



COPRA CHRONICLE

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

November 2010 **MEMBERSHIP IS OUR STRENGTH** Issue 4

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COPRA BOARD ELECTIONS

It is election time once again for the COPRA Board of Directors. In the October issue of the Chronicle, we put out a call for volunteers that would be willing to serve on the Board. Two people stepped forward to answer this call. However, just before publication one of them has had some personal issues and is no longer able to serve. The Board will look to fill this position in the first quarter of next year and will be looking for another volunteer to fill this important position. Please contact someone on the Board if you would be willing to serve on the Board.

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. There are five members seeking election this year for the term of office 2011 – 2012.

In accordance with the COPRA By-laws, if there are no more than 5 candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a “voice vote” at the December 2nd COPRA Annual Meeting and Holiday Party.



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

I would like to give a special thanks to all who participated in the process.

PJ Jasso, COPRA Nominating Committee Chair
Nominating Committee: Jim Flanagan, Barbara Kellogg, and Jack Thomas

Candidate biographies continued on page 3.

“Membership is Our Strength”

PRESIDENT'S MESSAGE



I can not say enough positives about the great presentation that our new City Manager, David Cavazos, made for the many retirees who attended the meeting in October. David obviously put a lot of thought into this important event to give our retiree group a good understanding of the State of the City. The good news for those of you who missed this meeting is that there is a new column from David starting with this edition of the Chronicle. We are also in the process of putting his complete slide presentation on our website at www.phoenixcopra.com. I encourage all of you to review these slides to get a better understanding of where Phoenix is and where Phoenix is planning to go. Even more importantly, David has agreed to continue this column for retirees every month that the Chronicle is published with current events

and activities within the City. We are excited that he is willing to do this and look forward to his assistance and contributions to our Association.

We are now in the final planning stages for the upcoming Holiday Luncheon and the ticket sales are on-going. I encourage you to not wait until the final week to obtain your tickets to this important event, which concludes with our Annual Meeting where we will be voting on our board members for 2011. As always, the Annual Meeting is conducted after the luncheon for those of you who can only make the meeting. Regarding the luncheon, some of you waited until the last minute to acquire tickets last year only to find out that the ticket sales were closed. Please look in the Chronicle to find out how to get tickets sooner than later. We are required to give the Center the updated attendance for this event since they are preparing the meals accordingly. Also, please remember that COPRA subsidizes part of the cost for this event with the intent to keep your costs as low as possible. Please make time and come join the many other retirees for a visit and a delicious luncheon. If not, we hope to see you at least at the Annual Meeting.

See you on December 2nd.

Jack

IRS NO LONGER MAILING TAX FORMS

The Internal Revenue Service has decided to stop mailing tax forms and instructions because so many people file electronically. The IRS is likely to save about \$10 million a year by eliminating mailing. More than 96 million people filed their returns through the IRS online service last year, and about 20 million filed paper returns through tax preparers. The IRS says only 11.5 million people who filed paper returns received forms in the mail. Forms can be found on the IRS website, some libraries and post offices.

CANDIDATE BIOGRAPHIES

Continued from page 1

YVONNE WARREN

After 32 years with the City of Phoenix, I retired in April 2008. During my tenure, I worked 17 years as Personnel Officer in the Public Works Department and the remaining years in a variety of positions in the Personnel Department. Since retirement, I have enjoyed crafting, movies, reading, plays, concerts, family and pure leisure! I share a lot of these activities with the many City retirees I continue to have as friends. I have been a strong supporter of COPRA and hope to help contribute to the vibrancy of this organization.

SUE STITES (incumbent)

Retired from the Law Department in 2005 as a Management Services Administrator after 33 years with the City of Phoenix that included work in Police, Municipal Court, and Public Works. She has been a COPRA member since retiring. Since retirement she has worked as an independent contractor for a couple City departments doing administrative and contract work, and currently works at the Phoenix Convention Center, Symphony Hall, and the Orpheum Theatre as a Ticket Seller. "I want to utilize my experience to assist in the ongoing exchange of information with the retiree population through the identification of helpful resources, programs, and enhancements to the phoenixcopra.com website."

LAURA ROSS (incumbent)

Retired from the Street Transportation Department in 2005 as a Management Services Administrator after 30 years with the City. Laura has been a COPRA member since retiring and is currently serving as Vice President as well as COPRA's representative to the City of Phoenix Health Care Task Force. "I want to continue to use my knowledge to work for retirees ability to receive the best benefits available for an affordable price."

KAREN CLIFFORD-ANDERSON (incumbent)

Retired from the City Clerk Department in 2007 as Deputy City Clerk after 24 years with the City. Karen has been a COPRA member since retiring and has served on the Board the last two years, helped with the creation and maintenance of the COPRA website and is actively involved with healthcare benefits for retirees. "I would like to continue to share my experience with COPRA and help the organization be responsive to the current and future interests of retirees."

END-OF-YEAR STATEMENTS

In early February 2011, an end-of-year statement will be mailed to retirees enrolled in City of Phoenix medical and/or dental insurance plans during 2010. This statement will report the retiree's annual medical and dental insurance premium expenses to assist retirees who do not have access to a computer. IRS 1099 forms, used for tax filing purposes, which include annual pension amounts and taxes withheld, will continue to be mailed each year.

MEMBERSHIP IS OUR STRENGTH

COPRA MEMBERSHIP
SEPTEMBER 2010 - 2503
SEPTEMBER 2009 - 2408

CELEBRATE THE HOLIDAYS WITH COPRA MEMBERS

COPRA'S Annual Holiday Buffet and Annual Meeting

will be held on

Thursday, December 2, 2010 at
The Mountain Preserve Reception Center,
1431 East Dunlap, Phoenix, AZ

Doors open at 11:30 a.m.

Cost is \$18.00 per person (additional costs subsidized by COPRA)

Tickets must be purchased in advance no later than Saturday, November 20, 2010

No tickets will be sold at the door on the day of the event

Please make checks payable to COPRA and send to:

Gary Gross

2425 E. Turquoise Drive

Phoenix, AZ 85028-4351

Please join us for a lovely meal and good conversation

With your COPRA friends.

You can bring a new toy (not gift wrapped)

For delivery to a local toy drive, if you choose.

Limited handicapped parking will be available.

**BUY YOUR TICKETS
NOW!**

ONLINE PHARMACIES CAUTION

In these days of financial hardship and high healthcare costs, it's not surprising that many people have turned to online pharmacies to cut their medication bills. Contrary to what some people may believe, it's not illegal to buy your drugs online, where significant savings can be made. But sometimes you can make online pharmacy purchases at significant risk to both your health and your wallet.

According to the National Association of Boards of Pharmacy (NABP), which monitors the industry on behalf of individual state boards of pharmacy, a stunning 96% of online pharmacies may be either breaking the law or at least operating outside of accepted codes of practice. Of course, some of the online organizations aren't even pharmacies, in the sense of offering medications for sale. They're merely a front for stealing (you pay but don't receive anything), identity theft (your credit card and other personal details are either sold or used to buy stuff) or even extortion (scammers pose as officials of the Food and Drugs Administration (FDA) accusing victims of buying drugs illegally and demanding an immediate "fine." That's bad enough, but, even worse, some other fake online pharmacies do actually supply products that turn out to be counterfeits, duds or even dangerous formulations that can harm your health.

So, what are we supposed to do if, quite naturally, we want to include legitimate online pharmacies when we're shopping around for the best price on our meds? Well, a good starting point is the NABP website, which publishes a list of pharmacies it has actually checked out and accredited. It only has a couple dozen names on it, although, collectively, they represent over 12,000 actual pharmacies filling online prescriptions nationwide. On the other hand, NABP publishes a huge list of hundreds of so-called pharmacies it says it does not recommend.

Continued on page 6

CITY MANAGER'S CORNER

As you know, the past few budget years have been challenging for the city, but we have some reasons to be cautiously optimistic:

- City sales tax collection from April through September 2010 has been positive – the first time since December 2007.
- Revenue for fiscal year 2009-10 was within 0.2% of the city's \$948 million target.
- Expenditures for the same period are \$16 million below estimates.
- Positive revenues and decreased expenditures resulted in an ending balance of \$46.8 million for fiscal year 2009-10, more than twice our estimate.



David Cavazos

I am very pleased to share that we are experiencing our first “normal” budget calendar in several years.

The city's economic problems were caused by a global economic downturn, the likes of which had not been seen since the Great Depression. The “Great Recession” taught the city many things, including how to deliver more with less.

We now have the smallest city government in 40 years (9.7 employees per 1,000 residents in 1970 vs 9.5 per 1,000 in 2010). In addition, the city has:

- A much leaner work force – nearly 1,500 fewer city employees since 2008 (a 9% total reduction in employees). In fact, we captured these reductions in staffing through attrition in the vast majority of cases.
- A 2010-11 General Fund Budget that is \$79 million (7%) less than five years ago despite the fact that the city's population increased by 6% during that same period and dozens of new facilities were opened.

Speaking of employees, they deserve much of the credit for the improved budget outlook. Last spring, they agreed to 3.2% compensation concessions totaling \$70 million. Yet, they continue to work very hard to meet the needs of our residents and the city organization, and we are inspired by each other.

One of my first acts after being named city manager was to create the city's Innovation and Efficiency Task Force. This is an effort to build upon the successes of retired City Manager Frank Fairbanks. The group is made up of city staff, members of the public and business leaders who have been asked to explore, develop and implement innovative processes that will result in a more efficient delivery of city services and maximize the use of limited taxpayer dollars. To date, the group has identified \$19.3 million in General and Non-General fund savings. The goal is to reach \$10 million in General Fund savings.

Despite all the city has been through, we have never lost sight of our fiscal responsibility. Due to lower property values and actions taken by the City Council on the secondary property tax, the average homeowner will see a 40% reduction in city property taxes over the next two years. In fact, Phoenix remains one of only a handful of cities in America with a AAA credit rating with Standard and Poor's and Aa1 credit rating with Moody's.

I am grateful to the Mayor, City Council, city management and employee unions for their outstanding leadership during this difficult period. As we move toward becoming a stronger organization, we know we can count on the continued support of city retirees.

2010 COPRA RETIREE SURVEY RESULTS

BACKGROUND

A survey of retirees was developed and approved by the COPRA Board of Directors in April 2010. The purpose of the Survey was to improve COPRA. The survey was posted on www.phoenixcopra.com website and also mailed to members in the May issue of the Chronicle. The survey period was from May 1st to June 30th, 2010.

In an effort to increase the rate of response, it was announced that a \$100 Gift Card would be awarded to a member participating in the survey. A computerized random number generator was used to select the winner in July. The winner is Sandra Miller. She recently retired after working in the Police, Aviation and Parks and Recreation Departments.

There were a total of **406** responses to this survey:

181 Responded via the COPRA Internet website survey

225 Responded via the May issue of the COPRA Chronicle

This is a response rate of 16%. The 2002 survey had 83 responses, which is a response rate of 10%. The increased response rate is attributed to the raffle and the ease of online access.

MAJOR SUGGESTED IMPROVEMENTS

- 1) Focus on health insurance.
- 2) Increase the Scope of the Chronicle.
- 3) Expand the Scope of the General Meetings.

SURVEY RESULTS

The detailed results of the survey will be available on www.phoenixcopra.com website.

The detail includes the specific responses to the objective questions and the many comments that were submitted by the members.

The COPRA Board is considering the survey information and expects to implement changes after the first of the year. If you are interested in working with COPRA please contact us.

Thank you for the great response.

ONLINE PHARMACIES CAUTION (CONTINUED)

Continued from page 4

In addition to being included on this list, other warning signs of fake online pharmacies include sites that don't provide a physical address for their business or don't list a verifiable phone number. The World Health Organization says that half of drugs supplied through sites that don't give their addresses are counterfeit.

A few simple rules that will help you avoid getting snared in online pharmacy scams:

- Don't deal with sites that offer controlled meds without prescription.
- Be wary of those that offer a prescription based only on completion of an online questionnaire; the American Medical Association suggests these are unlikely to meet appropriate standards of medical care.
- Don't use sites without a verifiable address or phone number.
- Check the NABP site listings for any online pharmacy you're thinking of using.
- If you've previously bought online, ignore intimidating calls purportedly from the FDA or FTC threatening to fine you; government departments don't operate this way and don't fine you over the phone.
- Consider using a one-time, disposable credit card number for your purchases.
- If in doubt, contact the FDA or NABP (www.nabp.net.)

In Remembrance

Estella Jones	09/10/10
Rosemary Bustillos	09/20/10 Survivor
Leroy Hensley	09/26/10
Zelma Wade	10/03/10 Survivor
Mary Gardner	10/03/10
Mark Braunhut	10/04/10
Godfrey Richey	10/05/10
Ralph Cockerill	10/06/10 Survivor
Ruben M Garcia	10/07/10
Manuel Aguirre	10/14/10
William Hintze	10/19/10
Sybil Beck	10/21/10 Survivor
John Doolin	10/23/10
Gayle Webb	10/24/10

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

August 2010

Michael Adamczyk
 David Burke
 Gloria Declay
 Jocelyn Hanson
 Ben Hardin
 Brenda Huncovsky
 Glenda Knight
 John Maddux
 Armando Munoz
 Jean Musick
 Brenda Null-Ortega
 Clifton Pickard
 Nancy Pommerenk
 Kenneth St. Andre
 Carl Wilson

2010 COPRA BOARD

President:	Jack Thomas(623) 825-6999 E-Mailjtnt@cox.net
Vice President:	Laura Ross(623) 878-3334 E-mailljross50@gmail.com
Treasurer:	Gary Gross(602) 992-7495 E-mailgwgross1@cox.net
Secretary:	Barbara Kellogg(623) 322-5227 E-mailavidgolfer@aol.com
Board Members:	PJ Jasso (602) 448-4102 E-mail.....rl-squared@hotmail.com
	Vacant
	Jim Flanagan(480) 497-8317 E-mailjamesaflanagan@gmail.com
	Sue Stites(602) 819-7106 E-mail.....sstites@cox.net
	Karen Clifford-Anderson(623) 772-7472 E-mail.....kcliffander@yahoo.com
	Kerry Wangberg E-mail.....wangwell@q.com
Benefits Committee Chair & Health Task Force:	Laura Ross(623) 878-3334
Retirement Board Rep:	Ray Bladine602-944-0971 E-mail.....rbladine@cox.net
Member Support and Social Chair:	Rosemary Stefaniak(480) 899-4130 E-mail.....rcstefaniak@gmail.com
Membership Chair:	Marvin Roelse(480) 288-1046 E-mail.....marvinr567@msn.com
Chronicle Editor:	Mary Dysinger-Franklin(602) 705-8822 E-mail.....copranewsletter@gmail.com
Past President:	John Burke (ex officio).....(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
 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.



NOVEMBER COPRA CHRONICLE

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Gold Canyon, AZ 85118



THE COPRA BOARD WISHES
EVERYONE A HAPPY AND SAFE
THANKSGIVING

MEMBERSHIP MEETING ANNOUNCEMENTS

*Don't Forget
Holiday Party Tickets
for sale until Nov. 20th
(see page 4 for details)*

Holiday Party

December 2, 2010

Doors open at 11:30 am

The Mountain Preserve Reception Center,
1431 East Dunlap, Phoenix, AZ

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