

RECOM

Retired Employees City of Mesa

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RECOM Executive Board

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MESSAGE FROM THE BOARD

As I sit here sweltering in the valley's 110 + heat, I decided to surf the web and vicariously enjoy some of the cool mists of Arizona's waterfalls. I was surprised to learn that Arizona is home to some of the most beautiful waterfalls in the country. Some of you may have already visited these falls or know of them, but for those of you like me who haven't, I'd like to share with you some of what I learned.

Until the canyon flooding in August of 2008, four of the largest, most beautiful, and most photographed waterfalls were found in the Grand Canyon. Although I've hiked down the South Kaibab Trail to Phantom Ranch several times, I've never hiked the trail through Hualapai and Havasu Canyons to Havasupai to visit the falls.

Much of the winter snow and rain from the summer monsoons seeps under the porous layers of surface rock. As a result, the most dramatic examples of this phenomenon occur in the Havasupai Indian Reservation.

Here, Havasu Creek emerges from its underground journey to feed year-round waterfalls such as Havasu Falls, the neighboring (all within a couple of miles), Mooney Falls, and Beaver Falls, and until they were destroyed by floods just a year ago, Navajo Falls.

There are several other examples deep in the National Park portions of the canyon, but all of them require difficult treks into the canyon.



Havasupai Falls is the most spectacular of the falls on the Havasupai Reservation. It tumbles about 90ft in a pair of plumes that plunge off travertine cliffs, into a natural amphitheatre carved out of the red cliffs, to turquoise pools below. If you didn't know you were in Arizona, you could imagine being somewhere in Hawaii. At the base of the pools, the calcium carbonate deposits that cause the turquoise blue colors in the waters of Havasu Creek also form the travertine dams.

The water within Havasu Canyon is described as blue enough to make the sky jealous. "Havasupai" translates to "people of the blue green waters".

You can find this waterfall about 2 miles from the village of Supai, and just above the primitive campgrounds that line the trail between this fall and Mooney Falls.

With beaches and picnic areas, you'll also find other people around, as this is undoubtedly the most famous and popular of the waterfalls in Havasu Canyon. It's also one of the most photographed waterfalls in the world.



Supai is the name of the Havasupai city located in Havasu Canyon at the bottom of the Grand Canyon. The village is the capital of the Havasupai Indian Reservation. It is home to around 500 tribe members and is one of the most remote cities in America.

The tribe is well known for being the only permanent inhabitants in the Grand Canyon, where they have lived for over 800 years. It also holds the distinction of being one of the only places left in America whose mail is still delivered by mule, the other being Phantom Ranch.



Mooney Falls is the tallest of the Havasupai Reservation waterfalls. It plunges about 190ft in a tall singular column among travertine stalactites into an aquamarine-colored pool.

The waterfall was named in 1883 after prospector D.W. "James" Mooney who died there while climbing up the falls with an injured friend on his back.

The falls are located 1 mile downstream from Havasu Falls, just past the campgrounds. The trail leads to the top of the falls, where there is a lookout and photograph area that overlooks the 210-foot canyon wall that the waterfall cascades over.

To descend to the bottom of the falls you'll need to traverse a mostly vertical trail with strategically placed chains, handholds and ladders. At the base there's a pool with an island located in the middle, breaking the pool into two streams that cascade over travertine dams.



Beaver Falls is a set of smaller but very photogenic cascades located closely together. These falls are located approximately 6 miles downstream of Supai, along a well-developed trail through the riparian vegetation, and about 4 miles upstream from the confluence of Havasu Creek and the Colorado River.



Until the August 2008 flooding, **Navajo Falls** was the first prominent waterfall in Havasu Canyon. The falls were approximately 70ft tall and consisted of many separate sets of water chutes with pools that were popular with swimmers and cliff divers.

On Aug. 16th, heavy thunderstorms dropped three inches of rain in a few hours throughout the 1,900-square-mile Havasu Creek watershed. Within 12 hours, several surges of high water roared down the creek, destroying the campground, stranding a Boy Scout troop from New Jersey and setting off a massive mudslide that obliterated Navajo Falls.

Emergency helicopters airlifted more than 450 tourists and tribal members from the village and campground. No deaths or serious injuries were reported, although campers recounted a terrifying night riding out the flood as their supplies washed down the raging creek.

Getting to Supai requires driving 60 miles on an Indian Road from Historic Route 66 to a parking lot and trailhead at the Hualapai Hilltop. From there it's an 8-mile hike, mule ride or helicopter ride to the city nestled at the bottom of Havasu Canyon.

Of course, after reading about the location of Supai and the falls, I know why I've never hiked far enough to see them, but doesn't it make you wish you could take a little drive, pull on your hiking boots and visit these beautiful waterfalls?

Jo Ferguson – Board Member

Speaker

The speaker for the August meeting was



Scott Taylor, Senior Account Executive with Great West Retirement Services. That is the

company selected by the City to handle deferred compensation investments. In spite of the fact that Scott was speaking to retirees and not people still paying into their deferred compensation accounts, Scott had advice for growing or at least protecting your nest egg while retired.

Medicare - Sign up at age 65 – even if you don't sign up for Social Security at that age. (*Actually, the City of Mesa requires that you sign up for Medicare at age 65 if you are on City health care insurance.*)

Social Security - Be aware of reduction if you sign up before your "full retirement age" – which may be much later than age 65! If you sign up earlier, there is a 5/9th of 1% per month reduction in payment. And that reduction is permanent – even after you reach your full Social Security retirement age.

Still working – If you're drawing social security, and you're younger than your full retirement age during all of 2009, there's a limit of \$14,160 per year that you can earn without penalty. If you go above that – they'll deduct \$1.00 for every \$2.00 you earn – until you reach that magic "full retirement age" which depends on the year you were born. After that – earn to your heart's content and they won't dock your Social Security check.

If you had a "457" while you were working -- that's what the IRS calls deferred comp – (*something to do with the paragraph number in the IRS code*) -- and it's still with the City, here are some options for when you want to withdraw your money:

Annuity:

Upside: Guaranteed a certain amount per year (depending on how much money is in your account) for the rest of your life, no matter what the market conditions are.

Downside: You can't change this option if you've used all your money to buy the annuity. If you suddenly need a lump sum of money for a large purchase or medical bill, you can't change the option.

Periodic Payments:

Upside: You can choose monthly quarterly or annual payments of a certain amount. You can increase or decrease the amount as you choose. If a big bill comes up, you can increase your payment.

Downside: The money isn't guaranteed to last your lifetime. When it's gone, it's gone and you'll need another source of income!

Lump Sum Payment:

Upside: You can undertake a big purchase, pay off your house or invest the money in something else or just put it into a CD if you don't trust the market.

Downside: You'll have a whopper of a tax bill! Remember the 457 is **pre-tax**. When you get it out in one lump sum – you add that to whatever income you have that year and you pay income taxes on the whole amount. You pay income taxes on an annuity or periodic payment as well – but it won't be such a large sum all in one year. A lump sum payment could push you into a higher income tax bracket for the year of the payout.

Scott reminded us that he doesn't spend much time in his office, but he does spend lots of time meeting with people who have an account with Great West. He's in the Mesa City Plaza Bldg several days of the week – but not every day.

You can make an appointment or just walk in. If you do want to make an appointment you can call him at 480-921-2885. He'll even meet you in a coffee shop close to your house – but **not in** your house.

Company policy. If you want to check his schedule for the month, please visit www.mesadcp.com. You wouldn't want to wander all the way down to the Plaza Bldg just to find out he isn't there on that day.

Request from Scott:

There are still some folks who haven't sent in the name of their beneficiary.

If you had your deferred comp account with one of the other companies, please send Scott your beneficiary information, if you haven't done so yet. The gremlins were in the system when the information was transferred to Great West and somehow the beneficiaries were omitted. If you've already done so, Scott thanks you, and so does your **current** wife!

New Board Member

Here we just had elections and we've already lost a Board member. Bill Petrie, who was on the Board for a year, was unable to serve out the second year of his term. *(It just occurred to the writer: this sounds like a prison sentence!)* His colleagues on the Board thank him for his service, particularly for serving as Program Chair – which means he sought out the speakers for our monthly meetings.

However, RECOM was lucky enough to have **Sam Halverson** step forward to complete the term.



As loyal readers (you are loyally reading the newsletter, aren't you) you will recall, Sam also serves as RECOM's Public Safety Representative to the Employee Benefits Task Force.

We asked Sam to write a bit of personal information for this newsletter, since we did give you a summary of his professional time with the Mesa Fire Department when he became a member of the Benefits Task Force.

Herewith, Sam's autobiography:

I was born in Somerset, PA, a small town along the turnpike about sixty miles from Pittsburgh. I moved to Arizona in 1970. I attended the University of Pittsburgh for two years and transferred to ASU for my last two years, graduating in 1972.

My older brother came to Arizona with the Air Force in the 1960s – and stayed. My younger brother came about a year after I did, so now we're all out here! I met my wife, Kathy, right here in Mesa, and we've been married for thirty-eight years. We have three children – all boys.

I started with the Mesa Fire Department in 1976 and retired in 2006. It was the best career I could have imagined for myself.

Since retiring I've kept busy with projects in my own home and remodeling my son's home, volunteering with Central Christian Church's homeless outreach program and keeping up with my brothers who live in Mesa and Chandler.

I also follow baseball. The Pirates are my favorite team. Sorry about that DBacks fans. I grew up listening to the Pirates on radio and they're on track to set a record of seventeen consecutive losing seasons. I'm still a fan!

Reports:

Secretary:

Lin Adams gently reminded people that some dues are –aah - overdue! So those of you who haven't renewed – now is the time. It's \$10.00 a year for the retiree and \$10.00 a year if the spouse/partner would like to join.

Treasurer:

Don Miller reports that there have been no expenses in the last month, but that the Board expects some large bills in October related to the pre-retirement seminar that RECOM is hosting again.

Issues:

Jo Ferguson reported that AZ still has no budget, which is important to RECOM. It means that the legislature is still meeting and we still have to watch out for House Bill 2171. That's the one that wanted to "authorize" the Retirement System to invest in the nonprofit Science Foundation Arizona. So far, the bill is dead – but Jo is following legislative activity closely.

Benefits Task Force

Barb Seperich was unable to attend the August Task Force meeting, but Sam Halverson summarized the key points of the meeting. While the meetings are usually quite long, we are reporting only those issues that pertain to retired employees.

There was a benefits satisfaction survey conducted during open enrollment last year. To no one's surprise, people were not pleased with Spectera, the vision services provider. An RFP went out in August and Benefits hopes to have results by mid-October.

**Open enrollment
will be from Oct. 26- Nov 6 this year.**

If you're adding a spouse, the marriage certificate must be in the Benefits Office by close of business on November 9th.

There are no premium increases (again) this year, but there are plan changes, particularly in the co-pay plan in order to keep the trust fund healthy. More on that at the October meeting when Jody Topping will be our speaker.

Deferred Compensation Committee:

The City has hired (but is not charging us) a consulting firm, Inovent, which helps to track a special group of funds. Inovent has recommended that one of the funds in this group be dropped from the portfolio. If you have invested in this fund, you'll be notified by Oct 15th, which is 30 days in advance of the planned change. Overall, all funds are doing better due to the generally improving economy.

Programs:

Don Miller has taken over Bill Petrie’s programming duties, and as such has arranged for a speaker from the Sistine Adult Day Health Services for our September meeting. Many RECOM members are caring for adult family members (or will be in the future) – this presentation may provide information which will help prepare us for this responsibility.

For the **October meeting** Jody Topping will do her annual presentation on the insurance plan changes. This meeting will be in a different location because we’ll need a larger room. It will be at the **200 S. Center Campus in building #3**. More information follows.

Meetings:

Meetings are held at 9:00AM on the third Wednesday of the month in the Community Room of the Fire Station on the corner of 1st Street and Mesa Drive.

Upcoming Meetings:

September 16th:

Speaker:

Tina Coffman

Sistine Adult Day Health Services

Topic:

“Time for Myself, How Sistine Adult Day Care Can Be Your Partner in Care Giving.”

October 21st:

Speaker:

Jody Topping

City of Mesa Benefits Office

Topic:

Healthcare Plan Changes for 2010

November 18th – Speaker to be Announced

December 16th – Holiday Celebration

FOR THE OCTOBER MEETING ONLY

**One-time location change
200 S. Center Street
Building #3**

**Enter the parking lot from Macdonald.
There will be signs for you to follow.
Here’s a map to get you there.**

