



# COPRA CHRONICLE

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

December 2010

**MEMBERSHIP IS OUR STRENGTH**

Issue 5

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## COPRA BOARD ELECTIONS

The COPRA Board Nominating Committee presents a minimum of five candidates for election to the board every year. There are 10 directors of COPRA serving 2-year terms so every year one-half of the board is up for election and potentially additional candidates selected for consideration. The 2010 election process had challenges in that two board members are stepping off the board mid-term (PJ Jasso and Tami Polinsky). The Board of Directors selected Ray Bladine and Marvin Roelse to complete their second year on the board. Two additional board members (Gary Gross and Kerry Wangberg) have completed their current terms and have decided not to seek re-election. Gary has served 15 years on the COPRA Board and Kerry has served 2 years. We were very fortunate to have these great volunteers helping all City retirees and thank them for their service.

The other three current board members wished to be considered for re-election. The Nominating Committee also selected Yvonne Warren and Dawnell Navarro to be placed on the ballot for consideration. The three incumbents and the two new candidates were elected unanimously by those present at the Annual Meeting. Congratulations to

Karen Clifford-Anderson  
 Laura Ross  
 Sue Stites  
 Yvonne Warren  
 Dawnell Navarro

on their election to the COPRA Board of Directors.



### MEMBERSHIP

Changed your address or phone number? For 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](mailto:marvinr567@msn.com)

***"Membership is Our Strength"***

# PRESIDENT'S MESSAGE



As a fellow retiree, I was frustrated reading the stories regarding public pensions in the Arizona Republic recently with day after day reporting on six pension systems, including the City of Phoenix. Looking back over those articles I have tried to better understand what made me the most frustrated. Was it the not so subtle message that public sector retirees are partly responsible for the financial challenges the pension systems are now facing and government budgets in general? Was it the perceived imbalance of reporting only on the privileged few making high pensions and then creating impressions that all retirees were receiving these same benefits? Was it the feeling when you were talking with friends and neighbors and having to defend a system that has worked well over many decades and served the City well? These perhaps are just a few of the many feelings you may have had and I am not sure about which feelings I had that frustrated me the most but suffice to say they existed.

The truth out of all of this is that these were just feelings and not necessarily reality. Reality shows that over 25% of City retirees receive pensions at or below the national poverty level and the majority of the rest do not receive pensions even close to the numbers printed in the newspaper. The reality also is that most of the private sector used to enjoy higher wage standards than most government workers over the course of existing retirees years of service. It has only been in the past 5-10 years that this disparity has disappeared in some sectors. Statistics, however, have a way of shaping the story and that was paramount in the articles printed. The reality is that Phoenix does not give cost-of-living increases to the retirees unless the pension system fund gains 8% or more sustained market growth over a 5 year period. This of course has not happened as we all know for the past few years and probably will continue to be a challenge in the near future.

It is understandable that each of the six pension systems in the State will most likely need to be reviewed objectively and solutions identified that will preserve and protect those already receiving pensions, and treat employees looking forward to a future pension fairly and equitably. Preserving and protecting those already on a pension is a contractual relationship backed by the Arizona State Constitution and acknowledged as such in the Arizona Republic investigation. It is important for all of us to keep that in mind when concerns may surface in the future from various sectors to the contrary.

The Mayor has just announced that the City will be establishing a committee to discuss the pension system going forward. COPRA has requested of the Mayor's Office that we be given consideration to serve on that committee but no announcements have been made as yet. As always, we are continuing to work with the City and COPERS everyday and will share any further information with you when it becomes available. You are also encouraged to take advantage of our COPRA Website at [www.phoenixcopra.com](http://www.phoenixcopra.com). There are also additional links on that Website which will bring you directly to the City of Phoenix Website. New information from the Mayor and City Council can also be found by looking regularly on that link in addition to further news from COPERS when it becomes available.

In closing, the COPRA Board and committees are also busy preparing for the three major membership meetings in 2011 and will provide you more detail on these in the January issue. This being December, it is also time to remember to bring your dues current if needed although many of you have taken advantage of the 5 year plan and thank you for doing that. I wish all of you a joyous Holiday Season and a very Happy New Year.

Jack

# SENIOR CAB PROGRAM

Senior Cab Program to allow additional coupon books

In January 2010, the Senior Cab program began as a pilot. The goal was to test the effectiveness of providing subsidized cab coupons to seniors age 65 and older in Phoenix as a transportation alternative to Dial-A-Ride service. Currently, eligible participants can purchase a maximum of two coupon books per month. Each book contains \$20 worth of coupons with participants paying 30% of the cost per book, or \$6. Therefore, until now, participants who have chosen to purchase the maximum monthly amount or \$40 worth of coupons have paid \$12.

The City Council approved a request to allow program eligible participants to purchase two additional coupon books per month, for a new total of four. Participants would pay 50% of the cost for the third and fourth books, or \$10 each.

## JANUARY 3, 2011 RETIREMENT CHECKS

Just a reminder that unlike the rest of the year, the January retirement check payment will not be effective the previous business day as is the case during the rest of the calendar year when the first of the month is a Saturday, Sunday or a Holiday.

The January 2011 pension payment will be effective Saturday, January 1st for taxation reasons. Pension checks will be mailed Thursday, December 30th with an **effective date of January 1st**. Direct deposit instructions will also include an effective date of January 1st. Most likely direct deposits will be available on Monday, January 3rd.

## HOLIDAY PARTY AND ANNUAL MEETING



Jack Thomas thanks Gary Gross for his  
15 years of  
COPRA service.  
Thank you Gary, You will be missed!

Everyone enjoyed the Holiday Party and once again many gifts were brought for the "Toys for Tots" Program



## YEAR END IS ALMOST HERE AND IT IS TIME TO RENEW YOUR COPRA DUES!!!

**Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2010”, you should 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.”

COPRA membership dues are \$10.00 for all members. The dues special is still available so if you pay dues for 4 years (\$40.00), you get credit for 5 years. To renew your COPRA membership, send a check payable to “COPRA” to the following address:

COPRA  
% Marvin Roelse  
10701 East Peralta Canyon Drive  
Gold Canyon, AZ 85118-5130

## REMEMBER YOUR BENEFICIARIES

Even in retirement, our lives can be a swirl of marriages, divorces, births, and deaths; in short, change. As quoted by a Greek philosopher known for his doctrine of change, “nothing is constant but change.” According to Nationwide Retirement Solutions, the administrator of the city’s 457 and 401(a) Plans, problems can arise for your loved ones should you pass away without having accounted for change in your life.

The beneficiary designation(s) for your 457/401(a) Plans account with Nationwide is legally binding and takes precedence over your will or trust. That means your city of Phoenix Plans account assets will go to the person(s) you named on the beneficiary designation form on file with Nationwide, no matter what has changed since you submitted the form. If you’re not sure if you have a beneficiary designation on file or if you haven’t reviewed your beneficiary designation(s) since retirement, now is the time to check.

Please be sure you have a beneficiary designation on file with Nationwide and that it reflects the most current information. You should check your beneficiary designation(s) *at least once a year* and update as needed. That information is included on the quarterly account statements you receive from Nationwide, on your online account at [www.phoenixdcp.com](http://www.phoenixdcp.com) (“457” link), or you can call Nationwide at 602-266-2733 or 1-800-891-4749.

Think of your loved ones and complete a new beneficiary designation form today. Go to [www.phoenixdcp.com](http://www.phoenixdcp.com) and click on “Beneficiary Information/Forms” link or “Forms” tab on the home page to access and print the form. Or you call Nationwide at 602-266-2733 to request a form be mailed to you.

NRW-2576M1-PX (08/2010)

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## CITY MANAGER'S CORNER

There are many important city messages to share with you this holiday season. The most important one is happy holidays! All of us in the city organization - the Mayor, City Council, city management, employees and myself wish you and your family a safe and joyous holiday season and a happy new year.

I am sure many of you have started your holiday shopping, which brings me to another important point. Shop Phoenix! Whether you're planning a big holiday shopping spree or waiting for the after-holiday sales, Phoenix is the place to do your buying.

"Shop Phoenix" and you'll be keeping your sales-tax dollars in our community. As you may know, the holiday shopping season is tremendously important for the city. Sales taxes on the merchandise you buy at Phoenix businesses go directly into the city's General Fund, which helps pay for services such as police and fire protection, parks, libraries, senior centers, neighborhood preservation, neighborhood cleanup activities and street maintenance.

When you shop in other cities, the sales tax you pay supports their budgets, not ours.

City sales taxes make up about 40% of Phoenix's total General Fund revenue. City sales tax collections through October are right on track with our estimates, which is good news. A significant portion of our annual sales tax comes through holiday sales in December and redemption of gift cards in January, so it is critical to shop Phoenix for the holidays and to redeem those holiday gift cards at local businesses.

There are many great places to shop in all parts of Phoenix. For a listing of shopping destinations, hotels and restaurants near you, visit [phoenix.gov/shopphoenix](http://phoenix.gov/shopphoenix).

Speaking of exciting destinations, make sure you check out CityScape, the mixed-use development project in downtown Phoenix that recently celebrated its grand opening. CityScape is bounded by Washington and Jefferson streets and First Avenue and Second Street. There's plenty of affordable parking, or you can get there by light rail.

Next time you're visiting downtown, please spend some time exploring CityScape. You'll find Lucky Strike bowling lanes, Five Guys Burgers and Fries, Par Exsalonce salon and spa, plus many retail stores, including the Designer District, West of SoHo and Urban Outfitters. More shops and restaurants are on their way, so stay tuned. To learn more, visit [cityscapephoenix.com](http://cityscapephoenix.com).

Speaking of shopping ... have you noticed the cost of prescription medication? City retirees have a prescription drug benefit, but even so, some medications may not be covered by the plan. Or, perhaps you have friends or relatives who don't have any prescription-drug coverage at all.

You can see why the city is excited about a prescription drug-discount card program that we unveiled in November. The city partnered with Financial Marketing Concepts, Inc. to offer the Coast2Coast Rx card. So far, the response has been very positive.

The free program allows anyone regardless of income, age or health status to participate and save on the cost of medications. People in other areas of the country who are participating in the program have saved an average of 45% annually on the cost of prescription drugs. Even pets and family members can take advantage of it.

The Rx card can be used at all pharmacy chains and most independent pharmacies in Phoenix and throughout the nation. It includes more than 60,000 drugs in its formulary. For more information about the program or to print a free card, visit [coast2coastrx.com](http://coast2coastrx.com) or [phoenix.gov](http://phoenix.gov) and look for the link that says "Free Prescription Drug Card Program."



## CITY MANAGER'S MESSAGE TO EMPLOYEES

Hello fellow employees:

This afternoon, I updated the Mayor and City Council on savings identified by the city's Innovation and Efficiency Task Force. I am pleased to report that we have reached our goal seven months early, producing \$10 million in general fund savings for 2010-11, and a total savings of more than \$25 million when the enterprise departments, such as Aviation and Water, are included. We also are projecting \$107 million in recurring savings over the next five years because of the Task Force's efforts.

We are very grateful to Task Force Co-Chairs Debbie Cotton and Danny Murphy for their leadership and to all departments and the private-sector members of the Task Force who worked tirelessly to help the city achieve these remarkable savings. Thank you to all employees for working so hard to achieve these savings. More details about the savings and other innovation and efficiency efforts are available on [phoenix.gov](http://phoenix.gov); click on the Innovation and Efficiency button on the home page.

I also wanted to update you on the city's workforce numbers. In response to our budget situation, we have reduced the city's workforce by 13% from the peak in 2008. This is true in both authorized positions (17,297 in 2008 vs. 15,090 in 2010) and headcount or actual employees (16,698 in 2008 vs. 14,531 in 2010). Fortunately, 95% of these position reductions and, ultimately budget savings, have been achieved through attrition. The Mayor, City Council and management thank you for pitching in and helping to continue to provide outstanding service to our residents, even though we have the smallest per capita workforce in 40 years.

You probably read the Arizona Republic series last week about government pensions. For your background, 4,250 city retirees currently receive a pension. The city's plan is carefully managed and is regularly audited by outside, independent auditing firms. In September, I recommended and received approval from the City Council Finance, Efficiency and Innovation Subcommittee to hire a compensation consultant to review city pay and benefits. The city's plan has been in place since the 1950s and it is important that we conduct a thorough review that assures long-term viability of the pension system and a balanced approach to making changes. This process must include expert advice on the city's pension system as well as a thorough internal and public review process.

The Mayor, City Council and I wish you a happy and peaceful Holiday Season. Thank you for all that you do for the city.

-- David Cavazos

## MEMBERSHIP IS OUR STRENGTH

COPRA MEMBERSHIP

NOVEMBER 2010 - 2531

NOVEMBER 2009 - 2427

## *In Remembrance*

Connie Curry	10/04/10	Survivor
Eugene Neff	11/01/10	
Marjorie Sykes	11/03/10	
Howard Schaufelberger	11/08/10	
Jack C White	11/09/10	
Claire Black	11/09/10	
Fred Parks	11/11/10	
Jose Gallego	11/13/10	
Sandra Sophy	11/18/10	
Donald Spann	10/19/10	
S. John Baroni	11/20/10	
Violet Hoefert	11/20/10	
Phyllis Speake	11/21/10	Survivor
Carl Clark	11/25/10	
Virginia Gerhard	11/26/10	Survivor
Helen Gierek	11/26/10	
Thelma Karns	11/27/10	Survivor
Henry Lopez	11/28/10	
Cora Calvin	11/29/10	
Earl Stowers Jr	11/30/10	

### 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

## NEW RETIREES

### September 2010

Marcos Andrade  
 Paul Case  
 Frances Castro  
 Stephen Craig  
 Leonce Duhon  
 Dianna Hill  
 Hugh Jones  
 Kathleen Lubay-Johnson  
 Douglas Pilcher  
 Paul Rodriguez  
 David Scher  
 Alan Vernon

## 2010 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>Gary Gross</b>	602) 992-7495 E-mail <a href="mailto:gwgross1@cox.net">gwgross1@cox.net</a>
Secretary:	<b>Barbara Kellogg</b>	(623) 322-5227 E-mail <a href="mailto:avidgolfer@aol.com">avidgolfer@aol.com</a>
Board Members:	<b>PJ Jasso</b>	(602) 448-4102 E-mail <a href="mailto:rl-squared@hotmail.com">rl-squared@hotmail.com</a>
	<b>Vacant</b>	
	<b>Jim Flanagan</b>	(480) 497-8317 E-mail <a href="mailto:jamesaflanagan@gmail.com">jamesaflanagan@gmail.com</a>
	<b>Sue Stites</b>	(602) 819-7106 E-mail <a href="mailto:ssstites@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>Kerry Wangberg</b>	 E-mail <a href="mailto:wangwell@q.com">wangwell@q.com</a>
Benefits Committee Chair & Health Task Force:	<b>Laura Ross</b>	(623) 878-3334
Retirement Board Rep:	<b>Ray Bladine</b>	602-944-0971 E-mail <a href="mailto:rbladine@cox.net">rbladine@cox.net</a>
Member Support and Social Chair:	<b>Rosemary Stefaniak</b>	(480) 899-4130 E-mail <a href="mailto:rcstefaniak@gmail.com">rcstefaniak@gmail.com</a>
Membership Chair:	<b>Marvin Roelse</b>	(480) 288-1046 E-mail <a href="mailto:marvinr567@msn.com">marvinr567@msn.com</a>
Chronicle Editor:	<b>Mary Dysinger-Franklin</b>	(602) 705-8822 E-mail <a href="mailto:copranewsletter@gmail.com">copranewsletter@gmail.com</a>
Past President:	<b>John Burke (ex officio)</b>	(928) 427-9461

COPRA website.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/phxcopers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
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](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.



## DECEMBER COPRA CHRONICLE

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Please send address corrections to:  
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10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85118



THE COPRA BOARD WISHES  
EVERYONE A  
HAPPY HOLIDAY SEASON!

### MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Adult Center  
2240 W. Citrus Way  
Phoenix, AZ

*Tentative dates*

March 24, 2011 at 1:30 pm - **COPERS**  
May 19, 2011 at 1:30 pm - **Healthcare**  
October 13, 2011 at 1:30 pm - **City Manager**  
December 1, 2011- **Holiday Party (11:30 am) and Annual Meeting**  
(Mountain Preserve Center)

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