



COPRA CHRONICLE

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

April 2017

MEMBERSHIP IS OUR STRENGTH

Issue 4

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YOUR E-MAIL IS YOUR ENTRY

As you all know, receiving the COPRA Chronic by email significantly defrays the printing and postage costs for COPRA. An added benefit is that if there is any important information that COPRA wants to send you, we have your email address on file and can transmit to you in a timely fashion.

In order to encourage our COPRA members to receive the Chronicle by email, your COPRA Board started a new program! Each month, we will randomly select one member who receives their Chronicle by email and that member will receive a \$25 gift certificate to a grocery store (Fry's or Safeway).

March's winner is **JOYCE SMI. CONGRATULATIONS, Joyce!**

If we already have your email address, you are automatically entered! If you do not receive the Chronicle by email do so NOW! You can provide your email to Linda Henderson at lindajoyhenderson@gmail.com. She can also be reached by phone at (623) 693-9955.

Sign up now!

MEMBERSHIP

Membership for COPRA is \$12 per year or \$50.00 for 5 years. If you have changed your address, email address or phone number or have any questions about dues payments, please contact Linda Henderson.

Linda can be reached by: telephone at (623) 693-9955, or by e-mail at lindajoyhenderson@gmail.com

Mail payments to:

COPRA
PO Box 2464
Litchfield Park, AZ 85340

PayPal Payments:

You can send in dues via PayPal. Use our email address Phoenixcopra@gmail.com from your account.

NATIONWIDE AT CALVIN GOODE BUILDING

You worked hard for your retirement. Your City 457 and 401(a) plans should work just as hard for you! You don't have to try to figure it out on your own. Make an appointment with a Nationwide Retirement Specialist today to make sure you have the funds for the life you want to live! It's easy – a Retirement Specialist is available onsite at the Calvin Goode Building at 251 W Washington Street. Make your appointment Monday through Thursday from 8 am - 2 pm and get help with your 457, 401(a) and PEHP Plans, including reviewing your accounts, determining if your investment mix matches your needs, learning about budgeting and retirement tools, and more! Make your appointment online today at <http://phoenixdcp.MyRetirementAppt.com>.

ANTIQUe & COLLECTIBLE TIPS

Have an emergency plan for your collection. For storms with advance warning arrange to move the collection or at least pack it and move it to the safest part of the house. Be sure to have packing materials available.

Source: Kovel's, March 2017

PRESIDENT'S MESSAGE



Laura Ross

Hope this message finds you well and enjoying the beautiful spring weather. I'd like to take this opportunity to remind you of some of the benefits of membership and encourage you to take advantage of these opportunities. I'd also like to enlist your assistance in expanding COPRA membership. That means talking to retirees that are not currently involved and helping them understand the value of membership so that they will join our ranks.

Recently you were offered the opportunity to attend our quarterly Membership Meeting on Pension and get updated by the Pension Administrator, Scott Miller. This is one of three meetings that offer you the ability to meet with City staff and get information that is current on the issues of Pension, State of the City and Healthcare. We have one more quarterly meeting before our summer hiatus. It is a meeting with the City Manager, Ed Zuercher. He will update us on current City issues including the budget and address anything that he believes would be pertinent to those of us who have retired from the City. As a part of this, Ed is always very open to answering all of your questions.

Additionally, this year in conjunction with the City of Phoenix Human Resources Benefits Office, we added a Retiree Financial Expo. It offered retirees the opportunity to take part in workshops with Nationwide and the Area Agency on the Aging. Topics of interest included information on changes to Fund Options with Nationwide and insight into updating your investment line-up as well as advice on learning how to get the most out of your 457/401(a) accounts. There were also workshops on Social Security and Medicare and how they work as a part of your retirement plan.

Of course this is all in addition to the support of our all-volunteer COPRA Board. Included with this are retiree representatives who are active members of the Pension Board and Health Care Task Force that watch over our pension and health care options. As a group we guarantee our ability to influence these issues as an active and large group of retirees. This means that the more members we have, the more we represent to the City our collective concerns. Dues are minimal. We have a great newsletter that informs members of issues and what's going on with our membership. We also have a website that quickly updates members on things sooner than they see things in the monthly Chronicle. With all that COPRA offers to retirees, I am amazed that all retirees are not members. So, let's set it as a goal to include more of our retirees as members. I challenge each current member to reach out to a retiree that is not currently a member and bring them into the fold. It's easier than ever to pay dues through PayPal. Let's all work to make our group stronger by expanding the membership of retirees in COPRA!

Laura

“Spring work is going on with joyful enthusiasm.”

- John Muir, The Wilderness World of John Muir

DROP-IN AT PUEBLO GRANDE

Join the Arizona Herb Association (AHA) on the back patio at Pueblo Grande Museum for a drop-in informational program about the uses, culture, history and lore of herbs. The AHA explores interests in culinary, cosmetic, medicinal, ornamental, dye and ethnic herbs. All other interests in herbs are encouraged and welcomed! This informal program is included with paid museum admission. This program was made possible by Arizona Humanities. For more information, call 602-495-0901.

Source: PHXConnect, March 15, 2017

COPRA Treasurer Report for Month ending December 31, 2016 and December 31, 2015

| | December | 2016 | 2015 |
|--|--------------------|---------------------|---------------------|
| Book Balance November 1, 2016 and 2015 | | \$ 65,026.77 | \$ 61,621.32 |
| Receipts | | | |
| Member Dues | \$ 3,122.00 | \$ 19,279.50 | \$ 18,592.00 |
| Interest Earned | \$ 26.05 | \$ 52.05 | \$ 313.04 |
| Holiday Tickets Sold | \$ 300.00 | \$ 1,460.00 | \$ 3,077.00 |
| Holiday 50/50 | \$ 163.00 | \$ 163.00 | \$ - |
| Membership Change returned | \$ 400.00 | \$ 800.00 | \$ - |
| Donations | \$ - | \$ - | \$ 16.00 |
| Total Receipts | \$ 4,011.05 | \$ 21,754.55 | \$ 21,998.04 |
| Disbursements | | | |
| Bank Fees | \$ - | \$ 80.30 | \$ 59.60 |
| Chronicle | \$ 698.51 | \$ 6,915.96 | \$ 11,725.84 |
| Membership Change | \$ 400.00 | \$ 800.00 | \$ - |
| Office Supplies, Food | \$ - | \$ 3,999.74 | \$ - |
| Holiday Party | \$ 2,891.70 | \$ 3,869.13 | \$ 4,880.11 |
| Refund for overpayment of dues | \$ 50.00 | \$ 50.00 | \$ - |
| Member Support | \$ - | \$ 204.95 | \$ 2,923.06 |
| Website | \$ - | \$ 645.00 | \$ 322.50 |
| Total Disbursements | \$ 4,040.21 | \$ 16,565.08 | \$ 19,911.11 |
| Book Balance December 31, 2016 and 2015* | | \$ 64,997.61 | \$ 59,539.73 |
| Bank Balance December 31, 2016 | | | |
| Checking | | \$ 4,479.82 | |
| CD (09/23/2017 1.15%) | | \$ 16,009.97 | |
| CD (12/15/2015 @ 0.60%) | | \$ - | |
| CD (01/17/2017 @ 0.60%) | | \$ 10,773.83 | |
| Money Market | | \$ 33,733.99 | |
| Total | | \$ 64,997.61 | |

*Prepaid dues of \$33,142 in 2016 and \$33,336 in 2015 included
Louis Matamoros, Treasurer

PHOENIX EXPANDS TRANSIT HOURS AGAIN

Phoenix riders and the community continue to tell us they want more public transit flexibility to get around. Thanks to Phoenix Transportation 2050, the latest bus schedule improvements kick off April 24 when local bus and Dial-a-Ride hours will match light rail hours every day of the week.

Now, Friday and Saturday service hours will extend until 2 a.m. and on Sunday to 11 p.m. This major step follows last October's change when three hours of service were added to every day of the week and all local routes began operating at a frequency of 30 minutes or less. Stay connected at Phoenix.gov/T2050.

Source: PHX At Your Service, March 2017

LOOP 202 CONSTRUCTION IS UNDERWAY

January marked the beginning of major construction activity in multiple locations on the Loop 202 South Mountain Freeway. The work includes setting foundations for several bridges, widening east-bound lanes of Pecos Road to help traffic flow during construction and creating access roads at the freeway's future interchange with Interstate 10 in the west Valley. Also, crews are building drainage structures and roadway embankments, relocating utilities and extending HOV lanes west from the Loop 202 Santan Freeway.

The 22-mile freeway, opening late 2019, will provide a long-planned direct link between the east and west Valleys and a much-needed alternative to Interstate 10 through downtown Phoenix. Approved by Maricopa County voters in 1985 and again in 2004 as part of a comprehensive regional transportation plan, the South Mountain Freeway will complete the Loop 202 and Loop 101 freeway system in the Valley.

Visit SouthMountainFreeway.com for current construction activities, maps, schedules and community events. Be sure to sign up for weekly traffic alerts, too!

Source: PHX At Your Service, March 2017

SPRING CLEANING

Spring is here! Did you know if you live in Phoenix the Neighborhood Services Department (NSD) has the tools you need to get that spring cleaning job done? The NSD Tool Lending Program allows residents, neighborhood associations and block watch groups to borrow tools for neighborhood cleanups and painting supplies to remove graffiti in your community. Need a trailer to haul these tools to your cleanup? No worries. NSD has a tool trailer you can reserve to help with large community projects. NSD also has graffiti removal supplies such as rollers, brushes, wire brushes, scrapers, buckets and paint available at no cost. Reserve your tools, supplies and/or trailer by calling (602) 495-0323. The program is first-come-first-serve, so don't wait.

Source: PHXConnect, March 8, 2017

NEW RETIREES (FEBRUARY 2017)

| | | | |
|---------------|-------------------------|--------------------|---------------|
| Esther Acero | Courts | George Nash | Parks & Rec. |
| Garry Anderly | Aviation | Josephine Nugent | Housing Dept. |
| Donald Brown | Public Works | Mary Ann Rodriguez | Library |
| Ty Daly | Water Services | Brenda Smith | Parks & Rec. |
| Joseph Duenas | Parks & Rec. | Patricia Smith | Parks & Rec. |
| Laura Larkin | Information Tech. Serv. | James Vargas | Housing Dept. |
| Paula Moore | Police Dept. | Mark Wisehart | Parks & Rec. |

RUN 5K FOR OUR PARKS

Want to run or walk for a great cause? Our city parks need your help, and your walking and running will help us every step of the way. Proceeds from the 5k race will go to the Phoenix Parks Foundation and recreation programs. So, lace up your shoes, bring your family and bring your dog. It's all for a great cause. When: Sunday, April 2, 7:30 to 10:30 a.m. (race starts at 9 a.m.). Where: Papago Park, 625 N. Galvin Pkwy., Phoenix. Cost: \$40 to \$50.

Register online at: www.phxparksfoundation.org. For more information, call 602-262-4885.

Source: PHXConnect, March 15, 2017

IS YOUR VEHICLE PET FRIENDLY?

Many animal owners consider their furry friend to be part of the family. Yet they unknowingly put their pets at risk by allowing them to ride unrestrained in a vehicle. In addition to increasing the animal's risk of injury should a collision occur, a frightened animal that jumps out of the car can transform a relatively minor event into one that is much more serious.

Follow these tips to ensure a happy and safe journey for your canine or feline road trip companion.

Prepare a seat for your pet. The safest place for animals to travel is in the cargo bay or second-row seats in a kennel or harness. If your dog or cat is riding in the back, make sure the area is well ventilated, especially in hot weather. Also consider disabling power window controls so a dog doesn't accidentally depress the buttons and injure a paw.

Choose the right crate or harness. Not all crates are equally safe – check the Center for Pet Safety's crash test rating at centerforpetsafety.org. The crate should be large enough for the animal to sit, lie down, and turn around in: usually about 6 inches longer than the animals' body. A blanket inside the crate will make your pet more comfortable. Secure the crate using strength-rated anchor straps so it can't slide around when the vehicle is in motion.

Harnesses that tie into a vehicles' existing seatbelt system are an option for larger dogs. For smaller dogs, consider a booster seat that lifts the animal up so he or she can see out the window.

Take breaks. Animals need to get used to riding in vehicles, so take your dog or cat on shorter trips around town before departing on an extended road trip. During longer trips, plan routing stops for your animal to stretch and relieve itself. Bringing along some favorite toys will help alleviate the anxiety your furry companion may experience in a moving vehicle.

Source: AAA Highroads, March/April 2017

“I can still bring into my body the joy I felt at seeing the first trillium of spring, which seemed to be telling me, "Never give up hope, spring will come.”

- Jessica Stern, Denial: A Memoir of Terror

SELECTING THE RIGHT ESTATE ADMINISTRATOR

When mapping out your estate plan, choosing your beneficiaries is often a straightforward decision. Selecting someone to carry out your wishes, on the other hand, is rarely as clear – and can mean the difference between preventing and provoking conflicts among family members. “Once you’ve signed the estate-planning document, you’ve effectively pushed the first domino,” say Tanya Simpson, a Schwab wealth strategist and tax, trust and estate specialist based in Phoenix. “Choosing the right executor and trustee can help ensure the rest of the pieces fall into place.”

While it’s common for a family member or friend to serve as the executor of a will or the trustee of a trust, there are times when it makes sense to appoint a lawyer, trust company or other professional. Here are important factors to consider:

Familiarity

Family/Friend

- Nobody will be as familiar with your wishes as a family member or close friend. Either may also have a better sense of potential intra-family conflicts.

Professional

- A professional executor or trustee will need time to get up to speed on the details of your assets, adding to the cost of administering the estate.

Conflicts of Interest

Family/Friend

- Anyone with a financial stake in the estate raises the question, “Might this choice end up pitting my loved ones against one another?” Tanya says.

Professional

- Because professional executors and trustees have no interest in the estate, “this may be a good option when family members just don’t get along,” Tanya says.

Abilities

Family/Friend

- Critical traits of a family member or friend are common sense and honesty; however, administrative and financial acumen are also important.

Professional

- A professional executor or trustee should have the necessary financial expertise, as well as knowledge of applicable laws and tax considerations.

Burden

Family/Friend

- In complex situations, the responsibility can continue for years. “You need to consider whose shoulders that burden is going to land on,” Tanya says.

Professional

- The complexity and/or duration of administering an estate is less of a consideration when appointing a professional executor or trustee.

Cost

Family/Friend

- Family members and friends aren’t typically compensated if they benefit from the estate; however, fees may be allotted if the time and effort involved become substantial.

Professional

- Fees are typically based on a percentage of assets, often on a sliding schedule. Expenses will vary but can be sizable depending on the complexity of the estate.

Rather than approaching the decision as an either/or, Tanya says, consider appointing a family member or friend **and** a professional co-executor or co-trustee. “The professional can handle the heavier lifting, and yet you still have someone familiar with the family to handle the more sensitive issues,” she says. “In addition, since you’re not relying solely on a professional, it’s potentially much less expensive.”

Source: Charles Schwab, Onward, Spring 2017

12 TIPS TO PREVENT HEART DISEASE

1. Whittle your middle

If you're shaped more like an apple than a pear, you're at a higher risk for heart disease. The risk rises when waist size goes over 35 inches for women and over 40 for men. The best way to reduce your waist size is by losing weight and exercising, but a study published in the journal *Lipids* noted that dietary supplements with coconut oil may also help shrink belly fat.

2. Floss

Studies point to a link between gum disease and higher rates of heart disease. Experts suggest two theories about why this is so. One is that mouth bacteria can enter the bloodstream through the gums and increase artery plaque, which can lead to heart attack and stroke. Another is that our bodies create inflammation in response to the infection, causing blood cells to swell and narrowing arteries. The American Academy of Periodontology recommends flossing at least once a day to prevent gum disease.

3. Sweat when you exercise

It's not how much time you spend working out but how hard you're doing it. You need to pump up your heart rate until you're perspiring. Experts advise pushing until you're modestly out of breath. (If you can sing, you're not working out hard enough. If you can't talk, you're overdoing it.)

4. Get enough vitamin D

"Low levels of vitamin D can increase your risk of stroke and heart attack," says Steven Masley, M.D., author of *The 30-Day Heart Tune-Up*. Ask your doc to test your levels and prescribe the right supplement dosage for you.

5. Cuddle more

Snuggling not only feels good — it reduces stress and triggers the release of the hormone oxytocin, which has been shown to help lower blood pressure. Don't have a reliable cuddle partner? Rescue a pup from the pound.

6. Think outside the pillbox

If you're taking non-steroidal anti-inflammatory drugs (NSAIDs) for chronic pain, you might want to try promising alternative treatments instead. The Food and Drug Administration (FDA) just strengthened its warning against NSAIDs, saying they can increase heart attack and stroke risk even if you've been taking them only a short while. Possible relief alternatives for chronic pain include acupuncture, biofeedback, therapeutic touch, Reiki, hypnosis, chiropractic adjustments — even medical marijuana.

7. Keep it down

Research shows that for every 10 decibels of added roadway traffic noise near your home, your risk of stroke increases by 10 percent.

8. Stick with your statins

If you've been prescribed statins, take them as directed. Studies show they're effective in preventing heart attacks, particularly for those with a genetic predisposition or who have survived a heart attack. A new study published in the *Journal of the American Medical Association* confirms that when statin use is widened to include people at medium risk, this further reduces deaths from heart disease.

9. LOL at those online cat videos

Laughing out loud — we always crack up at the video of the kitten in the hamster ball — causes your blood vessels to dilate by 22 percent, which helps improve blood flow and, in turn, lowers blood pressure.

10. Stop stewing

Forgiveness helps to reduce blood pressure and lower your heart rate, especially when it comes to betrayal and conflict, according to a study published in the *Journal of Behavioral Medicine*. Researchers

(Continued on page 7)

IN REMEMBRANCE

| | |
|--------------------|------------|
| Toribio M. Sanchez | 02/10/2017 |
| Paul C. Peru Sr. | 02/16/2017 |
| Margaret Mummert | 02/17/2017 |
| Eugene Jeardoe | 02/20/2017 |
| Rosie L. Carter | 02/21/2017 |
| Melvin L. Wilson | 02/23/2017 |
| Kenneth W. Hill | 02/24/2017 |
| Olga Marquez | 02/24/2017 |
| Arwood Rogers | 03/01/2017 |
| Rodolfo Arroyo | 03/02/2017 |
| Paul B. Warren | 03/03/2017 |
| Robert M. Boat | 03/04/2017 |
| Manuel B Moreno | 03/06/2017 |
| Sandra Kelly | 03/06/2017 |
| Thomas Sedlmeier | 03/07/2017 |
| Louis Fleck | 03/16/2017 |

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 Franklin at 602-705-8822.

12 STEPS TO PREVENT HEART DISEASE (CONTINUED)

(Continued from page 6)

hypothesize that releasing anger decreases stress, a known trigger of heart disease.

11. Time to Retire?

Or at least cut your hours. If you're on the job more than 55 hours a week for 10 years, the risk of developing heart disease increases by 16 percent compared to those who work 45 hours or less, according to a study in the March 2016 issue of The Journal of Occupational and Environmental Medicine. Work 60 hours or more a week and there's a 35 percent increase in cardiac problems like angina, heart attack, and stroke.

12. Make an aspirin adjustment

The FDA no longer recommends taking a daily aspirin to prevent first-time heart attacks. The side effects associated with regular use over a long period of time, including gastrointestinal bleeding and stroke, make it not worth these serious risks. The exception to the rule: If you've already had a heart attack, and your doctor gives you the go ahead, continue to take your daily dose.

Source: AARP The Magazine, December 2016

| | |
|---|--|
| COPRA website..... | www.phoenixcopra.com |
| COPERS website..... | www.phoenix.gov/phxcopers |
| COPMEA website..... | www.copmea.com |
| City Retirement Systems (COPERS)..... | (602) 534-4400 |
| Human Resources - Benefits Section..... | (602) 262-4777 |
| COPMEA..... | (602) 262-6858 |

2017 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.

APRIL COPRA CHRONICLE

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Litchfield Park, AZ 85340



2017 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings held at the
Washington Activity Center
2240 W Citrus Way, Phoenix, AZ

Thursday, May 25, 2017 at 1:30 pm – State of the City*
Thursday, September 21, 2017 at 1:30 pm – Healthcare*
Friday, December 8, 2017 – Holiday Party*

*TENTATIVE DATES – SUBJECT TO CHANGE

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