



# COPRA CHRONICLE

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

May 2014

**MEMBERSHIP IS OUR STRENGTH**

Issue 5

## INSIDE THIS ISSUE

	Page
President's Message.....	2
COPRA Membership.....	2
Tips for Overseas Traveling .....	3
Renew Your COPRA Membership..	4
New Retirees.....	4
City Manager's Corner.....	5
PEP Increase.....	5
In Remembrance.....	7
Did You Know That.....	7
Phishing Scam.....	7
COPRA Board.....	7
Meeting Dates.....	8

## SIX FINANCIAL TASKS YOU SHOULD TACKLE NOW

When you're shoring up your finances, procrastination can be an enemy. It's time to stop putting these things off. We're all busy, even in retirement, with family obligations, social commitments, and more. That's why it can be hard to find time to do everything, especially those things that we assume don't need immediate attention.

But there are several tasks you should stop putting on the back burner because they could be affecting your financial well-being. More importantly, there are things you should tackle right away because, if something were to happen to you, the financial well-being of your loved ones could be affected.

Here are six financial tasks you should start right now. Many of these you can easily knock off your to-do list in a day. Others might take a little longer but are worth the effort.

### **Make a list of your accounts and passwords**

If something were to happen to you, would your spouse, significant other or family members know about all of your various accounts and how to access them? That's why it's important to make a list of all those accounts and the passwords to access them online or the phone numbers for the financial institutions where the accounts are held. If you also pay the majority of your family's bills, you should list each one and when it is due. Keep this list in a secure place and let your significant other know where it is, as well as a trusted friend or family member in case something happens to both of you. You should also draft a durable power of attorney, a legal document that designates someone (or several people) to manage all of your finances if you become incapacitated.

### **Set up alerts for debit and credit cards**

The recent security breach at Target, in which the personal information of tens of millions of the retailers' customers was stolen, makes it painfully clear that anyone can become a victim of fraud at any time. So it's important to keep constant tabs on your bank or credit accounts to spot fraudulent activity and stop it quickly. Most debit- and credit-card issuers will let you sign up to receive alerts by e-mail or text message when transactions

*(Continued on page 6)*



### **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](mailto:copramembership@gmail.com)

# PRESIDENT'S MESSAGE



I want to start my last article before the summer break with some great news. After multiple years of not seeing a PEP, I have been informed that it now appears that there will be one on your May 1st check retroactive to January. This 1.3 % adjustment should help many of you who are struggling to live on your current pensions. Look for more detail on this in this issue of the Chronicle. I also want to publicly thank the new City Manager, Ed Zuercher, for coming to our March 27th meeting on the "State of the City". For those of you who attended, there was a lot of information sharing from Ed on the budget and directions the City is going, and equally important the opportunity for the audience to ask questions in a very informal setting. I hope more of you decide to make next year's meeting since it was a great experience this year and we all learned a lot.

Moving on to other news, over the past month I received questions from a few COPRA members regarding my article in the April Chronicle on the Pension Reform Act Petition that was filed with the City Clerk's Office and is currently going through signature verification. Members were questioning if this petition might have an impact on existing retirees should it become law. To hopefully further clarify this, this petition does not directly affect retirees and is strictly focused on new employees yet to be hired. It does, however, allow existing employees who may want to switch to a 401 (a)-type Defined Contribution Plan from their existing Defined Benefit Plan to do so.

The update I received before going to press on this Chronicle was that 55,000 signatures were filed with the City Clerk's Office and only 25,480 valid signatures were needed to refer this initiative to the ballot for possible voter consideration later this year. April 30 is the deadline to validate signatures and I suspect as you are reading this Chronicle the process is completed and the results are out.

No matter how one might judge the option of changing pension systems, and there are certainly two sides to the argument, the change that is being proposed in the initiative will be more costly to the taxpayers over the next 25 years should it be adopted. The initiative educational material leads one to believe that making the switch will instantly save the taxpayers money. The reality is quite the opposite. The 2011 Task Force commissioned an outside actuarial study on this option and in all cases the potential cost to the taxpayers will be well over 400 million additional dollars during the 25 year transition period while both the old and new systems coexist. It would take that long for the existing system to decline in employee and retiree numbers before the new Defined Contribution Plan system begins showing a "true" cost savings. In fact the cost differences were so significant that the City Council dismissed this option in their final adoption of the Pension Report in 2012.

We are going into our summer period where the Chronicle is not published until next September, but the take away message to you is to keep informed on this issue, do your own research, go to the City Website and read the 2012 City Council Report on Pension Reform, and share your thoughts with friends and family about this important issue. Those of us on the COPRA Board will also stay involved during the summer period and certainly will not be silent should this move forward. Education is the key, but the vigor of this petition effort to vilify a system that has worked for many decades and paint a negative picture of employees/retirees over the past several years using isolated examples of high retiree pensions will make our efforts that much more difficult. Finally, remember that citizens can put pro and con statements in the Publicity Pamphlet which is distributed before the election. Look for more information on that later on the COPRA website.

Thank you for listening and don't forget the upcoming General Meeting in May on the Retirement System. Look for more details in this edition of the Chronicle.

Jack

*"Membership is our Strength"*

**COPRA MEMBERSHIP**

April 2014 - 2884 members

April 2013 - 2885 members

# TIPS FOR OVERSEAS TRAVELING

As a veteran of many overseas trips, international flights and unexpected requirements in foreign countries, I've found it is best to be as prepared as possible for a trip abroad. The following "best practices" are mostly common-sense, but extremely important to consider and complete before you head off on your trip of a lifetime.

Health: Check-in with your doctor to be sure that you have all of the proper vaccinations and also to renew any essential prescriptions. Ask your medical insurance provider if your policy applies overseas for emergencies. If not, consider purchasing supplemental insurance. Learn what you need to know before buying travel insurance.

Passport/Other Documents: Bring copies of your passport. If your passport gets stolen or lost you want to be sure that you can still get back into the country, or be able to prove your citizenship. Leave a copy of your passport at home or with someone you trust. Consider making an electronic copy you can store in your email account as well.

Double-check foreign document requirements. Some countries, like Chile, Kenya, and India, require a visa for entry; others, like South Africa, won't allow entrance unless a traveler's passport contains at least two blank, unstamped pages. You need to be aware of such requirements before you make your flight reservations or you could get stuck Stateside, according to a source at the U.S. Department of State Bureau of Consular Affairs. For a complete list of entrance regulations, visit [travel.state.gov/](http://travel.state.gov/).

Register with your embassy in the country or countries you are visiting. This will make it easier for your government to contact you and if necessary get you to safety.

Money: Learn the monetary conversion before you go. Do your math before you travel to get a sense of the conversion rate. Go to a bank or ATM in the country you're visiting. The conversion centers in the airport or around the city tend to be huge rip-offs. You won't get charged as many fees at the ATM or the bank, and the conversion will be exact.

Always have local cash. Not every place takes credit cards. Especially important places like trains or buses.

Make sure your credit card will work in the country you're visiting. European banks have switched almost completely to the more secure chip-and-PIN technology, and fewer businesses abroad are accepting the outdated magnetic-strip cards.

Tell your bank or credit card provider that you will be traveling out of the country so that sudden transactions from Paris, for example, do not result in your account or credit card being shut down as a security measure against fraud.

Do some local research: Find out if the country you are visiting charges entrance or exit fees. Some countries require travelers to pay in order to enter or leave the country. These fees are not included in the price of your airline ticket, and can range from \$25 to \$200.

Research the places and attractions you would like to see, then buy tickets in advance. You'll be able to skip more lines, and find more deals targeted toward you.

Invest in guidebooks for the country (ies) you are visiting. Guidebooks usually include maps, key words or phrases, and details on the regions, climate, history and attractions you will find in that country. You can also use your online resources to research festivals, ceremonies and natural events that will be happening while you're there, as well as to plan your sampling of the nation's culinary specialties.

Electronics: Check the voltage of the electronics you plan to bring on your trip against the voltage used in the country (ies) you are visiting. If the voltage isn't correct, you may not be able to use the item. Bring a charger adapter to be able to charge such staples as cellphones, laptops, iPads or iPods and even hair dryers. Different countries have different sized plugs and voltage, and it pays to be prepared.

Activate your phone's global capabilities. There is usually a charge associated with this feature, but the cost will be much less than the roaming charges you'll have to pay if you don't activate for global.

*(Continued on page 4)*

## RENEW YOUR COPRA MEMBERSHIP NOW!!! BEFORE IT'S TOO LATE!

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

If you have not paid your 2014 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 2014.

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

Members who receive the Chronicle by email and have not paid their 2013 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

## TIPS FOR OVERSEAS TRAVELING (CONTINUED)

*(Continued from page 3)*

Download any phone apps before you travel, which eliminates overseas downloading charges from your wireless carrier and ensures that you will have the apps you need when you need them. Many travel sites, such as TravelZoo, have apps which help you to find great deals and transportation options in a variety of countries.

Luggage: As each airline has its own set of guidelines as to how many bags can be checked or carried on for free, make sure you know the rules of the airlines you will be flying on to avoid any additional or unexpected fees.

International Air Travel: As a general rule, pack an extra set of clothes and other small essentials in your carry-on bag, in case (God forbid!) the airline loses your luggage and you have nothing else to wear. Dress appropriately, but comfortably for the flights, with layers suggested to handle changing temperatures.

Bring your own entertainment, and be sure to have something that is not electronic for those times you are not permitted to use them, like a paperback, battery operated device or even playing cards. Don't forget a flashlight, headphones, writing paper and pen or pencil.

Bring your own healthy snacks for the flight to tide you over, and bring plenty of water to drink. If you have a special diet, make meal arrangements with the airline before your flight.

Be sure to get up at least a couple of times or more during the flight and stretch often. This helps to avoid deep vein thrombosis and blood clots. Ask to watch an airline video about exercising in your seat while on the flight.

*(Continued on page 6)*

## NEW RETIREES (FEBRUARY 2014)

Petru Balaban	Aviation	Ruth McFarland	Public Works
Barbara Di Jacklin	City Court	Richard Pangle	Police
Kathleen Dittrich	Water	George Quezada	Planning
Ezequiel Dominguez	Parks & Rec	Charlotte Reynolds	Phx Convention Center
Rose Hernandez	Library	Stephen Sanders	Water
Guillermo Hernandez	Street Trans	Frank Scherer	Parks & Rec
Kevin Hodgkins	Budget & Research	Roger Scott	Water
Mace Kuester	Aviation	Denis Sheehan	Human Resources
Rosemary Kupel	City Court	Vivian Soza	Finance
Steven Macfarlane	Human Services		

# CITY MANAGER'S CORNER

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

With the start of May comes the continued community input process on the City's annual budget. Last month, I shared with you the City's budget situation; we have a \$38 million deficit in the General Fund, some of which can be solved with efficiencies and deferral of some capital investment. Proposed as part of the Trial Budget were \$29 million in proposed reductions that impact community services.

In 20 budget hearings this year, and many meetings with individual community groups, we have heard a lot of ideas about how to make cuts or raise revenues to balance the budget. I am grateful to our residents, some of whom are COPRA members, who have turned out at these meetings by the hundreds to express their passion for the City. I have heard many comments supportive of the services the City offers, and we have our outstanding employees to thank for that.



Ed Zuercher

At many of the hearings, residents have suggested increases to revenues. On April 16, the City Council directed staff to post certain revenue ideas to the City's website. Per state law, the City Council cannot take action on those proposed revenue ideas until, at the soonest, June 18. On May 6, I will be presenting the City Manager's Proposed Budget to the Mayor and City Council, which will contain many revisions to the budget. To view the list of proposed revenue ideas, or to stay updated on the City's annual budget process, please visit [phoenix.gov/budget](http://phoenix.gov/budget).

In other news you may find interesting, we welcomed Milton Dohoney, Jr. to the City as Assistant City Manager on April 21. Milton has nearly 30 years of executive experience leading organizations in three cities and was a finalist for the City Manager position in Phoenix. He previously served for seven years as City Manager of Cincinnati, Ohio and for three years as Chief Administrative Officer of Lexington Fayette Urban County Government in Kentucky. Milton also served nearly 20 years with the City of Louisville, Kentucky, including as Assistant Community Services Director, chief administrative officer, and Public Safety Director. I am excited for Milton to join the executive team and bring his decades of experience to Phoenix.

May is another busy and active month at the City of Phoenix. I look forward to sharing more information with you in the next issue.

## PEP INCREASE!

Great news! After years with no pension equalization program (PEP) increases, the COPERS Board and COPRA are happy to announce that there will be an increase for 2014. For those retirees who have been retired for a full 36 months as of January 2014, your May 1st pension check will include a 1.3% permanent increase retroactive to January 2014. This increase is based on investment performance as provided in the city's charter.

At this early juncture, it appears likely that there will also be a 13th check in December 2014. Stay tuned, and we will let you know as soon as the COPERS Board has the necessary information to take action (in late fall of this year). Future PEP adjustments and 13th checks will be determined based on prospective investment returns.

If you are eligible for the 2014 PEP increase you should receive a letter from the COPERS office by May 1. If you have any questions concerning the PEP, please contact the COPERS Office at [\(602\) 534-4400](tel:6025344400).

## SIX FINANCIAL TASKS YOU SHOULD TACKLE NOW (CONTINUED)

*(Continued from page 1)*

are made in your account. By setting up these alerts, you can quickly spot unauthorized transactions. Plus, you can be alerted when your account balance falls below a certain level or when a payment is due, which will help you avoid overdrawing your account or getting hit with a late fee on a bill.

### **Check your credit report and score**

A study by the Federal Trade Commission found that one in four consumers had errors on their credit reports that might affect their credit scores and, in turn, lead them to pay more for loans. The credit bureaus have no obligation to correct errors until consumers point them out and dispute them. So if you're not checking your report regularly, you won't catch mistakes that could be lowering your credit score and affecting your ability to get a loan or a good rate on a credit card. Checking your report can also help you find out if you've become a victim of an identity thief who has opened accounts in your name. You can get a free copy of your credit report from the three credit bureaus-- Equifax, Experian and TransUnion -- by visiting [Annualcreditreport.com](http://Annualcreditreport.com). You can get your FICO credit score, which most lenders use, for \$19.95 at [myFICO.com](http://myFICO.com), or you can get free Experian and Vantage credit scores when you set up a free account at [Credit.com](http://Credit.com).

### **Create a home inventory**

When disasters strike, it pays to be prepared. In the event of a house fire or home burglary, by keeping an inventory of your possessions, you will be able to tell your insurer everything that was lost and its value in order to be properly reimbursed. Without a home inventory, filing a claim can be difficult, and you might not get enough money from your insurance company's settlement to replace your belongings. Several insurance companies have apps that help you maintain your inventory and file claims online. Or you can use the Insurance Information Institute's free [Know Your Stuff](#) home inventory software.

### **Write a will**

This is one document you shouldn't put off drafting. If you die without a will, your state's laws dictate where your assets go. If your finances and circumstances are uncomplicated, you can create a will with forms you find online. [Nolo](#) and [LegalZoom](#) sell forms for as little as \$34.99. Alternatively, consult a lawyer.

### **Review the beneficiaries on your accounts**

If you opened a financial account years ago and your marital/personal status has changed, you should update the beneficiaries on any accounts you have. Otherwise, the parent or sibling you listed years ago as a beneficiary could end up with your money, leaving your spouse, significant other, or children with nothing. Don't assume this is unnecessary if you have a will because the money in certain accounts will go to the people you've designated as beneficiaries regardless of what your will states.

*Source: Kiplinger's*

## TIPS FOR OVERSEAS TRAVELING (CONTINUED)

*(Continued from page 4)*

Plan to get some sleep during the flight, and be prepared with a light blanket of your own, a travel pillow and maybe some eye shades or earplugs!

Take steps to protect yourself from the dry air on board the plane: drink plenty of water that you bring with you or buy (never drink the water from airplane bathrooms as it may contain bacteria); use eye drops (eye drops may now be carried through security) whenever your eyes feel dry; consider using saline nasal gel to keep the inside of your nose moist and make breathing more comfortable; also use lip balm and bring small containers of hand lotion for dry skin.

Other tips include: take antihistamine before your flight to keep the sinuses open and reduce pain in the ears and face; take small packages of Wet-Ones in your carry-on bag; bring tissues, a toothbrush, chewing gum and batteries.

Sources: Tray Goodman, TravelZoo

## IN REMEMBRANCE

Joann A Hill	01/28/14
Josephine Gurule	02/17/14
Mona Elien	03/15/14
William Collier	03/20/14
Gregory Jansen	03/22/14
Dolores M Soltero	03/24/14
Mary B Husband	03/25/14
Sue Datson	03/27/14
Philip Fierros	03/31/14
Ruth W. Wilson	04/08/14
J. Budge Elliott	04/09/14
E Marieta (Rita) Patterson	04/09/14
Lawrence Cluen	04/11/14
Melvin Patterson	04/16/14

### 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.

## DID YOU KNOW THAT...

More than half of all American households now own stocks, up from only one in five households in 1983. By 2000, shareholders have outnumbered voters. More citizens own stock than cast a ballot for the President of the United States.

In a recent study of how people found work, it was discovered that most people found them via contacts. Roughly in five of six instances, those contacts were people with whom the job seeker did NOT have a close relationship and did not even know them particularly well. It pays to meet people.

## PHISHING SCAM

Recently one of our retirees brought to my attention another phishing scam that he thought would be helpful to pass along – He received a phone call from (302) 394-9567 and his caller ID showed Direct TV.. Since he was a subscriber he answered the phone. He told them that they had reached the wrong number but told them he was a Direct TV subscriber but did not give them his name. They stated that they wanted to update his personal information. He told them that his information was current and hung up the phone. A red flag was raised when he noticed that Direct TV has a 1-800 number, so he immediately called Direct TV which informed him that they did not call. At their request, he gave them the number that appeared on his caller ID. The Direct TV operator assured him that Direct TV will never call to update personal information via telephone. She also reminded him that Direct TV uses a toll free number (1-800).

## 2014 COPRA BOARD

President:	<b>Jack Thomas</b>	(623) 825-6999
	E-mail	<a href="mailto:jtnt@cox.net">jtnt@cox.net</a>
Vice President:	<b>Laura Ross</b>	(623) 878-3334
	E-mail	<a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>
Treasurer:	<b>Barbara Kellogg</b>	(623) 322-5227
	E-mail	<a href="mailto:avidgolfer@aol.com">avidgolfer@aol.com</a>
Secretary:	<b>Dawnell Navarro</b>	(623) 412-0854
	E-mail	<a href="mailto:navarro2@cox.net">navarro2@cox.net</a>
Board Members:	<b>Tray Goodman.</b>	(602) 432-6652
	E-mail	<a href="mailto:traygoodman@hotmail.com">traygoodman@hotmail.com</a>
	<b>Cathleen Gleason</b>	(602) 361-2315
	E-mail	<a href="mailto:cgleason2@cox.net">cgleason2@cox.net</a>
	<b>Sue Stites</b>	(602) 819-7106
	E-mail	<a href="mailto:sstites@cox.net">sstites@cox.net</a>
	<b>Karen Clifford-Anderson</b>	(623) 772-7472
	E-mail	<a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>
	<b>Yvonne Warren</b>	(602)952-1025
	E-mail	<a href="mailto:yimmons@yahoo.com">yimmons@yahoo.com</a>
	<b>Marvin Roelse</b>	(480) 288-1046
	E-mail	<a href="mailto:copramembership@gmail.com">copramembership@gmail.com</a>
Benefits Committee Chair & Health Task Force:	<b>Laura Ross</b>	(623) 878-3334
	E-mail	<a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>
Retirement Board Representative:	<b>Cathleen Gleason</b>	(602) 361-2315
	E-mail	<a href="mailto:cgleason2@cox.net">cgleason2@cox.net</a>
By-laws Review Chair:	<b>Karen Clifford-Anderson</b>	(623) 772-7472
	E-mail	<a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>
Member Support and Social Committee Chair:	<b>Yvonne Warren</b>	(602)952-1025
	E-mail	<a href="mailto:yimmons@yahoo.com">yimmons@yahoo.com</a>
Membership Chair:	<b>Marvin Roelse</b>	(480) 288-1046
	E-mail	<a href="mailto:copramembership@gmail.com">copramembership@gmail.com</a>
Chronicle Chair:	<b>Tray Goodman</b>	(602) 432-6652
	E-mail	<a href="mailto:traygoodman@hotmail.com">traygoodman@hotmail.com</a>
Chronicle Editor:	<b>Mary Dysinger-Franklin</b>	(602) 705-8822
	E-mail	<a href="mailto:copranewsletter@gmail.com">copranewsletter@gmail.com</a>

COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>
COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
City Retirement Systems (COPERS).....	(602) 534-4400
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](mailto: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:  
COPRA Chronicle, %Marvin Roelse  
10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85118



*Wishing you  
all a safe and  
happy summer!*

### **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