



COPRA CHRONICLE

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

December 2017

MEMBERSHIP IS OUR STRENGTH

Issue 9

INSIDE THIS ISSUE

President's Message.....	2
Lend a Hand.....	2
6 Tips if you Plan to Walk, Jog or Bike Near SRP's Canals.....	3
How to Research a Nursing Home....	3
New Retirees.....	4
Smart Caregiving.....	4
Your E-mail is Your Entry.....	4
Retirement Benefits Entitlement Affida- vit.....	5
To Prevent Flu, Smile!.....	5
The Best Time to Refresh Towels and Sheets.....	6
In Remembrance.....	7
Beware of new airline charge.....	7
Did you Know that.....	7
New COPRA Members.....	7
COPRA Board.....	7
Meeting Dates.....	8



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.

PHX TAKES OFF FOR THE HOLIDAY SEASON

For the rest of 2017, Sky Harbor International Airport will be busy helping travels get to and from their holiday destinations. To make your visit as smooth as possible, remember:

- ❖ Always check your flight status before leaving the house.
- ❖ Visit **TSA.gov** for list of prohibited items not allowed in carry-on bags.
- ❖ Arrive at least two hours before departure.
- ❖ Security wait times can be found on **SkyHarbor.com**, in each terminal and at PHX Sky Train stations.
- ❖ Avoid airport traffic, use 44th St. PHX Sky Train station to drop off/pick up travelers.
- ❖ Flying American, Southwest or United? Check your bags at the 44th St. PHX Sky Train station or East Economy Parking Lot.
- ❖ Get a discount when you pay in advance for your parking at Sky Harbor.
- ❖ Don't wrap your presents. Free gift-wrapping will be available in Terminal 4 after security from Dec. 22-24. Times and locations can be found on **SkyHarbor.com**.

Source: PHX at Your Service, Nov. 2017

CANCER CAREGIVING

People caring for loved ones with cancer face unique challenges and often lack support. The Arizona Myeloma Network (AZMN) offers training for these caregivers, and AARP Arizona is sponsoring free sessions on Saturdays Dec. 9, and Feb. 10.—from 8:30 to 11:30am. Participants will learn skills and strategies they can use to help patients with any kind of cancer and to relieve their own stress. Topics include cancer pain, communication, insurance, nursing care and key questions to ask doctors.

The session will be held at Embassy Suites by Hilton, 5001 N. Scottsdale Rd., in Scottsdale. A continental breakfast is included. To register, go to **asmn.info/care**. To plan a cancer caregiver program for your business or community, call Barbara Kavanagh of ASMN at 623-466-6246.

PRESIDENT'S MESSAGE



Here it is December already. Thanksgiving is behind us and Christmas is looming. Before you know it, the New Year will be upon us. I'm not sure if you are a person who believes in making New Year's Resolutions or not. However, I am asking that every member of COPRA consider a resolution for the New Year to become more involved in OUR organization.

We will have our Annual Meeting and Election of Board Members along with our Holiday Luncheon on December 8th. When we went out asking for interest in becoming a Board Member, in preparation for the election, no one came forward except those already serving on the Board. We will be losing one very dedicated and active member.

Laura Ross
Jack Thomas has decided to step down from his role on the Board after serving for 19 years. Over that time frame he served as an Officer for 15 years. He served in the capacity of 2nd Vice President for 2 years, 1st Vice President for 3 years and then as President for 10 years. That leaves a big hole to fill! We thank him for his valuable service to COPRA and wish him well. Now we need someone else to step up and take his place! At this time, even with the re-election of those currently serving on the Board, we still have room for additional Board Members. Many of the other Board Members have also served for a significant number of years. Others have indicated that they are looking to step down from their Board positions in the next couple of years. That means we need others to step up if the organization is to stay viable.

Additionally, we have noticed a decline in attendance at our quarterly meetings. This has been significant enough that we are considering decreasing the number of meetings and consolidating speakers. If you want this organization to continue to thrive, please consider what you can do to make it so. Consider becoming a Board Member or at least look at attending our General Meetings and get fellow retirees to both join COPRA and attend meetings also. This is OUR organization and it can only continue through involvement of the membership. Over the years we have been successful in working with the City on Pension, Health, and other important issues for retirees. We need to keep our organization active so that it can continue to serve as a voice for all Retirees.

We continue to work on a long-term solution on Health Care for Retirees by pursuing eligibility for the Arizona State Retirement System (ASRS) Healthcare option for General Retirees. Currently, many Public Safety Retirees have exercised their eligibility for this option with United Health Care.

We have been officially notified that there will be no 13th Check this year. The formula established to assess funding of this benefit determined there were not sufficient funds reserved to support it.

Happy Holidays. Please consider making a resolution for the New Year to become a more active participant in OUR COPRA organization.

Laura

LEND A HAND

Struggling to pay your car title loan or know someone who is? The Lend a Hand loan program helps Maricopa County residents pay off outstanding car title loans, up to \$3,000, and secure a new lower-interest loan with better terms.

The program, in partnership with local community groups including the Phoenix IDA, also provides free credit counseling to help you get on a path to healthy credit and financial success. For more information, visit the Lend a Hand Website or call 1-877-822-2410 and a credit counselor can help you.

Source: PHX Connect, November 8, 2017

6 TIPS IF YOU PLAN TO WALK, JOG OR BIKE NEAR SRP'S CANALS

With the weather cooling down, you may decide to take advantage of SRP's canal system and go for a walk, bike ride or jog. Before you head out, follow these tips to avoid drowning or injury as canals can be very dangerous:

- ❖ Don't ever swim in canals.
- ❖ Keep a safe distance from the edges of canals. Canal sides are extremely slick, making it difficult to get out.
- ❖ Swimming, canoeing, kayaking, water-skiing and tubing are not allowed in the canals.
- ❖ Motorized vehicles are not allowed on the canal banks (authorization form SRP is required).
- ❖ Stay away from automated equipment at water delivery gates.
- ❖ Never jump in to rescue objects or pets. Call the appropriate services for help.

Visit srpnet.com/canalmap to view a map of the canals, including distances between various points. For more safety tips, visit srpnet.com/safety.

Source: Contact October 2017

"Membership is our Strength"

HOW TO RESEARCH A NURSING HOME

These resources may have important facts about prospective facilities.

- ❖ **Nursing Home Compare (medicare.gov/nursinghome compare)** This online tool run by the Centers for Medicare & Medicaid Services rates more than 15,000 nursing homes that are certified by that agency, on a scale of one to five stars (the more stars, the better). NHC bases its rating on three categories: how the home fared on health inspections, whether it is staffed adequately and how it rates on other quality measures (for example, how many residents reported bedsores or were physically restrained).

Experts advise that you dig into the numbers behind the rating. "Just because there's a five-star rating doesn't mean it's going to be great," says Charlene Harrington, an emeritus professor at the University of California, San Francisco who researches nursing homes. "But if there's one or two stars, you know it's going to be problematic." Each report is packed with useful information; be sure to read inspection reports thoroughly.

- ❖ **State ombudsmen** Each state is required by federal law to have a long-term care ombudsman, who serves as an advocate for people in nursing homes and their families. The office of the ombudsman review complaints and other concerns about nursing homes, with the goal of fixing problems. Much of the information these offices gather is available on their websites in reports and other documents. To find the ombudsman for your region go to the National Consumer Voice (theconsumervoice.org/get_help).
- ❖ **AARP Caregiving Checklist** To ensure that you get as much information as possible out of your visits to facilities, AARP offers a printable list called "Nursing Homes: What to Ask." Enter the term "AARP nursing home checklist" into an online search engine to find a link. The list covers background checks for staff members, transportation for residents to their doctor appointments and more. It will help you get answers to key questions you might otherwise forget to ask.

Source: AARP Bulletin/ Real Possibilities November 2017

NEW RETIREES (OCTOBER 2017)

David Booth	Water Services	Roberta Howe	Police Dept.
Vincent Brown	Aviation	Debra Hutzel	Street Transportation
Carlos Castro	Public Works	Adora Lewis	Equal Opportunity Dept.
Shannon Clark	Water Services	Fidencio Meraz	Housing
Basil Diamos	City Court	Gary New	Neighborhood Services
June Dove	Public Works	Benny Nieto	Water Services
Elvia Espinoza	Equal Opportunity Dept.	Tammy Ryan	Library
Regina Ficken	Management Services	Marita Scott	Planning and Development
Michael Glancy	Planning and Dev.	Darlene Smart	Public Works
Kathleen Good	Property Management	Lisa Stanislawczyk	Comm. & Economic Develop
Deborah Griffith	City Court	William Thomas	Water Services
Charles Hamstra	Public Works	Paula West	Comm & Economic Develop
Kimberly Hayden	Public Transit	Cathy White	Water Services
Ella Hayes	Aviation		

SMART CAREGIVING

6 clever and low-cost ways to make everyday tasks easier, from people who care for others.

Safer Soap – Slip soap into a nylon stocking. Tie to a towel bar or the shower head. This creates a non-slippery soap that lathers through the stocking.

DIY Ice Pack – Mix one part rubbing alcohol with two to three parts water into a plastic zipper bag and freeze. This ice pack will stay cooler longer and will mold to your body where you apply it.

Glow Guides – Use glow tape for safer walks in the house at night. Place around light switches and thermostats and along walls.

No-Slip Sips – Glue a piece of plastic tubing to a clothespin. Slide a straw through the tubing and attach the clothespin into a glass.

No-Slip Surfaces – Apply no-slip paint to walking surfaces inside and outside the home to help prevent your loved one from falling. The texture of the surface will become gritty.

No-Spill Drinks – Cut out a nonslip pad and place it on a shelf in the refrigerator. Put beverage cartons on the pad. Drinks can then be poured by just tilting the carton forward.

Source: AARP Bulletin/ Real Possibilities November 2017

YOUR E-MAIL IS YOUR ENTRY

As you all know, receiving the COPRA Chronicle 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).

October's winner is **SANDRA FORSTER. CONGRATULATIONS, SANDRA!**

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!

RETIREMENT BENEFITS ENTITLEMENT AFFIDAVIT

Every year, the City of Phoenix Employees' Retirement System (COPERS) sends letters to a portion of COPERS benefit recipients to verify their location and that they are appropriately receiving their monthly payments. **Our goal is to verify that information for each retiree and beneficiary at least once every three years.**

You may be surprised at the number of times retirees, beneficiaries, or their family members fail to advise COPERS of a change of address or another life event. In fact, in 2017 alone COPERS made over \$120,000 in overpayments to individuals who were not entitled to them. Getting that money back – your money, keep in mind – requires a great deal of effort and legal expenses. All the expenses to do so are appropriate expenses of the administration of the plan, and are paid out of plan assets – your assets.

As such, when you receive our letter requesting that you complete the Retirement Benefits Entitlement Affidavit, we hope you understand that we are doing this for you and for the continued viability of the retirement plan.

Unfortunately, every year there are many retirees and beneficiaries who fail to timely respond to our letter. If we do not receive a response to the first letter, we have to incur more expenses to send out a second, final letter requesting a response. We also attempt to contact the retiree or beneficiary using every piece of contact information we have, and try to encourage them to respond.

We are overwhelmingly successful in verifying the information we seek, but there are typically 20-30 members or beneficiaries who fail to respond. When that happens, we are forced to suspend their benefits until we receive the necessary information and verify that they are appropriately receiving the benefits we are paying. That is an unavoidable and unhappy result.

However, to ensure the long-term viability of the retirement plan, we must ensure that we are only making payments to retirees and beneficiaries who are entitled to receive them. Anything else would be a violation of our responsibility and a drain on the trust funds we use to pay your benefits. And paying your benefits is far too important to us to let that happen.

Feel free to contact the Retirement Office with questions about this or any other topic at 602-534-4400.

TO PREVENT FLU, SMILE!

In June the CDC announced that while the 2016 flu vaccine had performed well among adults 50 to 64, it had no clear impact on the health of people older than 65—those at the highest risk from influenza. That's because older people have weaker immune systems and vaccines are more effective if your immune system is strong enough to react and form antibodies.

But a recent study has revealed a sneaky way that older Americans can ensure their vaccinations have a maximum positive effect: Get your shot when you're feeling happy.

"We have known since 1996 that negative moods like stress affect how well vaccines work," say Ravita Vedhara, a researcher at the University of Nottingham, in the United Kingdom. But Vedhara wanted to see just how important mood was. She and her team recently studied 138 people ages 65 and up before, during and after they receive a flu shot. They found that while a positive mood, healthy diet, exercise and lower stress all lead to an improved immune response, the biggest factor in how well the vaccine worked was the patient's mood on the day of the vaccination.

(Continued on page 6)

THE BEST TIME TO REFRESH TOWELS AND SHEETS

Damp towels offer a breeding environment for bacteria if not laundered frequently.

Washing towels frequently can be a tedious chore, and it uses up water and detergent, adding expense to your weekly budget. But drying your nice clean body with a bacteria-laden towel probably isn't the best idea either. So what do the experts recommend?

A recent Dr. Oz poll shows there is a great mix of opinions on how long you should use a towel before washing it. Sixteen percent of respondents said they wash their towels daily, but most people stretched it out longer with 33 percent washing them two or three times per week and 40 percent just once a week. Eleven percent admitted to only washing their towels every two weeks or more.

Warm, damp towels are an ideal environment for microbial growth, including bacteria, [mold and yeast](#). Dr. Mehmet Oz and NSF International, an independent organization that checks product safety, tested 31 towels that had been used for either one, seven or 14 days. Significant amounts of bacteria were present on all of the towels tested, including those used for only one day, and significant yeast microbes were present on more than half of the towels. Mold was present on nearly half of the towels, and some even held significant amounts of E. coli.

Towels, not unexpectedly, tended to get dirtier the longer they went without washing. NSF concluded that for every seven days a towel was used, the amount of microorganisms almost doubled. The study recommended using a towel for no longer than seven days, with changing it at least twice a week being preferable. While [most bacteria is not dangerous](#), levels of E.coli found at two weeks could potentially cause a serious illness or infection if ingested, or if it comes in contact with an open wound.

While it is extremely unusual to pick up a disease from your bath towel, and your own germs won't make you sick, you up your chance of disease exposure when you share towels, *Reader's Digest* notes. But even if you are the only one using a towel, it is good to wash them every two to three days. "When you use a towel vigorously, you scratch your skin," Chuck Gerba, a microbiology professor at the University of Arizona, told the publication. These tiny breaks can [give bacteria a path into your body](#). Dirty towels can also increase your risk for acne.

Don't forget about hand towels

Hand towels by your sink should be swapped out every one or two days since they are used frequently and your hands may not be completely clean when you dry them, according to a report from the [Today Show](#) and [Good Housekeeping](#). This is especially true for kitchen hand towels, which are exposed to food-borne bacteria.

After using all of those nice clean towels, you won't want to sleep on dirty sheets. The *Today Show* recommended changing sheets and pillowcases weekly, and mattress covers and pillow liners every few months.

Source: AARP Bulletin / Real Possibilities August 2017

TO PREVENT FLU, SMILE! (CONTINUED)

(Continued from page 5)

Those who reported having a positive outlook on the day they got their shot had more antibodies—and hence, a greater immunity—than their sad-sack counterparts. Being in a good mood turbocharges your immune response in two ways, Vedhara says. First, it reduces your levels of the stress hormone cortisol, a hormone that suppresses the immune system. Second, it affects other aspects of one's lifestyle that have also been linked to better immunity: sleep, diet and exercise.

So schedule your flu vaccination on a sunny day, get the biggest bang for your buck," Vedhara says.

Source: AARP Bulletin / Real Possibilities November 2017

IN REMEMBRANCE

John Edwin Ellson	10/16/2017
Lester D Seay	10/18/2017
Clara Robinson	10/18/2017
Mary Lee Gatten	10/20/2017
Lucy Gurule	10/21/2017
Michael D. Jones	10/24/2017
Cornelio Montano	10/25/2017
Marilynn B. Hughes	10/28/2107
Barbara Tolhurst	11/04/2017
Beverly Harvey	11/06/2017
Sharon Sullivan	11/06/2017
Pedro S. Medina	11/11/2017

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.

Beware of a new airline penalty charge for having to check overhead baggage at the gate, we hear from travel expert George Hobica, founder of AirfareWatchdog.com. The fee is charged to passengers with "Basic Economy" tickets offered by United and American airlines. That new ticket does not allow overhead baggage, only under-the-seat or checked baggage. So if you carry overhead baggage up to the gate, not only will the airlines force you to check it and charge you a checked baggage fee, typically \$25, they also will charge a penalty of \$25.

Did you know that...

...a pill can eliminate peanut allergies? For 18 months, children with a peanut allergy were given a daily probiotic that contained *lactobacillus rhamnosus* and a peanut protein. Four years after the treatment ended, almost 70% of the children could eat peanuts without an allergic reaction.

...renting of US homes is approaching a 50-year high? The percentage of households renting their homes increased to 36.6% in 2016 from 31.2% in 2006, nearing the rate of 37% for 1965. Between 2006 and 2016, the number of home owners remained relatively flat, but the total number of households in the US grew by 7.6 million.

BottomLine Personal November 2017

NEW COPRA MEMBERS

Barbara Cole	Water
Lavonne Morris	Aviation

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: COPRAnewsleter@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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Litchfield Park, AZ 85340



2017 MEMBERSHIP MEETING ANNOUNCEMENTS

Hope to see you
here!

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

Friday, December 8, 2017 at 11:30 – Holiday Party

Other meeting dates to be announced

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