



COPRA CHRONICLE

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

January 2013

MEMBERSHIP IS OUR STRENGTH

Issue 1

INSIDE THIS ISSUE

	Page
President's Message.....	2
Renew Your COPRA Membership..	2
Electronic 1099R.....	3
Did You Know?.....	3
Chinese Week 2013 Celebrations...	4
Postage Increases.....	4
Homeless Need Help Staying Warm	4
New Retirees.....	4
City Manager's Corner.....	5
Healthy and Benefits General Meet- ing Move to October.....	5
Social Security Essentials.....	6
In Remembrance.....	7
Just a Thought.....	7
COPRA Board.....	7
Meeting Dates.....	8

MAKE 2013 A HAPPY AND HEALTHY NEW YEAR!

It's the "New Year's resolution" time of year again. Here are some resolutions designed to help you maintain your physical and mental health, improve your social life, and help you live a happier and fuller life.

Visit your local senior center. Senior centers are alive with all sorts of activities including games, crafts, lectures, lending libraries, exercise classes, educational courses, special interest clubs, entertainment, travel, parties and dances, and hot lunches.

Plan to eat regular nourishing meals. Plan to eat at least one nourishing meal a day, not junk food or fast food, but a real meal. Too many seniors lose interest in eating because they are alone and don't want to bother fixing a meal just for themselves. Invite a neighbor or friend to join you occasionally, or plan to watch a special TV show while you dine. Prepare more food than you need for one meal and eat it for several days. If that sounds repetitive, label it with the date and freeze it.

Increase your social contacts. You can make new friends at the senior center and your religious institution, or reach out to your neighbors and host a small get-together. Studies show that people involved with others stay healthier and live longer. Try to make at least one new friend this year.

Consider getting help if necessary. If you live alone and don't have family or friends that you see regularly and are finding it difficult to get out to shop, houseclean, do laundry, or get out of the house for pleasure or for appointments, consider contacting an agency to provide you with a companion or home-helper for a few hours each week. A companion can keep you company, help you to get out, cook a meal, houseclean, shop, run errands, and provide transportation to appointments and events. Even a short visit can make a big difference and be something you look forward to.

Learn how to use the Internet. It's never too late to learn how to use the Internet. This skill will open up a whole new world of interesting information and communication possibilities to you. Ask a family member, especially grandkids, to teach you. It's easy, and you can use the computers at the library or senior center. Email on the Internet will provide you with an easy, fun way to stay in touch with family and friends. Want a

(Continued on page 3)

HAPPY★NEW★YEAR

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

PRESIDENT'S MESSAGE



Hi everyone:

I cannot believe it is now 2013. Happy New Year to all. Remember when we were very young a year seemed to take forever? Now it seems to go by in a flash. And the COPRA organization still finds time to get things done even in a flash. First and foremost, congratulations to the five board members who were re-elected at the Annual Meeting in December: Laura Ross, Karen Clifford-Anderson, Dawnell Navarro, Sue Stites, and Yvonne Warren. A big thank you goes to each of them for their willingness to serve all City retirees for another two years on the COPRA Board.

Speaking of the board, January 10th is the date of our first regular monthly meeting in 2013. This will be the time when we elect our Board Officers for 2013: President, Vice-President, Treasurer, and Secretary. The board will also be busy finalizing the calendar for the General Session meetings in 2013, including rescheduling the timing of the Health and Benefits Meeting to coincide with the fall health insurance open enrollment period. We will be sharing these changes with you in the February issue of the Chronicle as well as on the COPRA website after they have been finalized.

As a reminder, Proposition 201, concerning the City of Phoenix Pension System, will be on the ballot for the upcoming March 12, 2013 election. If approved, this proposition will change some segments of the Pension System. However, as mentioned previously, its passage will only affect new General Service Employees hired by the City after July 1, 2013. If you are seeking more information about these changes, please visit the City of Phoenix Website (a link is provided on our COPRA website) to review them further.

In closing, I mentioned at the Holiday Luncheon that it would be wonderful to see twice as many retirees at this event next year. We continue to have an excellent turnout and the luncheon is an opportunity for our members to visit with each other and perhaps reconnect with someone they worked with in the past. I also have the same wish for our three key meetings. We always have wonderful attendance. A great deal of information is shared at these events and your attendance in person will result in your being better informed about issues important to you as a retiree. This year, please try to bring a fellow retiree who does not usually attend these events. It will be wonderful seeing you both.

Until then, best wishes for a happy, healthy, and prosperous New Year!

Jack

IT'S A NEW YEAR!!!

TIME TO RENEW YOUR COPRA MEMBERSHIP DUES FOR 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!

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



ELECTRONIC 1099R

Electronic 1099R - Opt in Deadline Extended to January 18!

The Central Payroll Section of the City of Phoenix Finance Department has extended the deadline for retirees to opt into the electronic 1099R program in eChris. Opting into this program will allow retirees to receive their 1099R online instead of by mail.

There are 4 reasons to consider opting into this program:

1. You will be able to access your 1099R information earlier online by opting into this program. Your 1099R will be available for viewing in late January. If you do not give your consent, your paper 1099R will be mailed during the last week of January.
2. Go Green –You will have access to your 1099R for tax purposes online.
3. Less Exposure to Identity Theft – Your worries about lost or stolen tax information are over. You can now get your 1099R information from the security of your home and print your form only if you choose to.
4. It's Easy! Just sign into eChris and from the Main Menu, go to the Self Service tab, then Payroll and Compensation. Now you'll see a "1099R Consent" option. Click on the **Consent** box and **Submit** your information.

Your **2011** 1099R is available for you to view now in eChris.

Opt in today! The deadline to opt in to this program for 2012 1099R's is January 18th.

If you have any questions, please contact Retirement at [602-534-4400](tel:602-534-4400).

MAKE 2013 A HAPPY AND HEALTHY NEW YEAR! (CONTINUED)

(Continued from page 1)

recipe? Look it up on the Internet. Want to purchase a special, obscure item, or can't get to a store? Find and purchase it on the Internet. You don't need to understand how a computer works or other technical stuff. All you need to know is the Internet and email.

Schedule regular exercise. As you age, even a little regular exercise will help you feel better, maintain muscle tone, improve balance, and keep those joints loose. Walking is great exercise. Plan on a daily walk. Walk with a friend or engage a companion to walk with you.

Clean house. Go through your residence to identify items you no longer want, need, or will never use again. Arrange to give them to family, friends, or charity. Find someone who would like that item you have been saving for 50 years in case you ever need it again. Bite the bullet and get rid of it.

Get your papers/affairs in order. Do you have your important documents and information (insurance, social security number, mortgage/deed/lease, investments, savings accounts, auto registration, will, living trust, Medicare/Medicaid info, etc.) together in a safe place? Does anyone else know where to find them? Get them together in one safe location, make a list of them, and let someone know where to find them. Post your important medical information in a conspicuous place for emergency responders to find.

Consider a personal emergency response system. If you live alone, you should seriously consider a device that can immediately summon help if you need it. Contact your local hospital for information on where to acquire one of these systems. You will be provided with a small device that you can wear around your neck or on your wrist. If you have difficulty, you can press a button on the device and help will be on its way immediately. At that critical moment, getting to the phone to dial 911 may not be possible. This is your backup. It can literally save your life and also provides greater peace of mind for you and for those who care about you.

Source: Jack Cross

Did You Know?

Prevalence of type 2 diabetes has more than tripled in China over the past decade as Chinese people adopt a more Western diet and lifestyle. "China, unfortunately, has become the world's capital for diabetes," said Michael Rosenblatt, chief medical officer of pharmaceutical giant Merck. "The government is starting to pay more attention, as this is the beginning of a huge problem," in terms of both health and economics. China has 90 million diabetics, compared with 24 million in the U.S., and over the next two decades it expects another 40 million to acquire the condition. Type 2 is associated with inactivity and obesity.

Source: The Week

CHINESE WEEK 2013 CELEBRATION

Phoenix Sister Cities, Phoenix Sister Cities Chengdu and Taipei committees and the Phoenix Chinese Week Committee will celebrate Chinese Week 2013 and the Chinese New Year 4711, "The Year of the Snake" from Feb. 4 to 10, with cultural and educational events at a variety of Valley locations.

A highlight of the activities is a free, three-day Chinese Week Culture and Cuisine Festival, from 9 a.m. to 3 p.m. Friday, Feb. 8; 10 a.m. to 5 p.m. Saturday, Feb 9; and 10 a.m. to 4 p.m. Sunday, Feb 10, at the Chinese Cultural Center, 668 N. 44th St.

The 23rd annual festival features live entertainment including the lion dance, martial arts demonstrations, folk and traditional dances, musical performances, a Children's Pavilion, the Chinese Culture and History booth, photo exhibit and art display, delicious Chinese food and much more.

Other Phoenix Sister Cities Chengdu and Taipei committees and Phoenix Chinese Week Committee events include a table tennis open, Taijiquan and volleyball tournaments and a 10-course Chinese Lunar New Year Banquet at 6:30 p.m. Sunday, Feb. 10, at the Great Wall Restaurant, 3446 W. Camelback Road. To purchase tickets to the banquet at a cost of \$40 per person, call 480-650-2610.

For more information, visit phoenixchineseweek.org or call 602-534-3751 or email evali02@aol.com. Follow us on Twitter @phxsistercities.

Get ready for another postage increase. The cost of mailing a letter or postcard is scheduled to rise by a penny on January 27 - to 46 cents and 33 cents, respectively. "Forever" stamps don't require extra postage.

HOMELESS NEED HELP STAYING WARM

When nighttime temperatures drop and days cool down, many of the community's homeless end up on the streets without blankets, clothing and other necessities to keep them warm. The city of Phoenix is asking for donations to help. Blankets, new or used (but clean and freshly laundered), are the highest priority. Clean warm clothing, such as long-sleeve jackets and long pants, sweatshirts and sweatpants, warm hats and gloves, coats, underwear and socks (new only), shoes and hygiene items also will be accepted.

The items above also are needed in children's sizes for families. Additional needs are baby food/formula, diapers and children's blankets. These are the only items the city will accept. The items will be collected through March. Donated items, which are tax deductible, may be delivered to any of the city's three Family Services Centers. Centers are located at Travis L. Williams, 4732 S. Central Ave.; John F. Long, 3454 N. 51st Ave.; and Sunnyslope, 914 W. Hatcher Road.

COPRA will provide a collection box for donations at the March general meeting.

NEW RETIREES (OCTOBER 2012)

David Bair	Planning
Eric Dewitt	IT
Manuel Diaz	Finance
Kenneth Jackson	Water
Douglas Kupel	City Attorney
Joann Leonard	City Court
Richard Manso	Fire
Louis Matamoros	Aviation
Elvira Medina	Finance
Dinah Might	Parks & Rec
Richard Najjar	Public Information
Raymond Oliver	Facilities Maintenance
Cynthia Peters	Parks & Rec
Kathryn Reichert	Parks & Rec
Mary Rolston	Library
Gary Slatcher	Police
Debra Stark	Planning
Roxanne Towne	ITS
Michael Warriner	ITS

"Membership is our Strength"

CITY MANAGER'S CORNER

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

It's hard to believe that 2013 is here already. I hope you had a wonderful holiday with your families.

With a new year comes an opportunity to reflect on what we have accomplished and what still needs to be done. 2012 was one of the best years yet for the City of Phoenix. We celebrated \$60 million in innovation and efficiency savings as a result of our vision to continue to provide great service to the people of Phoenix in the most efficient way possible. For example, switching to same day service for trash pickup and recycling saves the city \$2.7 million each year. Additionally, for the first time in nearly 20 years, Phoenix residents are projected to see no increase in their water or sewer bills next fiscal year. Volunteers are also helping to save the city nearly \$13 million each year. They do a great job and help make the City of Phoenix a beautiful place to live.



David Cavazos

We set a new goal of reaching \$100 million in total savings by 2015. I have no doubt that we will accomplish it if we continue to work together.

We continue to show fiscal strength. With the leadership of the Mayor and City Council, Phoenix's sound financial management brought the city from a \$277 million deficit in 2010 to a structurally balanced budget in 2012-13. That turnaround allowed for the addition and restoration of services to the community, allowing us to maintain our AAA bond rating.

Our savings efforts will continue to be a priority this year. The issue of pension reform will go to the voters in March. If passed, it is expected to save the city nearly \$600 million over the next 25 years. The changes would only affect those hired on or after July 1, 2013.

I am also excited about two new projects: The northwest extension of the light rail and the upcoming opening of the PHX Sky Train™, both of which will make getting around Phoenix much easier. The PHX Sky Train™ is an automated train that will transport travelers between Terminal 4 at Sky Harbor and the 44th Street and Washington METRO light rail as well as the East Economy parking area. As for the light rail extension, construction begins this month and will finish in early 2016. The project will extend the rail for three miles starting at 19th Avenue near Bethany Home Rd.

Also effective this month, new council districts. Every ten years redistricting occurs in Phoenix and residents should take a look at the new map on the City of Phoenix website to find out if their districts have changed.

http://phoenix.gov/webcms/groups/internet/@inter/@dept/@clerk/documents/web_content/084743.pdf

I also encourage you to get involved with planPHX, which gives residents an opportunity to help shape the future of our city by updating our General Plan. To learn more, [visit www.myplanphx.com](http://www.myplanphx.com).

I am excited about what 2013 will bring and wish you and your families a wonderful year ahead.

Health and Benefits General Meeting Moves to October

As a result of the City changing its benefits plan year to coincide with the calendar year, the open enrollment period has changed to the fall. Moving the Health and Benefits General Meeting to October will provide retirees with the opportunity to attend this important session and ask questions prior to making any necessary open enrollment changes to their benefits. The date of this meeting will be announced in a future issue of the Chronicle and on the COPRA website.

FIVE OF TEN ESSENTIALS REGARDING SOCIAL SECURITY

According to Kiplinger's Personal Finance Letter, the Social Security Board of Trustees estimated that the retirement program would be able to pay out only 75% of scheduled benefits starting in 2033, three years earlier than projected last year.

You can't control how the government might fix that problem. But you can educate yourself about Social Security to ensure that you claim the maximum amount of benefits to which you are entitled. Here are 5 of 10 essentials you need to know. (The other 5 will be covered in the February issue of the COPRA Chronicle)

It's an age thing

The age that you begin collecting Social Security has a big impact on the amount of money you ultimately receive from the program. The key age to know is your full retirement age. For people born between 1943 and 1954, full retirement age is 66. It gradually climbs toward 67 if your birthday falls between 1955 and 1959. For those born in 1960 or later, full retirement age is 67. You can collect Social Security as soon as you turn 62, but taking benefits before full retirement age results in a permanent reduction of as much as 25% of your benefit.

Besides avoiding a haircut, waiting until full retirement age to take benefits can open up a variety of claiming strategies for married couples (more on those strategies later). Age also comes into play with kids: Minor children of Social Security beneficiaries can be eligible for a benefit. Children up to age 18, or up to age 19 if they are full-time students who haven't graduated from high school, and disabled children older than 18 may be able to receive up to half of a parent's Social Security benefit.

How benefits are factored

To be eligible for Social Security benefits, you must earn at least 40 "credits." You can earn up to four credits a year, so it takes 10 years of work to qualify for Social Security. In 2012, you must earn \$1,130 to get one Social Security work credit and \$4,520 to get the maximum four credits for the year.

Your benefit is based on the 35 years in which you earned the most money. If you have fewer than 35 years of earnings, each year with no earnings will be factored in at zero. You can increase your benefit by replacing those zero years by working part time. The benefit isn't based on 35 consecutive years of work, but on the highest-earning 35 years. So if you decide to work part time, you won't affect your benefit at all if you have 35 years of higher earnings. But if you make more money, your benefit will be adjusted upward, even if you continue to work while taking your benefit.

There is a maximum benefit amount you can receive. For someone at full retirement age in 2012, the maximum monthly benefit is \$2,513. You can estimate your own benefit by using Social Security's online retirement estimator. Visit Social Security on-line at www.ssa.gov.

COLA isn't just a soft drink

One of the most attractive features of Social Security benefits is that every year the government adjusts the benefit for inflation. Known as a cost-of-living adjustment, or COLA, this inflation protection can help you keep up with rising living expenses during retirement. The COLA, which is automatic, is quite valuable; buying inflation protection on a private annuity can cost a pretty penny.

Because the COLA is calculated based on changes in a federal consumer price index, the adjustment depends largely on broad inflation levels determined by the government. For example, in 2009, beneficiaries received a generous COLA of 5.8%. But retirees learned a hard lesson in 2010 and 2011, when prices stagnated as a result of the recession. There was no COLA in either of those years. For 2012, the COLA came back at 3.6%. For 2013, it will be 1.7%.

The extra benefit of being a spouse

Marriage brings couples an advantage when it comes to Social Security. Namely, one spouse can take what's called a spousal benefit, worth up to 50% of the other spouse's benefit. Put simply, if your monthly benefit is worth \$2,000 but your spouse's is worth only \$500, your spouse can switch to a spousal benefit worth \$1,000 -- bringing in \$500 more in income per month.

(Continued on page 7)

IN REMEMBRANCE

Inez E Manbeck	10/07/12 Spouse
Raymond Seibert	11/24/12
Barbara Vestal	11/24/12
William Murray	11/25/12
Ida Dykes	11/27/12 Survivor
Robert Stennis	12/04/12
Rosemarie Chavez	12/05/12
Janet Tourtellote	12/05/12
Patricia Graci	12/15/12

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.

SOCIAL SECURITY (CONT.)

(Continued from page 6)

The calculation changes, however, if benefits are claimed before full retirement age. If you claim your spousal benefit before your full retirement age, you won't get the full 50%. If you take your own benefit early and then later switch to a spousal benefit, your spousal benefit will still be reduced.

Note that you cannot apply for a spousal benefit until your spouse has applied for his or her own benefit.

Income for survivors

If your spouse dies before you do, you can take a so-called survivor benefit. If you are at full retirement age, that benefit is worth 100% of what your spouse was receiving at the time of his or her death (or 100% of what your spouse would have been eligible to receive if he or she hadn't yet taken benefits). A widow or widower can start taking a survivor benefit at age 60, but the benefit will be reduced, because it's taken before full retirement age.

If you remarry before age 60, you are not eligible for a survivor benefit. But if you remarry after age 60, you may be eligible for a survivor benefit based on your former spouse's earnings record. Eligible children can also receive a survivor benefit, worth up to 75% of the deceased's benefit.

Just a thought..."You know you're getting old when instead of being vain about your appearance, you're worried about the appearance of your veins."

2012 COPRA BOARD

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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.



JANUARY COPRA CHRONICLE

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2013 MEMBERSHIP MEETING ANNOUNCEMENTS

**General Session meetings and the monthly COPRA Board meetings are conducted at the
Washington Activity Center, 2240 W. Citrus Way, Phoenix, AZ**

**The dates for the March, May, and October General Session meetings and the
Annual Meeting/Holiday Party to be announced.**

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