

COPRA CHRONICLE

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

October 2012

MEMBERSHIP IS OUR STRENGTH

Issue 3

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MEMBERSHIP

Have you changed your address, email address or phone number? For address, email address and/or telephone number changes, or for any questions about your COPRA membership, please contact Marvin Roelse, Membership Chairman. Marvin can be reached by telephone at (480) 288-1046, or by mail at: CO-PRA Chronicle, 10701 E. Peralta Canyon Dr., Gold Canyon, AZ 85118, or by e-mail at marvinr567@msn.com

COPRA BOARD ELECTIONS

In accordance with the COPRA By-Laws, as amended September 13, 2012, it is time again for the COPRA Board of Directors' elections. 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.

Candidate biographies and ballots will be included in the November issue of the COPRA Chronicle with the actual election taking place at the December 6, 2012 Holiday Party and Membership Meeting.

The five current board members are seeking re-election. If you are interested in becoming a candidate for the Board of Directors, please contact Robert Salemi, Nominating Committee Chair, at (480) 821-6707, or e-mail at: rsalemi451@gmail.com

If you are interested, we must hear from you no later than October 20, 2012.

(Nominating Committee: Robert Salemi, Chair, Cathy Gleason, Barbara Kellogg, Marvin Roelse, & Jack Thomas)

AMENDED BY-LAWS

The COPRA Board amended the association By-Laws on September 13, 2012. All of the changes were "housekeeping" in nature and were made to update the wording of the By-Laws to make them current. A copy of the amended By-Laws start on page 5 of this edition of the Chronicle and have been posted to the COPRA website.

"Membership is our Strength"

PRESIDENT'S MESSAGE



Hi everyone:

Good news! The City Council made a decision on September 25th to allow recommended changes to the current Defined Benefit Program to go before the voters next March 12, 2013. The changes, presented to Council by the City Manager, were based mostly on the Task Force Report recommendations completed last December 2011. The Council decision will only impact new hires and not existing City employees. Current retirees and their pensions were never part of the recommendations but were used in the study research to illustrate the costs of the current Pension System and future impacts as more staff retires. There will also be some additional recommendations regarding investment rules for the Pension fund which are intended to improve the overall earnings of the fund program.

Since some of you may have missed the newspaper articles, I will summarize the recommendations to clarify this complex issue. First and foremost, as I had previously reported last year, the Task Force recommendations also included some changes impacting existing employees. After the Task Force completed its work and final report, there was a legal challenge regarding State Legislature changes made to the State Retirement System in 2011 that would have required State employees to contribute more to their retirement program. The Courts determined that this was not legal and, therefore, reversed the actions of the State Legislature. This did not directly impact the City because the State Retirement System is independent from the City Retirement System. It did, however, give the City pause to reconsider sending any recommendations to the voters that would have required existing City employees to contribute more to provisions in law:

Article XXIX - Section 1-C:

• Membership in a public retirement system is a contractual relationship that is subject to article II, section 25, and public retirement system benefits shall not be diminished or impaired.

Article II, Section 25:

• No bill of attainder, ex post facto law, or law impairing the obligation of a contract, shall ever be enacted.

The Council decision on September 25th included three elements. The first impacts new hires only; the second and third concern Retirement Board and City recommendations for the retirement system (COPERS) operation.

Element 1 - Changes for New Hires

- Employee contribution rate is based on 50/50 split of actuarially determined rate
- Change the pension multiplier to a graduated multiplier based on years of service, matching the Arizona State Retirement System (ASRS) schedule
- Change Rule of 80 provision to Rule of 87
- · Increase time of service requirements and eliminate minimum pensions
- Allow new City hires with service on account with ASRS prior to 7/1/2011 to join COPERS under current provisions

(Continued on page 4)

PLAVIX GENERIC LAUNCHED

In mid-May, Plavix, a blood clot fighting drug, lost its patent protection and an influx of less expensive generic equivalents were introduced to the market.

Plavix is the first blockbuster drug to go generic since Lipitor in December 2011. It brought in \$7.1 billion in sales in 2011 and in the 15 years that Plavix was on the market it generated an astounding \$42.8 billion in sales. From August 2011 through April 2012 the City's prescription drug plan for employees, retirees and eligible family members spent \$472,394 to pay for Plavix prescriptions.

Generic medications are significantly less expensive for the patient and the medical plan, so it's always good news when a popular brand name medication loses its patent protection and can be manufactured as generic. Usually, branded drug prices drop several times following their generic launch because one company is granted the exclusive right to market the generic drug in the first six months. In the case of Plavix, the company that won the right to sell the generic forfeited their exclusive period because they did not fulfill requirements of their agreement. Therefore, seven companies have received authorization to market the generic drug immediately – lowering the cost of the drug quickly and significantly.

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HOLIDAY PARTY

This year's Holiday Party will be held on **December 6**, **2012** at the Mountain Preserve Reception Center on East Dunlap in Phoenix.

Tickets will be on sale at the October 18, 2012 general membership meeting, which will be held at the Washington Activity Center, 2240 W Citrus Way, Phoenix.

The Board has kept the same cost as last year at only \$18 per person.

Tickets will also be on sale from Barbara Kellogg, COPRA Treasurer, by mail. Send your check made payable to COPRA to Barbara Kellogg, 1465 E. Rosemonte Dr., Phoenix, AZ 85024-2962.

"Once again, COPRA will be collecting toys at our Holiday Party to be delivered to a local toy drive. Past Holiday Party attendees have been extremely generous with their donations. If you would like to donate, please bring a **new unwrapped toy**

TOY DRIVE

to assist us in making the season a little brighter for those who are less fortunate. See you on December 6th!"

EITC VITA VOLUNTEERS NEEDED

The city's Earned Income Tax Credit (EITC) Campaign is seeking individuals who will become Volunteer Income Tax Assistance (VITA) Volunteers. VITA volunteers help low-income working individuals and families by preparing their taxes and claiming the federal Earned Income Tax Credit.

Volunteers are needed for the upcoming season. The Internal Revenue Service (IRS), in partnership with the city of Phoenix, will be conducting free training sessions from November to January at locations around the city. One volunteer hour may be worth more than \$1,800 to a working family.

For more information about volunteering, call <u>602-262-6658</u>, e-mail to <u>eitc@phoenix.gov</u> or visit <u>phoenix.gov/eitc</u>. For free tax preparation locations call 211 or <u>1-877-211-8661</u> or visit <u>211arizona.org</u> starting in January.

NEW RETIREES (JULY 2012)

Bobby Banda Bobbie Bartholomew John Brant Patricia Carrillo Carol Castillo Anna Castro Victoria Correll Joanne D'Angelo Manuel Day Belinda Diaz Ronald Doubek Juanita Duran Yvonne Esparza Carole Fitz Bruce Fix Desiree Garcia Patrick Garcia Antoinette Gavazzo Jose Guzman Mark Henslee

IT Water Aviation Police **Neighborhood Services** Human Services Citv Court **City Attorney** Public Works **Neighborhood Services** Street Transportation Fire Police Planning Aviation Aviation Phoenix Convention Center Public Works Street Transportation Water

Donald Johnson Scott Kelly Kathleen Kilfoyle Linda Kirby Molly Liddell Wade Liggins Dovle Lucy. Jr. Leland Merrill Angela Neary Anita Ormsby Thomas Palma Reginald Reed Eunice Scott Jeff Spellman William Spivey Gary Tasky Dwight Tornquist Alma Urias Gloria Wendlandt Mike Young Michael Ziegler

Street Transportation Fire **City Attorney** Aviation Street Transportation Finance Street Transportation Library Water Aviation Police Parks & Rec Planning Finance Street Transportation Public Works Citv Court Aviation Street Transportation

Water

PRESIDENT'S MESSAGE (CONTINUED)

(Continued from page 2)

Element 2 - COPERS Board recommendations

- Remove some non-standard investment limitations from the Charter to provide opportunity to maximize investment returns for the Plan
- Put into the Charter certain IRS-required operational and documentation provisions that are current practice, but should be placed into the Charter, since COPERS operates as a tax-qualified retirement plan

Element 3 - Additional City Staff Recommendation

• Include in the Charter language an option for the City to pay more than the Actuarially Required Contribution

The proposed timeline for the above changes to take place, assuming voter approval next March, would be July 1, 2013.

It was an honor to serve on the Task Force and work with a very dedicated group of citizens, employees, and staff in trying to tackle what at first seemed insurmountable. It appears that the Council decision on September 25th was the best that could come out of the Task Force's efforts and one that will eventually save the City and taxpayers almost 600 million dollars over the next 25 years.

In closing, I hope to see all of you at the upcoming General Meeting on October 18th. City Manager David Cavazos will be joining us and will most likely share even more news regarding Pension Reform and the State of the City going forward. This will also give you an opportunity to ask David questions as well.

See you then.....Jack

BY-LAWS of the CITY OF PHOENIX RETIREES ASSOCIATION

ARTICLE I. NAME

The name of this organization shall be: City of Phoenix Retirees Association (COPRA)

ARTICLE II. PURPOSE

The purpose of COPRA shall be to develop, promote and carry out activities for the benefit of retired General employees of the City of Phoenix, and to represent the best interests of retirees in all benefit matters that the city may have under consideration.

ARTICLE III. GENERAL MEMBERSHIP

Membership shall be open to any retiree of the City of Phoenix under the General Retirement Plan (COPERS) upon payment of dues as established by the Board of Directors. Additionally, the following individuals are also eligible for membership:

- 1. RETIREE'S SURVIVOR. The survivor of a current COPRA member is eligible to continue membership in COPRA upon the death of the retiree.
- 2. DEFERRED RETIREE. Any City of Phoenix General Retirement Plan Deferred Retiree.
- 3. DISABILITY/MEDICAL. Any City of Phoenix General Retirement Plan employee currently receiving a disability/medical pension from the City of Phoenix.
- 4. HONORARY LIFE MEMBERSHIP. Honorary Life Membership can be awarded by the Board of Directors for outstanding dedicated service toward the substantial betterment of COPRA and its members. It is the highest honor that can be awarded by COPRA, and must involve leader-ship, initiative and a significant amount of effort over a considerable period of time, including working productively and harmoniously with various individuals in order to accomplish the goals of COPRA. No further payment of dues is required for the honorees during their lifetime.

ARTICLE IV. MEETINGS

- 1. Board: The Board of Directors shall generally meet the second Thursday of each month, with the exception of June, July and August.
- 2. Annual Meeting: The annual meeting, including election of Board of Directors, shall be held in December.
- 3. Regular Membership Meetings: Membership meetings shall be held periodically, with the exception of June, July and August.
- 4. Standing Committee Meetings: Shall be held as necessary to accomplish the goals of CO-PRA.
- 5. Special Membership Meetings: May be called by the Executive Committee as needed. Such meetings require not less than 15 calendar days notice to the general membership. Special Membership Meetings shall be announced to the General Membership in the Chronicle News-letter and/or be posted on the COPRA website.
- 6. Emergency Board Meetings: May be called at the discretion of the Executive Committee.
- Notice of Meetings: Shall generally be provided through the Chronicle Newsletter and the CO-PRA website, unless such meetings should be considered Special Membership or Emergency Board Meetings.
- 8. Quorum: Board meetings require a simple majority of the board to be present or available electronically, thereby constituting a quorum. A quorum is not required for membership meetings.

ARTICLE V. BOARD OF DIRECTORS

The Board of Directors shall consist of ten (10) elected positions that serve for two-year terms of office. Five positions are subject to election each calendar year so that "staggered" terms-of-office are created for continuity purposes. The Executive Committee shall consist of four (4) directors elected by the Board of Directors to a one-year term of office.

- 1. The Executive Committee shall consist of the President, Vice-President, Secretary, and Treasurer.
- 2. The general powers of the Executive Committee shall be to carry out the goals of the organization as defined in the By-Laws. The Board of Directors shall determine the policy and all activities of the Association, approve expenditures, and direct all functions affecting the Association.
- 3. Immediate Past-President: The Immediate Past-President shall assist the President in an advisory capacity. In the event an Immediate Past-President does not seek re-election or is not reelected to the Board of Directors, he or she may continue in an advisory capacity to the President and the Board of Directors, but shall not have official powers or voting rights on the board.
- 4. Term of Office: Each elected director shall serve a two-year term. Any director who has three unexcused absences from COPRA board meetings may be removed from office by a 2/3 majority vote of the Board of Directors.
- 5. Vacancies: Any unexpired term of a director shall be filled by a recommended candidate from the Executive Committee and approved by the Board of Directors.
- 6. The Board shall be responsible for establishing "temporary" working committees as necessary and appointing the appropriate chairs. The Board shall also make recommendations for full-board approval on an annual basis for all chairs of standing committees and COPRA Board as established in the By-Laws.

ARTICLE VI. OFFICER'S DUTIES (EXECUTIVE COMMITTEE)

- 1. President: The President shall preside over all meetings of the board and general membership. The President shall work with all members of the board in establishing items for board consideration and appropriate follow-up.
- 2. Vice-President: The Vice-President works on various projects and assignments as directed by the President. The Vice-President shall assume the duties of the President when the President is absent or otherwise incapable of discharging duties of the office. In the event of a vacancy in the office of President, the Vice-President shall assume the office of the President until a timely replacement election can be held by the Board of Directors to complete the term-of-office.
- 3. Secretary: The Secretary shall be responsible for maintaining minutes of all meetings of the Association, shall attend to all necessary correspondence and perform such duties as assigned by the President and the Board of Directors. At the end of the Secretary's term-of-office, all minutes and records shall be forwarded to the incoming Secretary.
- 4. Treasurer: The Treasurer shall receive all funds of the Association and shall pay such monies as are authorized by the President, and/or the Board of Directors, or as otherwise provided through these By-Laws. The Treasurer shall maintain all financial records and provide a monthly financial statement for the Board of Directors approval.

ARTICLE VII. ELECTIONS

All directors as defined in Article V shall be elected by a ballot process as defined in this Article. All current COPRA members are eligible to seek office as a director for a two-year term as outlined below. All existing directors of COPRA are also eligible to seek re-election by providing a notice of intent to the Board Chair by the October board meeting and shall automatically be placed on the ballot. The addition of non-incumbent candidates to the ballot running for open board positions shall follow the steps outlined in this Article below. A. A Nominating Committee shall include all five (5) incumbent directors not up for re-election. These five directors shall elect a chair among them on or before the October board meeting. The Nominating Committee shall perform all functions as necessary to assure compliance with the processes outlined in this Article.

B. The Nominating Committee shall solicit names from the general membership for consideration to run for the open board positions using the Chronicle Newsletter, COPRA website and other means to seek interest.

C. The Nominating Committee shall contact all interested candidates to discuss their interest and background for consideration, establish that they are members in good standing of the Association and are willing to serve if elected.

D. The Nominating Committee shall select from those interested members, candidates to be nominated and placed on the ballot, in addition to all incumbent candidates seeking re-election, by the November board meeting. No more than two candidates (including incumbents) shall be placed on the ballot for each of the open board positions.

All candidate biographies shall be published in the November Chronicle Newsletter which shall serve as the notification to the general membership in preparation for elections to be held at the annual meeting in December, unless paper balloting by mail is required as outlined in Article VII.1. below.

1. Ballot Process: Voting shall be conducted by voice vote at the December Annual Meeting if no more than five (5) candidates are on the ballot. If additional candidates are nominated, a formalized ballot process shall be conducted as follows:

- a) A ballot listing all candidates shall be included in the November Chronicle to be distributed to all paid members. Members may bring their ballot to the December Annual Meeting where a ballot box shall be provided, or may cast their votes by mail to the Nominating Committee Chair postmarked and delivered prior to the meeting date. Replacement/substitute ballots may be used as necessary according to procedures outlined by the Nominating Committee.
- b) Members of the Nominating Committee shall handle the ballot process and establish procedures as necessary to meet the requirements of this Article. They shall also ensure that appropriate controls are in place to provide for one vote per "paid" member either by mail or in person at the December Annual Meeting.
- c) The Nominating Committee shall count the votes and elected directors shall be announced at the December Annual Meeting.

ARTICLE VIII. DUES

Annual dues for eligible members as outlined in Article III, shall be as established by the Board of Directors. The Board of Directors may also adopt membership incentive programs. Dues from new members paid after September 1 shall apply to the following year. Dues must be paid annually at the beginning of the calendar year. A member may pay dues for more than a year. Payment of dues for multiple years shall be at the established rate for the current year and additional payment by a member in subsequent years due to a change in fee structure shall not be required for those years already paid. If dues are not paid by May 1 of each year, membership shall terminate.

ARTICLE IX. FINANCES

The fiscal year shall be from January 1 to the end of December. All revenue shall be deposited in a local financial institution and may be withdrawn upon authorization of the Executive Committee and/or Board of Directors. A statement of financial condition shall be given at the monthly board meeting. A summary of the finances of the organization shall be provided annually to the membership. A financial audit shall be conducted whenever deemed appropriate by the Board of Directors.

ARTICLE X. NEWSLETTER

A newsletter (COPRA Chronicle) shall be prepared and distributed at regular intervals and be posted on the COPRA website as determined by the Board of Directors.

ARTICLE XI. COMMITTEES

COPRA has six (6) Standing Committees which serve the on-going needs of the Association. All standing committee chairs shall be COPRA Board Members. Additional "working" or "ad hoc" committees may be established to meet specific needs or objectives and shall only serve for a limited amount of time. All committees and their respective chairs report to the Board of Directors and shall update the board on all matters as necessary and seek approval from the board for all actions that represent COPRA.

The six standing committees are as follows:

1. Membership Committee: The Membership Committee shall maintain records of all existing COPRA members, collect necessary dues and forward funds to the Treasurer, and develop and structure programs to seek out new members from retirees of the City of Phoenix eligible for this Association.

2. Nominating Committee: The Nominating Committee shall submit the names of eligible candidates and conduct the election process in accordance with Article VII of these By-Laws.

3. Programs Committee: The Programs Committee shall be responsible for the establishment, scheduling and programming of all general meetings and other social gatherings of the Association. Responsibilities also include the arrangement and coordination of the refreshment, entertainment and/or education portions of these functions.

4. Benefits Committee: The Benefits Committee shall work with the City of Phoenix Human Resources Department, to represent the health benefit interest of retirees, obtain improved benefits for retirees, and report items affecting retirees. The committee chair shall also work with the city on health insurance matters as a member of the Health Care Task Force.

5. Chronicle Committee: The Chronicle Committee is responsible for publication and distribution of the Chronicle Newsletter. The committee shall work with all members of the board and other standing committees on articles of importance to be placed in the newsletter. The Editor shall be responsible for the preparation of the Chronicle Newsletter. All articles related to health, benefits and COPRA programs shall be submitted through the standing committees.

6. Retirement Board Committee: The Board of Directors shall recommend a Retirement Board Representative who shall be Chair to serve on the City of Phoenix Retirement System Board (COPERS.) This committee shall work with the City of Phoenix Retirement Office and Retirement Board regarding pension related benefits for retirees and report to the COPRA Board on items affecting retirees.

ARTICLE XII. MEMBERSHIP RESPONSIBILITY

It is the responsibility of each member to inform the Membership Committee Chairperson of any change in address, phone number or marital status.

ARTICLE XIII. AMENDMENTS

The By-Laws shall be amended by a majority vote at any general membership meeting providing that at least fifteen (15) calendar days written notice of the proposed changes are given to the membership. Amendments to the By-Laws shall be made available to COPRA members in the Chronicle newsletter and be posted on the COPRA website.

ARTICLE XIV. MISCELLANEOUS

Various housekeeping changes may be made to update the wording in the By-Laws without approval of the general membership.

CITY MANAGER'S CORNER

Like us at facebook.com/cityofphoenix

The city is always looking for opportunities to partner with businesses and help our residents at the same time. That's why the Mayor, City Council and I are happy to announce that the city is participating in the National League of Cities Service Line Protection Program, provided by business partner Service Line Warranties of America (SLWA).

SLWA offers residents optional sewer and water line warranties, covering sewer lines from the private property line to the connection to the home and water lines from the meter to the connection to the home. The first campaign is for sewer lines.

The Service Line Protection Program was developed through the city's Innovation and Efficiency efforts, which are nearing \$50 million in savings and efficiencies. Phoenix will receive an estimated \$400,000 from the program, just in the first year. That helps us provide crucial services like police, fire, parks, libraries and senior centers.



David Cavazos

SLWA is mailing letters to Phoenix residents with program details. The cost for the sewer line program is \$6 a month, and the company bills residents directly. Nearly 99% of homeowners filing claims have received free repairs or replacements. Nationwide, 130 cities are participating in the program, including Atlanta, Milwaukee, San Diego, Kansas City and Avondale.

For more information or to enroll in the optional Service Line Protection Program, call SLWA at 1-866-922-9006 or visit www.slwofa.com.

The agreement with SLWA is one part of the city's Marketing Partnership Program, which generates revenue for city programs and services with no cost to the city. The Mayor and City Council established the Marketing Partnership program to create, identify, and implement mutually beneficial business partnerships and generate revenue for city programs and services. The first partnership, a prescription drug discount card through Coast2CoastRx, has generated \$124,000 and saved residents more than \$5.6 million.

The two partnerships will raise an estimated \$500,000 this fiscal year, and no city dollars are being used for either program. For more information, visit phoenix.gov/bizpartners.

You can see photos of Councilman Bill Gates and me kicking off the Service Line Protection Program on the city's Facebook page at facebook.com/cityofphoenix.

When you visit the site, you should also take notice of the fun photos of people showing how they shop Phoenix. To promote shopping in Phoenix, we're asking residents, visitors and current and retired city employees to submit photos of their favorite places to shop, dine or visit in the city.

City retirees are also are invited to "Show Us How You Shop Phoenix!" Through the end of December, send photos as an attachment to **contactus@phoenix.gov** with "Shop Phoenix" in the subject line. They will be featured in a photo album on the city's Facebook page, and the top photo each week will be the city's Facebook cover photo.

To view "Show Us How You Shop Phoenix!" photos, like the city's Facebook page on your smartphone, tablet or computer at facebook.com/cityofphoenix and go to the "Shop Phoenix!" photo album.

Why is shopping in Phoenix so important? Because the sales taxes on the merchandise purchased at businesses in Phoenix go directly to the city's General Fund, which pays for important city services such as police and fire protection, parks and libraries. The largest revenue component for funding the city's basic services is sales tax—it accounts for 39 percent of General Fund revenues.

Thank you for your continued support of city services by shopping Phoenix.

FOUR LIFESAVING STRATEGIES FOR DIABETES PATIENTS

Diabetes more than doubles your risk of heart disease and stroke. It's also the leading cause of kidney failure, non-injury-related foot and leg amputations and new cases of blindness. But being diagnosed doesn't mean you're destined for such serious health problems. A new government study reports a dramatic drop in the rate of diabetes-linked amputations in adults, and researchers attribute the improvement to better management of diabetes and risk factors. Here are strategies to help prevent or delay complications:

Watch blood pressure and cholesterol

Blood sugar levels are important, but they're not the only numbers you need to focus on. High blood pressure can damage blood vessels and, when combined with high cholesterol, can lead to a heart attack or stroke. Keep blood pressure below 130/80; for cholesterol, the goal is less than 100 for "bad" LDL, above 140 for "good" HDL.

Commit to your care

Managing diabetes may seem overwhelming, but if you take it one day at a time and learn all you can about the condition, you'll be in better control. To keep blood sugar in check, work with your doctor to determine what, how much, and when to eat; get active and maintain a healthy weight; monitor glucose levels; and take prescribed medications as directed.

Check your feet daily

More than half of people with diabetes have some form of nerve damage, which can cause loss of sensation in the feet – that means you might not feel a blister or sore. High blood sugar also injures blood vessels. If you have poor circulation, sores can't heal and could become infected. Untreated infections may lead to amputations. Look for any cuts, injuries or redness, and tell your doctor if you have a sore or foot problem that doesn't start to heal in a few days.

Get annual eye exams

Diabetes can increase your risk of cataracts and glaucoma. It also damages blood vessels of the retina, which can lead to blindness. Regular checkups can help keep minor problems from turning major, or catch serious eye problems early so treatment is more effective.

Source: THE DOCTORS

BREAST CANCER AWARENESS MONTH

October is National Breast Cancer Awareness Month (NBCAM). Since the program began in 1985, mammography rates have more than doubled for women age 50 and older and breast cancer deaths have declined.

This is exciting progress, but there are still women who do not take advantage of early detection at all and others who do not get screening mammograms and clinical breast exams at regular intervals. {Insert any or all of the following bullets, depending on your goal.}

- Women age 65 and older are less likely to get mammograms than younger women, even though breast cancer risk increases with age.
- Hispanic women have fewer mammograms than Caucasian women and African American women.
- Women below poverty level are less likely than women at higher incomes to have had a mammogram within the past two years.
- Mammography use has increased for all groups except American Indians and Alaska Natives.

If all women age 40 and older took advantage of early detection methods – mammography plus clinical breast exam – breast cancer death rates would drop much further, up to 30 percent. The key to mammography screening is that it be done routinely – once is not enough."

(Continued on page 11)

IN REMEMBRANCE

Richard E Martin	03/19/12
	03/19/12
William Murphy	08/14/12
Sandor Tyukodi	08/28/12
Vivian Laramore	08/31/12 Survivor
James Forster	08/31/12
Robert Adams Jr	09/01/12
Horacio Fernandez	09/01/12
Maria Valdez	09/01/12 Survivor
Joseph Y Ortiz	09/04/12
Stanley McDonald	09/10/12
Patricia Dates	09/15/12
Socorro Martinez	09/20/12 Survivor
Laura Moorehead	09/24/12 Survivor

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.

BREAST CANCER (CONTINUED)

(Continued from page 10)

For more information about NBCAM, please visit www.nbcam.org. For additional information, please call one of the following toll-free numbers: American Cancer Society, (800) 227-2345, National Cancer Institute (NCI), (800) 4-CANCER, Y-ME National Breast Cancer Organization, (800) 221-2141.

The National Breast Cancer Awareness Month program is dedicated to increasing public knowledge about the importance of early detection of breast cancer. Fifteen national public service organizations, professional associations, and government agencies comprise the Board of Sponsors, who work together to ensure that the NBCAM message is heard by thousands of women and their families.

October Checklist

- Get a flu shot: *Special options* 1) A high-dose vaccine for people age 65 and older. 2) intradermal (small needle) shots for adults ages 18 to 64. 3) FluMist nasal spray for people ages two through 49.
- Rehearse fire escape routes: Fire Prevention Week is October 7-13. This year's theme - "Have two ways out!" from every room.
- Protect your car against Halloween mishaps: Raw eggs and aerosol string can wreck havoc on older car finishes. If you leave a vehicle outside, wax it beforehand.

2012 COPRA BOARD

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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.



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> POSTMASTER Please send address corrections to: COPRA Chronicle ,%Marvin Roelse 10701 East Peralta Canyon Dr. Gold Canyon, AZ 85118

OCTOBER COPRA CHRONICLE



to see 2240 W. Citrus Way Hope Oct 18, Phoenix, AZ October 18 at 1:30 pm - State of the City December 6 at 11:30 am - Holiday Party

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