



COPRA CHRONICLE

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

September 2010

MEMBERSHIP IS OUR STRENGTH

Issue 2

INSIDE THIS ISSUE

	Page
President's Message.....	2
Remember Your Beneficiaries.3	3
COPRA Membership.....	3
AZ State Tax Withholding Changes.....	3
Financial Fitness Expo.....	4
New Retirees.....	5
New Retirees (cont.).....	6
COPRA Retirees Survey.....	6
In Remembrance.....	7
COPRA Board.....	7
Meeting Dates.....	8

CITY BUDGET SHORTFALLS BRING CHANGES TO RETIREES

We are all aware of the City budget crisis. This has caused both large and small cutbacks and reductions in service. One of these is how the Finance Department processes pension checks and advices (what you receive when you have your pension monies automatically deposited).

PENSION / MERP ADVICES:

- Currently: All pensioners who use automatic deposit receive an advice in the mail for both their pension and MERP checks.
- **Change: Starting October 2010 all pensioners will no longer receive their advices in the mail. You will be able to access that information via a computer using the e-CHRIS system. You will be receiving a letter from the City advising you of this and where you can go to learn how to use the e-CHRIS system and where you can access computers and the Internet if you do not have personal access.**
- Why: Mailing advices to pensioners costs the City \$40,000 per year.

During these very tough economic times we all have to do our share to save the City money and maximize City employment. This helps



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

**Man is so made that he can only find relaxation
from one kind of labor by taking up another.**

Anatole France, "The Crime of Sylvestre Bonnard"

PRESIDENT'S MESSAGE



I hope that all of you had a great summer and I am sure we all are looking forward to a little cooling down in the valley. As with previous summer breaks everyone on the COPRA Board has continued to work very hard in providing their best efforts in representing all of you on important issues with Pensions and Health and Benefits.

We have a very important meeting coming up that hopefully all of you will put on your calendars for October 7th. The new City Manager, David Cavazos, will be joining us to give an update on the "State of the City". This will be a continuation of the State-of-the-City Program that we started with Frank Fairbanks several years ago and the membership has indicated an appreciation for this series to continue. I am sure that David will have a lot to share with

us about what has been going on at the City this year and what may be occurring over the next 6-12 months as well.

In addition, your participation in the COPRA Member Survey conducted this summer was greatly appreciated and we had an excellent response from many of you. Jim Flanagan and his committee did an outstanding job putting this survey together and trying to simplify the process to get more member participation, which really worked. The survey results should be appearing in next month's Chronicle along with a posting on our Website as well. The COPRA Board will continue to look at your input and focus on what improvements we can make in the organization over the next year and will share further information with you as time goes on.

Finally, you will be hearing soon from the City on a change in the processing for those of us who use the "automatic deposit" feature for our Pension and MERP checks. As we all know, the City has continued to look for ways to reduce costs wherever possible. One area that was changed last year involved the notices sent to active employees regarding the bi-weekly pay. The City stopped sending this information to them by paper with the request that they acquire any information needed on the City's computer system. This has apparently saved the City considerable costs and they now want to implement this same process for retirees. Obviously one of the most important pieces of information needed by all of us is the year-to-date information contained in the advisory sent out (taxes withheld, medical and dental payments, etc.). This is needed for income tax purposes. and the 1099 we currently receive at the end of the year does not contain some of this vital information. COPRA continues to work with the City on this issue and hopefully some solutions for our specific summary information needs will be identified, especially for those retirees who have limited or no access to computers. For those with access, we are also assisting in establishing training programs as needed to utilize the City system by those of you who would like to take advantage of that.

In closing, I hope to see many of you at the upcoming meeting on October 7th. Please try to make that important meeting.

Jack

REMEMBER YOUR BENEFICIARIES

Even in retirement our lives can be a swirl of marriages, divorces, births, 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 ("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 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.

COPRA MEMBERSHIP

JULY 2010 - 2645

JULY 2009 - 2542

ARIZONA STATE TAX WITHHOLDING CHANGES

In June you should have received a letter from the City's Finance Department outlining changes to your Arizona State Tax withholding rates effective on your August 1 retirement pay. Through June 30, 2010, the state withholding amount was a percentage of Federal income tax withheld. For amounts withheld starting July 1, 2010, Arizona withholding is a percentage of the taxable amount of your pension payment.

The letter set forth the new rates and how to make any changes to elect a new withholding percentage that is different from the transition default rate. This can be done by completing a new A-4P or using the City's eCHRIS system. If you do not select a new rate, the transition default rate will remain in effect until you make a change.

FINANCIAL FITNESS EXPO SEPTEMBER 29

Take a positive step toward improving the “health” of your 457 / 401(a) Plans account. Attend the city of Phoenix **Financial Fitness Education Expo**, being conducted by Nationwide Retirement Solutions, the plan administrator for the City’s 457/401(a) Plans and Post Employment Health Plan (PEHP). The Expo will be on **September 29 from 9:00 a.m. to 2:00 p.m. at City Hall Atrium and Assembly Rooms A, B, C & D**. No pre-registration is required, and spouses are welcome!

Open to all city retirees and employees, the 4th annual Expo will feature:

- Two workshop topics to choose from: the basics of the city’s Plans or asset allocation and rebalancing your account to help diversify your assets in the Plan(s).
- The schedule of sessions is staggered so you can attend both workshops if you wish.
 - Retirement Fitness Fundamentals: 457/401(a) Plans and PEHP at 9:15 - 9:45 a.m. and 11:30 a.m. - 12 p.m.
 - Retirement Fitness Check-Up: Asset Allocation & Account Rebalancing at 10:45 - 11:15 a.m. and 1:00 - 1:30 p.m.
- Local plan service representatives from Nationwide to assist with your accounts in the city’s 457 and 401(a) Plans, and/or PEHP.
- Information booths include:
 - Beneficiary designations
 - Nearing retirement
 - Retiree Assistance
 - Representatives from the various fund houses will be on site to provide information and answer any questions about the mutual funds available in the city’s Plans
 - Representatives from the City’s Retirement Office (COPERS) and the Public Safety Retirement Office (PSPRS)
 - *New this year!* Representatives from the City’s Benefits Office and from the City’s medical insurance and prescription providers, CIGNA, Blue Cross/Blue Shield and Caremark.
 - Scheduling appointments with local Nationwide representatives

Also new for 2010 -- the City’s Benefits Office not only has an informational booth but will be conducting a workshop on your health insurance benefits, called “How to get the most out of your City medical plan.” The two sessions of this workshop are scheduled for 10:00 - 10:30 a.m. and from 12:15 - 12:45 p.m.

Information from plan service representatives is for educational purposes only and is not intended as investment advice. The use of asset allocation does not guarantee profits or insulate against potential losses in declining markets.

Plan Service Representatives are Registered Representatives of Nationwide Investment Services Corporation, Member FINRA. In Michigan only, Nationwide Investment Svcs. Corporation.

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CHRONICLE ISSUES VIA E-MAIL

If you are interested in receiving your copy of the CHRONICLE electronically, send a request (including your name) to COPRAchronicle@gmail.com. We will, of course, continue sending CHRONICLE issues to all members who prefer to receive it in the mail. Receiving your newsletter electronically will help defray some of the printing and mailing costs and be COPRA’s effort to help make the world a little greener!

NEW RETIREES

March 2010

Gerald Adams
Cynthia Allen
James Allison, III
Richard Anderson
E. Michelle Anderson
Susan Arreola
Georgios Askmakopulos
Bret Barcus
Paula Barocas
Frank Barriga
John Beall
Richard Beardsley
Joseph Broderick
Susan Brown
Shane Bruce
Deabora Burley-Bratcher
Connie Chapman
Sedgwick Chappell
Raynaldo Chavira
Sue Clore
Patricia Collay
Valya Compton
Kimberly Couwenhoven
Maureen Dooling
John Ellson
Patricia Estrada
Velma Faulks
Rosalind Ferguson
Francisco Flores
Donna Friend
Carolyn Gail
Thomas Ganczaruk
Yolanda Garcia
Jesus Garza
Lorna Gaseoma
Carol Gomez
Manuel Gongora
Janie Gonzales
Patricia Graci
Sherry Grijalva
Knut Haldorsen
Sarah Hall
Carey Harris
Nancylee Harrison
Janine Hatmaker
JoAnn Heiselman
Susie Hernandez
Olinda Luna Hernandez
Bette Herrera
Betsy Hosmer
Joe Huizar
Linda Izumi
Janet Johnson

Ronald Johnson
Robert Jones
Meredith Julian
Carla Kessler
Everlina Lafanette
Joe Lallo
Dale Lamphear
Norman Lansden
Pamela Lansden
Mary Lavin
Catherine Lewis
Frank Lopez
Thomas Louthan
Terry Maack
Curtis Malaise
Raymond McDonald
Denee McKinley
Ross McLachian
Sylvia Mendoza
Betty Moraga
Joe Moraga
Janice Mowery
Ray Perea
Robert Porter
Gloria Punch
Jeanne Rau
Patricia Raymond
Freida Reed
Robert Salemi
Diana Saucedo
Cynthia Seelhammer
Sonja Smith
Randall Smith
Dale Smith
William Strickland
Donna Sydow
Jeffrey Van Skike
Gilberto Villa
Eugene Wagner
Catherine Webster
Eileen Weiner
Sharon White
Boyd Winfrey
Sheila Wood
Jimmie Woods
Rebecca Zaudtke
April Zelenka

April 2010

Donald Bower
Cynthia Cooke
Kenneth Fong
Donald Forrey
Frank Gaona

Albert Garcia
Diana Gonzales
Paul Kinshella
Ted Koester
Barbara Koffron
Patricia Lewis
Anna Lucas
Gary Miller
Scharlene Moore
Paul Robinson
Shirley Ryan
Earl Stowers, Jr.
Nancy Stynen
Leonard Swartz
Penny Webb

May 2010

Robert Arnold
Raymond Baca
Richard Chedester
Daniel Delgado
Bart DeLorenzo
Jeffrey Dolfini
Judy Fleming
Raynaldo Gallego, Jr.
Charles Grady
Karen Hansen
Kenneth O'Connor
Tammy Perkins
Rose Rodriguez
Nenita delos Santos
Joseph Silva
Janice Van Wie
Brian Watson

June 2010

Cherry Akers
Merry Austin
Rhonda Baxter
Ronald Beal, Jr.
Pamela Bolt
Lindsay Bowers
Catalina Buchanan
Sarah Callahan
Peggy Carrillo
Patricia Cavanaugh
Felipe Cerecedos
Georgianna Coogan
Marty Crespín
Ronald Cross
Bertha Davison
John Ebert
Lloyd Elliott

NEW RETIREES (CONTINUED)

June 2010 (continued)

Enrique Esparza
David Esparza
Travis Fields
Elizabeth Fierro-Phasley
Juan Figueroa
Dolores Gandarilla
Frank Garibaldi
Marie Grachus
Leonard Grammer
Richard Green
Marilyn Grigsby
Kathy Guzman
Duane Hamel
Jennifer Harper
Leona Kalina
Terri Kass
John Kirsten

Deborah Klein
Nilda Kline
Dennis Languell
Michael Lanser
William Lemaster, Jr.
Mary Martinez
Robert Martinez
Ronald Maze
Kevin McCarty
Janet McMahill
Robert Mendez
Jose Mercado
Pamela Miles
James Moody
Carlos Murillo
Dawnell Navarro
Corina Parra
Mark Parrish

Humberto Peralta
Robert Powell
Mary Ramirez
Craig Richie
David Rodriguez
Michael Rose
Terrance Rowe
Linda Scroggins
Jimmy Smith
Eugene Tang
Timothy Tax
Marilynn Turner
Anita Valenzuela
Elizabeth Venis
Linda Vinson
Benny Yee
Stacia Youmans

“Membership is Our Strength”

COPRA RETIREE SURVEY

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 responding to the survey online.

The results of the survey will be discussed by the Board at the September meeting and the results will be available on the website, www.phoenixcopra.com, following that meeting. The results will also be published in the October Chronicle.

In Remembrance

Don Baker	03/26/10	
Earl Gutscher	04/13/10	
Doris Barnes	04/18/10	
Gloria McKee	04/22/10	
Stella Ayala	04/30/10	Survivor
Robert Moseley	05/01/10	
Bernice Phillips	05/01/10	Survivor
Charles Slocum	05/03/10	
Robert Culp	05/04/10	
Kimberly Couwenhoven	05/11/10	
Alfonso Hoyos	05/12/10	
Patricia Mestayer	05/20/10	
Helen Zundel	05/20/10	
Amy Bartell	05/24/10	Survivor
Deborah Green	05/25/10	
Daniel Schleis	05/27/10	
Betty Marcell	05/27/10	Survivor
E Michelle Anderson	05/30/10	
Robert F Hernandez	05/31/10	
Beverly Hamilton	06/01/10	
Charles McDonald	06/05/10	
Lito Peru	06/06/10	
Lola Davis	06/13/10	
Edward Shaiper	06/14/10	
Harold McKinley	06/14/10	
Joe A. Marin	06/16/10	
Teresa Egan	06/17/10	Survivor
Nicolo Ligreci	06/17/10	
Josephine Sisson	06/17/10	
Fernando Sanchez	06/18/10	
Mr. Lavern Washington	07/02/10	
Anne Marizon	07/02/10	
Albert Schmidgall Jr	07/04/10	
Carol Ann Benton	07/08/10	
Nick Martinez	07/12/10	
Ernestine Colbert	07/14/10	Survivor
Eloy Saiz	07/16/10	
Helen Martin	07/16/10	Survivor
Robert M Johnson	07/20/10	
Martha Neely	07/25/10	Survivor
John Eubanks	08/02/10	
Elizabeth Dennis	08/06/10	Survivor
Arthur O. Sainz	08/08/10	
Jerome Werner	08/09/10	
Ralph Moore	08/19/10	
Virginia Escobar	08/21/10	
Louis Gutierrez	08/22/10	
Frank Sloekers	08/22/10	

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

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
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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.



SEPTEMBER 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
2425 E. Turquoise Dr., Phoenix, AZ 85028-4351.
Periodicals Postage Paid at Phoenix, AZ

POSTMASTER

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



ENJOY THE LAST DAYS OF SUMMER!

MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Adult Center

2240 W. Citrus Way

Phoenix, AZ

1:30 PM

October 7, 2010 - State of the City with the City Manager

December 2, 2010 - Holiday Party (11:30 am)

(Mountain Preserve Center)

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