wants to. Fares rise and fall with air traffic -- so says the law of supply and demand. Plan to fly on a Tuesday, Wednesday, or Saturday afternoon to bag a cheaper plane ticket (and possibly a less hectic airport experience). Early mornings and late nights are also less popular and more affordable times to fly, as are Thanksgiving and the eves and days of Christmas and New Year's.

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PRESIDENT'S MESSAGE



First, I want to thank all of you who turned out in record numbers at not only our COPRA General Meeting, but also to the other 2014 Health and Benefits update meetings. All of us on the COPRA Board, along with the City Human Resources staff, appreciate the attention you are paying to this very important issue.

Now on to the next subject which continues to be one of frustration and confusion concerning what the City may or may not do regarding "Pension Spiking." If you ask ten people what constitutes pension spiking, you will get ten very different answers. By a 5-4 vote, the City Council last week voted down the Ad-Hoc Subcommittee's recommended "modest" changes to the various payments made to employees that can be counted toward their pensions. This is both good and bad news. There are three City Council members who still feel that all elements that have been categorized as "spiking" should be eliminated. This would affect all existing City employees without considering either their years of service or the amount of sick leave and vacation hours they have accumulated. The Council was scheduled to discuss this issue again the week of October 28th.

The concerns that both active employees and retirees have shared with the Council over the past few months have not been to protect the idea of "spiking" forever. Rather, their desire is to ensure the benefits offered by City management and accepted by existing City employees (e.g., payment/service credit for not abusing accumulated sick leave) be honored when calculating retiree pensions. There is no question, in my opinion, that some elements of "spiking" should fade away over time for new employees. However, their elimination should not be considered for existing employees who have factored these previously agreed upon benefits into their retirement calculations.

Any changes being considered regarding pension calculations should have the active involvement of City employees in the discussion. In lieu of negotiating for higher base pay increases, City employees agreed to the benefits some consider as spikes to a retiree's pension. City employees have also sacrificed compensation, and possibly long term pension benefits, by accepting furloughs to help the City through financially difficult times. To keep City employees out of the discussion process is not healthy in the long run. In fact, it could be detrimental to overall City operations. Many retirement eligible employees could decide to leave City employment before potential benefit changes go into effect, taking all the institutional knowledge with them as they leave City service. Hopefully, the City Council will view the issues more clearly, balance all sides of the equation, and not just react to the media's portrayal of this issue. The work of the Ad-Hoc Committee was a start and there is no question the Council has the ultimate authority to end this practice. The question remains, will they have the wisdom to seek City employees as an active partner in working out a fair and equitable solution?

In closing, I look forward to seeing you on December 5th for the COPRA Holiday Party and Annual Meeting. Tickets are still available, so please note further details in this issue of the Chronicle. I hope to see you there and wish you all a Happy Thanksgiving as well.

Jack

INTRODUCING GAIL STROHL, COPERS ADMINISTRATOR

Gail Strohl was hired as the new Retirement Program Administrator for the City of Phoenix Employees' Retirement System when Donna Buelow retired earlier this year. Gail is a native Californian who since 2005 has been the Finance and Accounting Manager for the \$9 billion San Diego County Employees Retirement Association. Prior to that position, she worked as Director of Administrative and Financial Services in a college environment and Retirement Plans Coordinator at GT Global Mutual Funds. She has an MBA in Finance and is a Certified Public Finance Officer. She is a member of the Public Pension Financial Forum and the Government Finance Officers Association. She is excited about improving the efficiency and effectiveness of the retirement office.

RENEW YOUR COPRA MEMBERSHIP DUES FOR 2014

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 (AUGUST 2013)

Rocky Alvidrez	Water	Robert Peoples	Water
Loretta Cantley	Neighborhood Services	Melinda Siqueiros	Public Works
Carmen Castillo	Public Works	Kenneth Swyers	Public Works
Samuel Chavira	Housing	Maxine Thues	Phx Convention Center
Prachob Conger	Aviation	Brian Timmons	Law
Larry Conway	Street Transportation	Carla Valencia	City Court
David Debevec	ITS	Gloria Ybarra	City Court
Martha Dieckman	Street Transportation	Ronald Young	Aviation
Cyndy Gartside	Library	James Zavala	Public Works
Jack Lynn	Public Works		

21 SECRETS TO SAVING ON TRAVEL (CONTINUED)

(Continued from page 1)

2: Be flexible about where you go. Use Kayak's Explore tool to pinpoint on a world map all the destinations you can visit within your airfare budget.

3: Use Kayak.com to quickly scan hundreds of travel websites for the cheapest airfares. Check fares on Southwest.com separately -- Kayak doesn't include fares for the budget airline.

4: Sign up for airlines' free email alerts to get sale notifications and coupon codes delivered straight to your inbox. Or visit AirfareWatchdog, where the site's staff sniffs out, aggregates, and shares those promotional codes and special offers.

5: Make sure you're buying at the right time with Bing Travel's "price predictor." Just enter your itinerary and the site will return a list of fares with a recommendation to either buy now -- because it expects the fare to rise -- or wait for a likely fare drop.

6: If you're booking a last-minute flight, consider buying a vacation package. Online travel agencies lock in lower fares early and combine them with cheap hotel stays. At the 11th hour, when fares may spike elsewhere, these bundles may cost less than purchasing the flight alone.

7: Keep an eye on fares, even after you book. You have the right to change or cancel your flight plans for free within 24 hours of booking, thanks to rules introduced by the Department of Transportation in 2012. So if you find a better fare within that window, you can snatch the savings with no penalty. After 24 hours, if you find your booked fare has dropped, some airlines may be willing to refund you the difference. Use Yapta to track any price changes on nine major airlines and score any cash back you deserve.

(Continued on page 4)

HOLIDAY PARTY

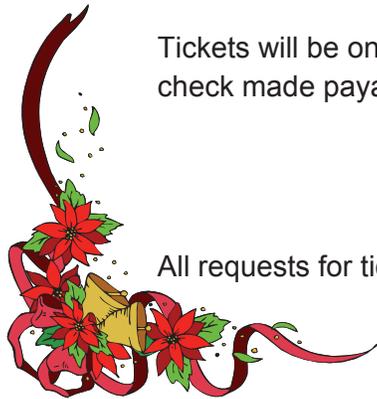
This year's Holiday Party will be held at **11:30 am** on **December 5, 2013** at the Mountain Preserve Reception Center at 1431 East Dunlap in Phoenix.

The tickets are \$15 per person - a **decrease** of \$3 from previous years.

Tickets will be on sale by mail from Barbara Kellogg, COPRA Treasurer. Send your check made payable to **COPRA**

to Barbara Kellogg
1465 E Rosemonte Dr
Phoenix, AZ 85024-2962.

All requests for tickets should be to Barbara by November 25, 2013.



TOY DRIVE

COPRA will be collecting toys at our Holiday Party to be delivered to a local toy drive for disadvantaged children.

Past Holiday Party attendees have been extremely generous with their donations.

If you would like to donate, please bring a **new unwrapped toy** to assist us in making the season a little brighter for those who are less fortunate.

21 SECRETS TO SAVING ON TRAVEL (CONTINUED)

(Continued from page 3)

8: Avoid the extra baggage fees that most airlines charge. Southwest continues to allow two free checked bags; JetBlue permits one. See SmarterTravel for a comprehensive list of fees from 16 major airlines. And weigh the costs of carrying luggage versus shipping it.

Save on Lodging

9: Book directly through a hotel's website. Many places offer lower rates for online booking. You can also sign up to get hotels' emails about special promotions and discounts. Just remember the lowest rates are usually prepaid and nonrefundable. If you think your plans might change, it's better to pay the higher, more flexible rates.

10: Double down on tip #5 and be flexible to save on a high-class stay. Private-sale sites, such as Jetsetter, offer deep discounts on luxury hotels for a limited time. But the destinations are random and most sites only offer a few deals at a time.

11: Book blind for rock-bottom rates. The "Priceline Negotiator" and Hotwire's "Hot Rates" can cut up to 50% off regular hotel rates. With either site, you specify your length of stay, preferred neighborhood and a guaranteed minimum star class. But you won't know the exact hotel or location until after you pay -- an especially big risk when visiting unfamiliar areas, particularly overseas. (Blind booking works fine for car rentals, too; a sedan is a sedan is a sedan. But it's a bigger gamble for flights because you won't know exact departure times or airlines.)

12: Fight the fees. Call your hotel to confirm an online reservation -- especially if you booked at the last minute -- and check to see whether you're being charged additional fees. Hotels may be willing to waive fees, especially for frequent visitors or rewards-program members. Also, request a copy of your bill the night before you check out so that you have time to dispute any extra charges.

13: Keep an eye on lodging rates, even after you book. If you see a lower rate on the same type of room at your hotel, call the front desk and see if they'll match it. Tingo specializes in this kind of cash-back courtesy -- if you book a "Money Back" room through the site, it will track the hotel's rates and automatically refund you if the price drops.

14: Consider a home rental for your vacation, especially when traveling with a big group. Such rentals often offer more space and amenities for prices similar to or less than hotels. HomeAway.com offers the biggest selection of rentals, with more than 325,000 listings worldwide.

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CITY MANAGER'S CORNER

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

Whenever I walk across Marvin Andrews Way, the busy pedestrian path east of City Hall, I am reminded of the city managers who helped Phoenix become one of the greatest cities in the country.

I'm sure many of you still remember the late Marvin Andrews, an innovator who was named the nation's top city manager in 1986. Andrews was followed by his protégé, Frank Fairbanks, whose leadership led to Phoenix winning the 1993 Carl Bertelsmann Prize as one of best-managed cities in the world. David Cavazos, who retired Oct. 16 to become city manager of Santa Ana, Calif., helped guide Phoenix through the toughest economic period in our history.

Given that history, I proudly accepted the City Council's appointment as interim city manager while the mayor and Council conduct a national recruitment for a permanent city manager.

I had the pleasure of working with many of you before you retired. For those who do not know me, please allow me to introduce myself.

I received a bachelor's degree in English and secondary education from Goshen College in Indiana and later worked as a high school teacher and coach in Heston, Kansas. I have a master's degree in public administration from the University of Kansas.

I began my career with the city in 1994 as a management intern and went on to become a management assistant, assistant to the city manager, Public Transit director, executive assistant to the city manager and mayor's co-chief of staff. Before being named acting city manager, I was assistant city manager under David Cavazos.

As acting city manager, I hope to continue the city's stellar reputation for professional service to the public. This is a tribute to the leadership of the mayor and City Council and our dedicated city employees.

We also have an outstanding executive team and department directors who will help with the challenges that lie ahead. One of my first decisions as acting city manager was to ask Aviation Director Danny Murphy to serve as acting assistant city manager; assistant Aviation director Tamie Fisher will serve as acting Aviation Director during this period.

Recently, the City Council voted that effective Jan. 1, half of the food tax will sunset. The Council's action provides relief to Phoenix residents, especially those on fixed incomes, such as yourself. We already have identified savings and other revenues to fill in for the food tax, but city employees still must focus on being as thoughtful and efficient as possible in their spending.

They are up to the task. Through recent tough years of budget cuts, pay concessions and a hiring freeze, city employees have never wavered in their commitment to serve Phoenix. We have achieved \$89 million in budget efficiencies over the past four years and are on track to reach our goal of \$100 million in efficiencies.

More challenges lie ahead, and I promise to update you regularly on important issues that affect you and the community. Meanwhile, if you have suggestions for future columns, please email me at contactus@phoenix.gov.

Thank you for your continued support and for your past contributions to the city.



Ed Zuercher

*"Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend" –
Melody Beattie*

BOARD OF DIRECTOR CANDIDATE BIOGRAPHIES

TRAY GOODMAN

Tray Goodman served more than 20 years as Production Manager/Senior Director for Phoenix Channel 11, directing thousands of multi-camera, live or live-to-tape productions, specifically for high level politicians with strong demands and tight deadlines. He currently manages Goodman Creative Minds Media, LLC (wecrushthebox.com). Tray received his Bachelor of Arts degree from Oklahoma State University in Television/Film Production. Tray would like to contribute his unique perspective and creative experience in any way that he can to COPRA.

JACK THOMAS (incumbent)

Jack has served on the COPRA Board since 1999 and as the COPRA President since 2006. He continues to be actively involved in all issues that impact retirees including being appointed by the Mayor in 2011 to serve for one-year on the Pension Reform Task Force. He also volunteered his time serving on the Board of Directors of Arizona Federal Credit Union for 18 years before stepping off the board in 2011 after serving 3 years as Board Chairman. He also continues to be actively involved serving on the Phoenix Symphony Board of Overseers, along with the Board of his HOA. Jack, a graduate of Arizona State University, also holds a CCP National Certification in Computer Sciences. In his 32-year career with the City of Phoenix, Jack served as Deputy Director of the Information Technology Department.

BARBARA KELLOGG (incumbent)

Barbara retired from the city of Phoenix in 2005 after 23 years of service. She was a Management Services Administrator in the Water Services Department at the time of her retirement. A member of COPRA since 2005, she currently is on the Board of Directors as the Treasurer. Barbara believes that COPRA's advocacy on behalf of retirees is essential to our current and future quality of life.

CATHLEEN GLEASON (incumbent)

Cathleen has a Bachelor's degree in Business and a Master's degree in Public Administration. She started her career with the City in 1982 as a Fire Department 9-1-1 dispatcher and through hard work and continuing education, eventually worked her way up to Budget Director. She retired in January 2011 after almost 29 years of service. While an active employee, Cathleen was a member of the City of Phoenix Employee's Retirement System (COPERS) Board for 14 years, six of those years as the Chairman. Since January of 2012 she has served as your retiree representative on the COPERS board. If re-elected, Cathleen will continue to be a dedicated and thoughtful member of the COPRA Board.

MARVIN ROELSE (incumbent)

Retired from the Neighborhood Services Department in 1997 as an Accountant III after 25 years with the City Marvin has been a COPRA member since retiring and is currently serving as the COPRA Membership Chairman. I want to use my accounting and computer knowledge to maintain an accurate record of COPRA membership and provide support for preparation of the COPRA Chronicle newsletter.

21 SECRETS TO SAVING ON TRAVEL (CONTINUED)

(Continued from page 4)

Save on Vacation Packages

15: Online travel agencies Travelocity, Expedia and Orbitz are well known for their bundled bargains. But don't forget to check packages offered by airlines, such as United Airlines' United Vacations, and by smaller travel operators, such as Apple Vacations, for some of the sweetest deals.

16: Bundle all your add-ons, such as rental cars, show tickets, tours and museum passes, when booking packages with online travel agencies. Sometimes the agencies offer those extras at a discount.

17: Seek all-inclusive deals to pay just once for your whole vacation -- including lodging, food, drinks and activities -- and make it easier to stay within your budget.

Save on Cruises

18: Let travel agents bid for your cruise business. Cruises can prove more complicated than your standard trip by air or land, especially if you're a first-time cruiser, and booking snafus can cost you. At Cruise Compete, you can

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IN REMEMBRANCE

Laura M. Teugh	05/13/13
Katherine Kardos	05/21/13
James Daab	07/04/13
Ronald D. Gray	09/11/13
Wendell Rogers	09/14/13
Henry Strow	09/29/13
Jerome E Miller	09/30/13
Gilbert R. Jacques	09/30/13
S. Diane Parker	10/01/13
Gale Miller	10/01/13
Anna Bloch	10/10/13
Jean Hunt	10/14/13
Barbara Martinez	10/16/13
Carl Tax	10/16/13
Gene Hoffman	10/20/13
Pauline L. Tejada	10/23/13

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.

21 SECRETS TO SAVING ON TRAVEL (CONTINUED)

(Continued from page 6)

shop for the best travel agent to help you on your journey. Submit your cruise preferences, and the site will relay your request to more than 300 travel agents, who will then make you their best offers.

19: If you're sailing sans travel-agent assistance, book your flight separately. Using Kayak or Bing Travel, you can often find fares for less than the flight cost included in a cruise line's package. Just be sure to schedule enough time between landing and setting sail; the boat won't wait if your flight is delayed.

20: You can score some of the best cruise deals if you book at the last minute -- just don't expect the really cheap tickets to get you a stateroom with a view. Cruise ships set sail as scheduled whether or not every cabin is occupied, so cruise lines often offer great last-minute deals to bring aboard as many paying guests as possible. (Airlines, by contrast, have cut many flights from their schedules, making it less likely you'll find empty seats at the 11th hour.)

21: Sail into big savings with a repositioning cruise. Ships need to take these one-way voyages in order to relocate for the season. For example, ships that cruise near Alaska in the summer head south once fall arrives. And cruise lines invite passengers aboard for the ride at deeply discounted rates.

Source: Kiplinger's Personal Finance Magazine

2013 COPRA BOARD

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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) 262-6857

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.





NOVEMBER 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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10701 East Peralta Canyon Dr.
Gold Canyon, AZ 85118



2013 MEMBERSHIP MEETING ANNOUNCEMENTS

Annual Meeting/Holiday Party

December 5 at 11:30 am

1431 E Dunlap, Phoenix, AZ

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