



COPRA CHRONICLE

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

April 2014

MEMBERSHIP IS OUR STRENGTH

Issue 4

INSIDE THIS ISSUE

	Page
President's Message.....	2
Renew Your COPRA Membership ..	2
AmeriCorps Volunteering	3
Fight Airline Change Fees.....	3
New Retirees.....	4
City Manager's Corner.....	5
Andy Rooney Quotes.....	5
How Can You Travel the World and Not Spend all Your Hard Earned Savings.....	6
In Remembrance.....	7
COPRA Board.....	7
Meeting Dates.....	8

THE OTHER SOCIAL SECURITY BATTLE: THE SQUEEZE ON CUSTOMER SERVICE

If you want to understand the fight over Social Security's future, look no further than your annual benefit statement - if you can find one.

The Social Security Administration stopped mailing annual statements in 2011 in a budget-cutting move that saves \$70 million annually. The SSA rolled out an online statement the following year, but only 10 million American wage earners have signed up. That's a paltry 6 percent of all workers.

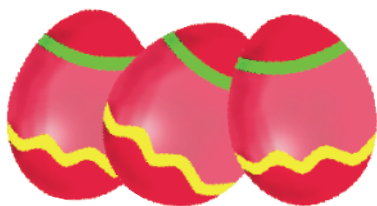
The shift may not sound like a big deal given that so much of our personal finances has moved online, but the paper statement was an important annual reminder and education tool. The weak uptake for online services means young people who aren't yet focused on retirement no longer get an explanation of where their payroll taxes are going. And older people close to retirement aren't getting a critical projection of what they will receive at various claiming ages.

The loudest battles over Social Security are about potential benefit cuts like the recently vanquished "chained CPI" proposal. But another, less noticed fight has been going on for years. It's aimed at undermining Social Security through systematic budget cutting by Congress of the operating budget of the SSA, the agency charged with providing customer service to the public.

The SSA has received less than its budget request in 14 of the past 16 years. In fiscal 2012, for example, SSA operated with 88 percent of the amount requested (\$11.4 billion).

"It's part of a raging fight by conservatives to get rid of the government's footprint wherever possible," says Nancy Altman, co-director of Strengthen Social Security, an advocacy group.

The SSA's budget has been restored somewhat, with a fiscal 2014 budget of \$11.7 billion. And President Barack Obama's 2015 budget request is \$12 billion, an amount that includes \$100 million for modernization of



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 copramembership@gmail.com

(Continued on page 3)

PRESIDENT'S MESSAGE



HERE WE GO AGAIN!....and I say that with both frustration and concern regarding the "Pension Reform Act" that is now in the hands of the City Clerk to verify signatures for a possible ballot initiative going to the voters later this year. My frustration comes from the apparent lack of understanding regarding the real cost affects of this initiative. My concern comes from the reality that this initiative stands a good possibility of being approved if an election does occur given the negative perception that many citizens have regarding public pensions.

Here are the facts as I know them after serving as a member of the Pension Reform Task Force Commission created by Mayor Gordon in 2011. One of the options for reform that was considered and studied extensively was to eliminate the Defined Benefit Pension System for new employees as they are hired in the future. Those employees would be moved to a 401 (a)-type Defined Contribution Plan. Various contribution scenarios were considered in this study, but in all cases the cost to the City and taxpayers of Phoenix would be significantly higher over the estimated 25 years it would take for the existing system to decline in numbers and the new Defined Contribution Plan system to begin showing a "true" cost savings. Given this research, the City Council wisely dismissed this option as not a realistic approach going forward.

What this new Pension Reform Act initiative does not share with the public is the cost information already out there from the previous study, and that moving to a 401 (a)-type plan for new employees will potentially cost the taxpayers up to over 400 million additional dollars during the transition years. These cost numbers were based on actuarial consultant studies commissioned in 2011. The reason for a significant increase in costs introducing a new system is that both systems would need to coexist for many years, yet new employees would no longer contribute to help support the current Defined Benefit System.

In a perfect world where a company or government entity were to set up a retirement incentive system where none currently exists, there is no question that a 401 type Defined Contribution System shifts both the long term costs and risk burden to the employees. We are not in this perfect world and there are long-term obligations that were put in place and approved by the citizens of Phoenix called a Defined Benefit System. Unfortunately, the initiative that may go to the voters this year does not provide a level of detail regarding the real costs of making such a change, but only the perceived savings as though only one system existed.

If you are as concerned as I am, learn more and share more, Jack

"Membership is our Strength"

DON'T BE AN APRIL FOOL...RENEW YOUR COPRA MEMBERSHIP!!

Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2013", you need to renew your COPRA membership NOW!

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."

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.

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

AmeriCorps



Matching Dedicated Adults with Schools in Maricopa County

The Experience Matters AmeriCorps Program matches dedicated adults with schools in Maricopa County to improve education and address critical needs in our schools. There are 2 ways to engage.

Option 1: Tutoring - Your Experience Counts (YEC)

In partnership with HandsOn Greater Phoenix and 4 valley school districts, the Your Experience Counts program places mentors (aged 50+) in 3rd - 6th grade classrooms to provide tutoring in reading, writing, science and math.

No previous experience is required and training is provided. Volunteers qualify for a small living allowance through the YEC AmeriCorps Program if they commit to serve 300+ hours for the year. Participants may also volunteer through the same program for fewer hours, but no living allowance will be provided.

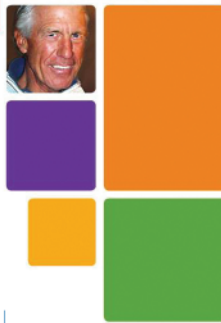
Option 2: Creating and Implementing Volunteer Projects - Boomers Serving AZ Schools (BSAS)

We ask school principals what they would like to accomplish if they had someone working with them who had the time and expertise to make it happen. Then we find capable and motivated adults and match their unique expertise to the school's projects. Projects range widely in subject and scope. Some focus directly on assessing and improving school programs and processes while others analyze community resources and foster business and community engagement. The program matches the needs of the school to the special abilities of the AmeriCorps member and training and support is provided along the way.

Boomers Serving Arizona Schools AmeriCorps members commit to serve 450+ hours for the year. The AmeriCorps program provides a small living allowance for BSAS AmeriCorps members.

About AmeriCorps

Each year, AmeriCorps offers countless opportunities for adults of all ages and backgrounds to serve. AmeriCorps is an opportunity to make a big difference in the lives of those around you as well as in your own. It is a chance to apply your skills and ideals toward helping others and meeting critical needs in the community.



Tutors are needed to help kids in the Dysart, Balsz, and Osborn School District! The last training for this school year will be held on 1/23/2014, from 9 a.m. - 3 p.m. Schools in Avondale and east central Phoenix need help engaging their community and recruiting volunteers to increase resources. Get Involved - Contact Sandra Freyer today for more information!
sfreyer@experiencemattersaz.org
Office 602.812-3946
Cell 602.405.3386

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experiencemattersaz.org

FIGHT AIRLINE CHANGE FEES

Airline change fees have been changing for the worse. Switching flights or canceling reservations now often costs around \$200 per ticket – more for international flights. Here's what to do, says George Hobica, founder of AirFareWatchDog.com...

Choose your airline carefully. Book on Southwest Airlines if you think your plans might change. Southwest doesn't impose these fees. Alaska Airlines doesn't either if changes are made 60 or more days before departure. Virgin America waives change fees when tickets are purchased using the premium version of the airline's Visa Signature card.

Check the cost of a refundable ticket. These can be prohibitively expensive but not always. *Example:* American Airlines offers "Choice Essential" status for an extra \$68, which waives change fees and also offers priority boarding and one fee-free checked bag.

Know the change-fee loopholes. Airlines must waive these fees if they make substantial changes to a flight's schedule or itinerary after the ticket is booked or if the customer cancels within 24 hours of booking. (American Airlines instead allows customers to hold seats without payment for 24 hours.) Airlines also generally waive these fees if a member of the traveling party dies and for passengers with frequent-flyer elite status traveling on rewards tickets.

Karen Larson, Bottomline Publications Editor

THE OTHER SOCIAL SECURITY BATTLE: (CONTINUED)

(Continued from page 1)

online and in-person services and new funding aimed at prevention of fraudulent or duplicative benefit claims.

But Congress had no business squeezing the SSA budget in the first place. The agency is funded by the same dedicated funding stream (payroll taxes) that funds benefits, and the SSA's administrative costs are just 1.4 percent of all outlays. The SSA exists to provide customer service to all of us as part of the taxes we pay into the system.

The cutbacks have sparked a broad deterioration of services as demand rises with the aging of the population.

Congress has directed the SSA to develop plans to reach more people with annual statements, either via mail or online. "We're looking at whether it makes sense to do interim mailings - maybe when someone turns 25, or for everyone who is over 60 years old and getting closer to retirement," Carolyn Colvin, the SSA's acting commissioner, told me in an interview last week. "Or, it could be something we send to everyone once every five years. We haven't decided yet."

The agency also is boosting efforts to boost sign-up for "My Social Security" accounts, which offers the online statement downloads (<http://1.usa.gov/1d3xvuZ>).

Budget cuts have forced sharp reductions in SSA staff and field service offices. Nationwide, staff is down to 62,000 from a peak of 70,000 in the 1990s. Since fiscal 2010, the agency has consolidated 92 field offices

(Continued on page 4)

THE OTHER SOCIAL SECURITY BATTLE: (CONTINUED)

(Continued from page 3)

into 46 offices and has closed 521 contact stations (mobile floating service facilities that set up shop in other government offices).

Visitors to field offices waited more than 30 percent longer in fiscal 2013 than in 2012. Busy signals on the SSA's toll-free customer assistance line (800-772-1213) doubled in fiscal 2013 over the previous year.

The cutbacks have forced transformation of a broad range of services. The SSA has all but eliminated paper benefit checks, requiring most beneficiaries to be paid via direct deposit to a bank account or debit card.

Colvin says she is using the restored budget to rebuild staff in field offices, for a toll-free call-in operation and for hearing officers. But she says Social Security's customer service must continue to move into electronic territory.

"We'll also need face-to-face services for some people, but most customers will prefer to interact with us on-line or by phone," she says.

A major test of that theory will come later this year, when SSA field offices stop providing two paperwork services that served 11 million customers last year: benefit verification forms and printouts of Social Security numbers. The forms often are required by state and local government agencies for services such as low-income housing and food stamps.

Colvin says Social Security number printout services will stop on August 1, and benefit verification forms will end October 1. The SSA is encouraging other government units to get the verification they need from the SSA website, or to encourage customers to go online or use the 800 number.

It's a tough decision, but there are other ways to get that information," Colvin says. She adds that the cutoff will be soft. "We'll provide the forms to people the first time around, and let them know that they won't be able to get them in the offices the next time around."

But Altman argues that the SSA has an obligation to provide paper-based and one-on-one services to customers who want them.

"The Social Security population still has a significant percentage that likes to get paper checks, and to be able to go in and talk to someone. They're not that comfortable putting their financial information on Internet. Our view is that people are paying for these services and should be able to get them."

Source: Mark Miller - Reuters

NEW RETIREES (JANUARY 2014)

Noe Ascencio	Parks & Rec	Stephen Krcina	Water
Manuel Balli	Parks & Rec	Charlene Limbeck	Finance
Joseph Bell	Parks & Rec	Buddy Mitchell	Human Services
Don Bishop	Aviation	James Parisella	Water
Michael Campbell	Police	Michael Petrillo	Water
James Cope	Parks & Rec	Alfred Roman	Water
Alan Cottrell	Water	Michael Schutte	Police
Gregory Cruz	Public Works	Jerry Sidney	Aviation
Douglas Haley	Parks & Rec	Michele Stokes	Parks & Rec
Jennifer Heuett-Emerson	Human Services	Gary Verburg	Law
Rosemary Hidalgo	Police		

CITY MANAGER'S CORNER

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

March and April are busy months for the City of Phoenix. On March 25, I presented the City Manager's Trial Budget to the Mayor and City Council, which is a critical step in the budget process. The City Manager is required to submit a balanced budget per the City Charter, and the Trial Budget is the first opportunity for the Mayor, City Council and community to review a budget which balances estimated revenue against estimated expenditures.

To view the City Manager's Trial Budget, please visit phoenix.gov/budget.

Budget hearings are scheduled throughout the City in April. While the Trial Budget is focused largely on the General Fund, all funds are presented. A revised balanced budget proposal that takes the Mayor, City Council and community feedback into account will then be presented in May.

For 2014-15, we are estimating revenue of \$1.137 billion and expenditures of \$1.175 billion based on current assumptions and current service levels. There are no assumptions made about the outcome of ongoing labor negotiations, other than the continuation of the current 1.7% concessions.

Given this situation, we are faced with a projected General Fund deficit of \$38 million. The City Manager's Trial Budget balances the deficit through:

- Further efficiencies and early reductions (about \$7 million);
- Reductions to community services and to internal services necessary to administer community programs (approximately \$29 million); and
- Deferral of some less critical capital fleet equipment replacement (nearly \$2 million)

To balance the budget differently would require one or more of the following:

- Cutting different services and costs than the ones presented. Cuts presented represent city management recommendations. Feedback from budget hearings can help with identifying any options.
- Reducing employee compensation levels. This would require negotiated labor agreements. Negotiations are currently underway.
- Increasing revenue. Raising taxes or fees requires a vote of the City Council.

The City Manager's Trial Budget will be reviewed by the community in the month of April at over 20 public hearings including an online hearing. Further input opportunities are available at phoenix.gov/budget, including a new option to post video comments. Considering all input, a proposed budget will be presented on May 6.

Over the past five years, the community, Mayor and City Council, City management and City employees have come together to solve significant budget deficits. City employees have worked with the community to continue providing outstanding services while identifying over \$90 million in reduced costs and efficiencies. City staff will continue to aggressively save money, building on successes. Over the next month, City staff will continue to seek ways to balance the City's General Fund budget with minimal impacts on community services while ensuring a sound financial future.

I encourage you to attend and speak at the budget hearings this April. A list of proposed reductions is available on phoenix.gov/budget, as well as the schedule of budget hearings. I look forward to your input.



Ed Zuercher

I've learned... That the best classroom in the world is at the feet of an elderly person.

I've learned.... That when you're in love, it shows.

I've learned.... That just one person saying to me, 'You've made my day!' makes my day.

I've learned.... That having a child fall asleep in your arms is one of the most peaceful feelings in the world.

I've learned.... That being kind is more important than being right.

- Andy Rooney

HOW CAN YOU TRAVEL THE WORLD AND NOT SPEND ALL YOUR HARD EARNED SAVINGS?

I recently retired from the City of Phoenix and now have the time to do what so many of us have dreamed about - traveling around the USA and/or the world. But how can you do that? It seems airfares continue to rise, the dollar seems weaker than ever and it all seems so expensive. Where do you even start? Well, fear not, as I'm here to help you get going.

This month, I will discuss some basic things you need to know to get the best deals and go really anywhere you can dream of in the world.

To give you just a brief background, I have traveled to over 30 countries and counting and many for a price you wouldn't believe, and to tell you, at first I didn't believe it.

So if you're ready make sure you have a valid passport. If you don't, it's not that hard to get and since it's good for 10 years it's not expensive when you divide the cost over 10 years of excitement you will soon have available in your hand.

Ok, now to how to begin your adventure.

I see it as 3 simple steps. Only 3 steps, but important steps, so please take note. This is really what I do, and how I have done it, and will do it many times more.

Step 1: Be Ready to Search

Ok, we all have a computer, or know someone who does. So, it's time to get on the computer and look at places you might want to visit. It's really amazing all the videos you can see online for free of a place you might have in mind. For example, I was always interested in the island of Tasmania, which is part of Australia. But of course I had no idea of how to go there, what it would cost, and what I could even see or do and/or explore. And, of course, did the Tasmanian Devil really exist?

So by searching online I soon found all sorts of information on Tasmania, what to do, where to go and websites offering package deals. After probably 4 hours of research I knew that I wanted to go and that the Tasmanian Devil did exist; wow, I was my own travel agent. Really the only thing stopping you from doing just that is yourself. If I can do it, then you certainly can as well. I used the international air fare site Kayak.com and soon I had a fare of \$652 round trip from LAX to the "land down under" Yes, that is the correct price...you can find deals online if you SEARCH. After that, I used numerous websites the Australian government offers for folks wanting to explore the country and I soon had hotels, a rental car and things to see and do and all for a price of less than \$100 a day .So it can be done. I have been there 3 times now. It just takes a lot of persistence and really wanting to find the deals. FYI..when you see a good price and/or deal, you need to act. Many are gone within that day or the next, so be prepared that if you ask for something and find it, you will need to act!!

Step 2: Sign Up Online

There are many travel sites online that offer free sign ups and give you weekly deals all over the world. I can suggest two that I have personally used over a dozen times, and never have had any issues. Travel Zoo and Gate One Travel are two that I highly recommend, and I have gotten amazing deals. But please know there are many more out there, so please look around.

One example would be when I went to Iceland. I got a deal from them that for \$750 a person, included the following:

- Denver to Iceland nonstop flight on a great airline, ICELANDAIR and it's only 6 hours from Denver to Reykjavik, Iceland.
- Four nights at a four star hotel with a huge breakfast buffet included and trust me, it wasn't a muffin and coffee. The daily breakfast included some of the best Salmon I have ever had, and yes it was fresh off the coast.
- Transfers to the airport and back

(Continued on page 7)

IN REMEMBRANCE

Larry Wilson	04/27/13
Clark McFarland	01/16/14
Kenneth Doka	02/03/14
Billy Drane	02/28/14
Carol Patrick	03/08/14
Louise Menetrey	03/16/14
Samuel Roland	03/04/14
Ann Chase	03/06/14

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.

HOW CAN YOU TRAVEL THE WORLD AND NOT SPEND ALL YOUR HARD EARNED SAVINGS?(CONTINUED)

(Continued from page 6)

- A tour of the Northern Lights, which Iceland is known as one of the best places in the world to view them.

Of course there were many other add-ons you could do but the city of Reykjavik has plenty to see and do for free.

Step 3: Be Flexible

If you're up for an adventure, and you have signed up for the travel weekly services that offer the deals, and you do your research on the place that is currently being offered and on sale then....if you're Flexible, you have the best opportunity to see a place you didn't even know you really wanted to see.

I love waking up daily to see what deal is in my IN BOX and where I might be going, and going for a price that will NOT bust my retirement bank.

What deal did I see this week? As we go to press, it was a 10 day tour of China from New York City with all meals and hotels for less than \$1,000. Yes you would have to fly to NYC, and that costs something, but you can't beat a guided tour with a trusted company to two cities in China including food, hotel, bus transportation etc. If you can beat that deal, please email me ASAP, as I'm all about the next best deal.

So get out there and have fun and until next time!

Your Travel Friend, Tray

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Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

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



APRIL COPRA CHRONICLE

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2014 MEMBERSHIP MEETING ANNOUNCEMENTS

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

May 1 at 1:30 pm - COPERS

October (date/time to be announced) - Health and Benefits

December 2014 (date/time to be announced) - Annual Meeting/Holiday Party

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