



COPRA CHRONICLE

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

January 2017

MEMBERSHIP IS OUR STRENGTH

Issue 1

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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

SOCIAL SECURITY CHANGES IN 2017

1 – Benefits increase slightly. The program's 60 million beneficiaries will get 0.3 percent more in monthly benefits next year. Retired workers will see a \$5 bump on average, to \$1,360. But that cost-of-living adjustment will, for many, be eaten up by higher Medicare Part B premiums.

2 – High earners will pay more taxes. The amount of earnings subject to Social Security tax in 2017 will increase to \$127,000, up from \$118,500 in 2016. This tax hike will affect about 12 million of the 173 million people paying into the system.

3 – Retirement age inches up. For people born between 1943 and 1954, full retirement age (FRA) is 66. In 2017 the FRA will increase to 66 years and 2 months for people born in 1955. This increase will continue each year, reaching 67 years for those born in 1960 or later.

Source: AARP Bulletin / Real Possibilities, December 2016

MEDICARE PART B PREMIUMS RISE

Medicare's Part B premium will increase by \$4.10 a month for the majority of beneficiaries (to \$109 a month) in 2017. Those who are new to Medicare or who do not receive Social Security will pay a standard monthly premium of \$134. The wealthiest will pay up to \$428.00 per month for Part B (which covers doctors' services and outpatient care). The disparity is due to the very small Social Security cost-of-living adjustment (COLA) of 0.3 percent in 2017.

Other Medicare costs for 2017 include \$183 for the Part B annual deductible (up from \$166 in 2016) and \$1,316 for the Part A hospital deductible (up from \$1,288).

Source: AARP Bulletin / Real Possibilities, December 2016

LAWN CARE TIPS FOR WINTER

Give your landscape a breath of fresh air. Over watering in winter months can suffocate your roots and wilt your plants. Bermuda grass only needs water every 30 days, while rye grass only needs water every 14 days. Desert trees can go one or two months between watering. Learn more at Phoenix.gov/wrc.

Source: PHX At Your Service, December 2016

PRESIDENT'S MESSAGE



Laura Ross

Here it is 2017! On behalf of the COPRA Board, I am wishing you all a very Happy New Year. Congratulations are in order for the Board members who were recently re-elected at the Annual Meeting in December: Karen Clifford-Anderson, Dawnell Navarro, and Sue Stites. They will (along with me) be returning for another two years. At our first meeting of the new year on January 12, we will be electing our Board Officers for 2017-2018: President, Vice-President, Treasurer and Secretary. This a good time to recognize our other Board members: Greg Binder, Louis Matamoros, Linda Henderson, Susan Perkins and Jack Thomas. We all “work as a team,” do our best to communicate to you regularly and **always** have your best interests in mind. The Board will also be finalizing the calendar for the General Membership Meetings in 2017. As soon as those dates are finalized, we will publish in the Chronicle and post on our website. We would really like to see more retirees attend our Holiday Luncheon and General Membership Meetings. It is such a great time to visit with old friends and reconnect with others who we may not have seen in a long time. Additionally, the meetings are a time when we can share pertinent information that affects us all.

Again, Happy New Year! Wishing you a healthful and prosperous 2017.

Laura

BEST ADVISE FROM TOP DOCS

Daily Living – The everyday lifestyle adjustments most important for greater health:

- 1 – Take a daily 30-minute walk.
- 2 – Get 7 to 8 hours of sleep each night.
- 3 – Spend time each day with a friend or a loved one.
- 4 – Reduce your consumption of junk food, such as cookies and chips.
- 5 – Cut back on refined carbohydrates (white bread, pasta, white rice).

Eating Habits – Harmful eating habits most important to change to improve your long-term health:

- 1 – Drinking soda at most meals and for snacks.
- 2 – (Tie) Eating several fast-food restaurant meals each week.
Eating two or fewer servings of vegetables per day.
Binging on pizza, hot wings, nachos or other “social foods” a few times per week.
- 5 – Eating ice cream, cake, doughnuts or other sweets every day.

Lifestyle Choices – Lifestyle habits or patterns most harmful to a person’s long-term health:

- 1 – Smoking cigarettes.
- 2 – Not exercising.
- 3 – Feeling perpetually lonely or socially isolated.
- 4 – Ignoring health problems or symptoms.
- 5 – (Tie) Taking painkillers every day. Being angry, worried or stressed more often than feeling happy.

Source: AARP Bulletin / Real Possibilities, December 2016

HANGIN’ AROUND

Did you know that your dry cleaners will take back not only your wire hangers but also the plastic film used to protect your dry cleaned clothing? Let them recycle right! Do not place wire hangers and plastic film in your blue recycling containers as they get caught in the sorting equipment, causing major damage. Have recycling questions? Email them to ReimaginePhoenix@phoenix.gov.

Source: PHX At Your Service, December 2016

FIGHTING THE FLU & COLDS

It's that time of year when either you, a family member, or a co-worker is likely to be sick. A lot of people are suffering with a winter cold, strep throat, or even the flu. It's not too late to get a flu shot. Here are the latest stats from the Center for Disease Control and Prevention about who got a flu shot in the last 12 months:

- 49.6 percent of children 6 months - 17 years
- 31.7 percent of adults 18 -49
- 48.1 percent of adults 50 - 64
- 69.1 percent of adults 60+

Though each year's flu strain varies, flu shots still offer proven protection against this viral illness. Please check with your insurance provider for details. For more information on how to recognize the flu, and more importantly, take steps to stay healthy, visit:

- Maricopa County Resources Page - www.maricopa.gov/PublicHealth/Diseases/Flu/
- State of Arizona Resources Page - www.azdhs.gov/preparedness/epidemiology-disease-control/flu/

Source: PHXConnect – December 14, 2016

BUILD A TAX-SMART ESTATE PLAN

These three strategies could help you minimize the impact of estate taxes.

1 – Transfer wealth during your lifetime. With current federal estate and gift tax topping out at 40% for wealthy individuals, minimizing your taxable estate is the first line of defense in preserving your assets for your heirs. One of the best ways to do that is to transfer as much of your wealth as you can during your lifetime.

Currently you can give up to \$14,000 to any number of persons in a single year without incurring a gift tax (\$28,000 for spouses combining gifts). Under current law you can give away up to \$5.45 million during your lifetime – over and above the \$14,000 exclusion and any payments made directly to educational medical providers on some else's behalf – and still avoid a gift tax.

2 – Minimize the value of your gifts. Certain types of trusts, like a grantor retained annuity trust (GRAT), can help keep the taxable value of your gift low. With a GRAT, the grantor transfers assets to a trust for a term of a few years. During the term, the grantor receives an annuity from the trust. At the end of the term, the remaining assets pass to the beneficiary.

3 – Hold life insurance outside of your estate. Although life insurance proceeds are generally tax-free income to the beneficiary for income tax purposes, they will be included in your gross taxable estate if you own the policy. The most effective way to avoid this problem is to set up an irrevocable life insurance trust. If the trust owns your life insurance policy, the proceeds are outside your estate and will pass to your beneficiaries free of both income and estate taxes.

Be sure to consult with a tax professional or an attorney when planning your estate to make sure all the pieces fit together. A professional will be able to identify the large array of strategies and tools available to help manage estate taxes and transfer your assets in the most efficient way.

Source: Charles Schwab ONWARD, Winter 2016

BURN CLEANER, BURN BETTER

While a fireplace is great on a cool winter night, all that smoke can mean burdensome federal regulations, possible fines and substantial health risks to Valley residents. Whenever you can, use a gas or electric fireplace.

On No Burn Days, please don't burn wood. If possible, convert your wood-burning fireplace to natural gas or retrofit your fireplace with an air pollution reduction device. Maricopa County Air Quality Department offers a free fireplace retrofit program. For more details, call **602-372-WOOD (9963)** or visit CleanAirMakeMore.com/NoBurn

Source: PHX At Your Service, December 2016

NEW RETIREES (NOVEMBER 2016)

Jean Arambel	Public Works	David Ong	Parks & Rec
Jeffry Benedict	Library	Angel Ortiz	Street
Manuel Bertoldo	Finance Dept	Cheryl Palmer	Transportation
Martin Burlingame	Parks & Rec	Tracy Plank	Neighborhood Services
Fernando Carrillo	Police Dept	David Pristavec	Housing Dept
Bulah Chamberlain	Neighborhood Services	Lisa Quinonez-Morales	Information Tech Services
Kathy Cohen	Public Defender's Office	Ross Ramos	Parks & Rec
Peter Connell	Finance Dept	Vern Robins	Parks & Rec
Robert Daley	Parks & Rec.	Gregory Robinson	Water Services
Heather Donnelly	Police Dept	Patricia Rommel	Water Services
Harrel Dowling	Fire Dept	Juanita Ruiz	Finance Dept
Alana Favela	Information Tech Services	Andrea Sandoval	Police Dept
Christopher Fickling	Parks & Rec.	Robert Schatzabel	Aviation
Timothy Fogarty	Water Services	Arthur Segoviano	Street Transportation
Esther Franzone	Human Resources	Randy Shackelford	Facilities Management
Lisa Frey	Police Dept	Mark Skaggs	Street Transportation
Mark Gonzalez	Finance Dept	Bonnie Smith	Public Works
Stephen Hamilton	Planning & Dev Dept	James Smith	Water Services
Terrence Jones	Water Services	Kelly Stewart	Aviation
Jesus Lara	Parks & Rec.	John Stonebraker	City Manager's Office
James Martin	Water Services	Susan Sweeden	Planning & Dev Dept
Ruby Mendez	Public Works	Elva Thornton	Public Transit
Terrance Moore	Public Works	Linda Verdugo	Police Dept
Rachel Munoz	Neighborhood Services	Mary Vivion-Withrow	City Court
Gary Neden	Water Services	Patience Wilcox-Arteaga	Finance Dept.
			Police Dept

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 to 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).

December's winner is **JANET KUSMIDER. CONGRATULATIONS, Janet!** 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!

OUT WITH THE OLD, IN WITH THE NEW

The next "I Recycle Phoenix" Festival will be 8 a.m. – 1 p.m. Saturday, January 7 at the Christown Spectrum Mall, 1703 W. Bethany Home Rd., adjacent to the movie theaters.

Acceptable items: Laptops and electronics, rechargeable batteries, ink jet cartridges, small appliances and holiday décor. Document shredding, up to five boxes-full, will be offered along with hard drive shredding. They will also accept live Christmas trees and canned food for a food bank.

Unacceptable items: CRT TVs and monitors, household hazardous waste items including tires, paint, pool chemicals, cleaning solutions, any kind of light bulbs and non-rechargeable batteries. Event is hosted by Keep Phoenix Beautiful in partnership with Phoenix Public Works. Visit **PhoenixRecycle.org** or call 602-262-4820.

CITY MANAGER COLUMN

ED ZUERCHER CITY MANAGER

Happy New Year! I hope you had a wonderful and safe holiday season. In addition to our usual winter visitors, we will have an influx of visitors for yet another round of big games—what we call a “mega-event”. As we enter 2017, Phoenix is finalizing its preparations to host the NCAA Division I Men’s Basketball Championship at the University of Phoenix Stadium in Glendale on March 31 through April 3. The game is the last event of the three-year run of mega events for Phoenix. The



Ed Zuercher

city hosted Super Bowl 49 in 2015 and the College Football Playoff National Championship in 2016. Although the final game is in Glendale, festivities such as the Final Four Fan Fest will be downtown, as well as music festivals and other fan activities. Visit www.phoenixfinalfour.com for more information regarding street closures, parking, and planning your route during the festivities.

Tourism, represented by mega-events such as the NCAA, form an important part of our economy. It brings new dollars into our region and makes Phoenix a more dynamic, diverse, and desirable place. But what also makes Phoenix great is our employees. Recently I was moved by the work of our Water Customer Services staff. They received a letter to Santa among the thousands of pieces of mail that come in each month. The 9-year old asked for clothes and Pokémon games. The staff followed up with the boy’s mom and discovered that he had sent the letter unbeknownst to her. The boy’s father had recently died and the family was struggling financially. The staff on their own collected enough money to fill his Santa list and deliver it. This type of action happens regularly with City employees. It is what makes Phoenix a great place. It’s what you, our retirees, remember about your time with the City. We all look forward to the mega-events, like the Super Bowl. But our employees make a mega-difference with the little things they do each day.

I hope you have a great 2017 and I look forward to sharing updates throughout this new year.

“Membership is our Strength”

RENEW YOUR COPRA MEMBERSHIP DUES FOR 2017

Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2016”, you need to renew your COPRA membership!

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you will receive an email in December advising you of the status of your COPRA membership.

As a retiree, it is important that you stay abreast of events happening in the City that may have an impact on your benefits and the retirement fund. Please renew your membership today. As our motto on the front page of the Chronicle says, “Membership is Our Strength.”

COPRA membership dues are \$12.00 a year for all members or \$50 for 5 years. To renew your COPRA membership, send a check payable to “COPRA” to the following address:

**COPRA
PO Box 2464
Litchfield Park, AZ 85340**

RULES OF ORDER

From professional organizer, Fay Wolf:

1 – Change Your Thinking – Let it go. “Once you decide to let go of an item, you free up physical space in your life as well as inner clutter, because you never have to concern yourself with it again,” Wolf says. Shed the idea that you are either organized or not, that you have it together or you don’t. Organizing is an ongoing practice, which means you’re never done. Don’t let the size of your project stop you from getting started. Doing something—anything—is better than doing nothing.

2 – Get Messy – You’ll need a staging area and five boxes (or grocery bags or laundry baskets). Label each with one of these categories: donate, trash, recycle, shred, and other rooms. Focus on the items that are out of place or those that weigh you down physically or emotionally. Place stray items into one of the five boxes. You don’t need to deal with every item, and you can start in any room. But get ready: Your home will look worse before it gets better, and that’s OK.

3 – Store Like With Like – You’ve let go, and you’re still staring at a bunch of stuff. These items are the keepers. It’s time to deliver items in your “other rooms” box to where you will use them. Be logical. Group like items together—electronic chargers or photographs or crafts supplies, for example. Put binder clips with pencils, and create an office supplies category. Merge bandages and ointment with first aid supplies.

4 – Be Creative With Containers – Once you’ve collected things into narrow, useful categories and know the room where they ultimately belong, corral them with containers. The good news is you probably have what you need on hand: Use assorted boxes – checkbook, iPhone, jewelry – to store desk supplies, and pill bottle for tiny items like thumbtacks. Other no-frills containers that do the trick: shoe boxes, shipping boxes, bowls, hinged-top breath-mint tins, and re-sealable plastic bags (good for electrical cords).

5 – Put A Label On It – Labeling is all about making things easy for you to access. It can be a permanent marker on a shoebox, or a length of masking tape on a tub. Or it can be a printed label from a label-maker. As long as you can see the label and read it, you can find your things and return them when you are done.

6 – Stop The Paper – Your first line of defense against paper clutter is opening mail as soon it comes in the house. It doesn’t mean you have to deal with it immediately, but you will be amazed of how much less there is to think about once envelopes, packaging, inserts, junk mail, and catalogs that you don’t need are recycled. Go one better, and unsubscribe from as much as possible; check out catalogchoice.org and paperkarma.com.

7 – Make Technology Work – If you’re buried under digital clutter—email, notifications, and social media—try these tips. “Snooze” e-mails that don’t require your attention, and choose when they return to your in-box. Try Boomerang for Gmail. Do mass unsubscribe to e-mails with mailstrom.co or unroll.me. Turn off social media notifications on the phone and computer.

8 – Keep A Junk Drawer – Even the most organized people have a utility drawer, and “there’s no shame in that,” Wolf says. Make your drawer work better by fitting it with small containers that bring order to loose bits and pieces.

Source: Better Homes and Gardens, September 2016

FRAUDS TO WATCH OUT FOR IN 2017

Here are the top fraud trends – and what to watch out for in 2017.

Phone Cheats – Fraudsters let their fingers to the stalking, especially when targeting older Americans. Crooks will call you, claiming to be tech-support workers who are hunting viruses, utility company bill collectors or even your own grandchildren calling for help from a Mexican jail. In other variations, con artists make pitches for credit cards, extended warranties and phony sweepstakes and lotteries.

Often they depend on robocalls. The top 40 scam campaigns accounted for the majority of all robocalls this year, reports Pindrop Labs, which tracks telephone fraud.

The newest trend: Identity thieves phone corporate call centers, posing as customer to make illicit bank withdrawals or get loans. Crooks often get names, Social Security numbers and other sensitive data from previous phone scams, explains Ken Shuman, head of global communications at Pindrop.

IRS Threats – Phone calls from fake IRS agents have netted crooks about \$47 million in three years, according to the Treasury Department. The scam will continue in 2017, but with a twist: The newest likely target will be people with

(Continued on page 7)

IN REMEMBRANCE

William Pool	09/16/2016
Michael Schutte	11/17/2016
Nick R. Castillo	11/21/2016
Marylyn Bolden	11/22/2016
William F. Hurley	11/22/2016
Patsy Hicks	11/24/2016
Ruth Margaret Cale	11/26/2016
Betty Whittaker	11/27/2016
Fleeta Baldwin	11/27/2016
George H. Rosson	11/30/2016
Lloyd H. Lewis	11/30/2016
Marjorie Finn	12/01/2016
Sandra Gongora	12/03/2016
Magdalene Kaplan	12/05/2016
Paul Prokopchak	12/06/2016
Alejandrina L. Burgos	12/09/2016
Richard E. Bondon	12/10/2016

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.

FRAUDS TO WATCH OUT FOR IN 2017 (CONTINUED)

(Continued from page 6)

college loans, who are threatened with arrest and other penalties unless a nonexistent "federal student tax" is immediately paid.

Meanwhile, the IRS reported a fourfold surge in tax-related phishing and malware incidents early during the tax year's filing season. These included the hacking of tax professionals' computer with bogus software updates that allow the criminals access to clients' personal and financial data.

Scare Tactics – Like other strong emotions, fear briefly shuts down your brain's logic centers and makes you more likely to react impulsively. In 2017, you may encounter frightening but faux threats of arrest, lawsuits and financial ruin for supposedly missing jury duty or not paying a bill.

A New Way of Payoff – Antifraud groups have raised public awareness that a request for payment by wire transfers and prepaid cash cards usually signals a scam, and the Federal Trade Commission has made it illegal for telemarketers to ask for payment that way. As a result, many scammers have turned to iTunes gift cards as their preferred payment method. In 2017, watch out for come-ons to purchase a card, load money on it and provide the 16-digit code. It's a fast and virtually untraceable way to steal your money.

Source: AARP Bulletin / Real Possibilities, December 2016

2017 COPRA BOARD

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Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

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.

JANUARY COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle
Dues are \$12.00 per year or \$50 for 5 years
COPRA Chronicle (**USPS No. 0016-924**) is published
Monthly, except June, July and August
By City of Phoenix Retirees Association
PO Box 2464, Litchfield Park, AZ 85340
Periodicals Postage Paid at Phoenix, AZ

POSTMASTER

Please send address corrections to:
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Litchfield Park, AZ 85340



WISHING YOU PEACE,
LOVE AND HAPPINESS
IN THE NEW YEAR

2017 MEMBERSHIP MEETING ANNOUNCEMENTS

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

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