



COPRA CHRONICLE

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

May 2017

MEMBERSHIP IS OUR STRENGTH

Issue 5

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GENERAL MEMBERSHIP MEETING

Don't forget to put on your calendar the next upcoming COPRA General Membership Meeting! It will be held on Tuesday, May 16, 2017, 1:30 p.m. at the Washington Activity Center located at 2240 W. Citrus Way in Phoenix. City Manager, Ed Zuercher, will be presenting his "State of the City Address" to all COPRA members. One of his topics will be the 2017-2018 City Budget. **COPRA will also be offering several door prizes.**

We hope to see everyone there!

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).

April's winner is **DIANE POWELL. CONGRATULATIONS, Diane!**

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!

RETIREE FINANCIAL EXPO DRAWING WINNERS

The City of Phoenix Benefits office and Nationwide want to thank those 150+ retirees and spouses who attended the First Retiree Financial Expo on March 24th. The event was a success, with good attendance at the workshops presented and many retirees meeting with Nationwide representatives. Over 50 retirees took the time to fill out surveys evaluating the Expo, and two retirees- **Philip Letson and Linda Henderson**, won the drawing to receive a Sprouts gift card in appreciation. Thank you to everyone for helping make the first Retiree Expo great!

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.

PRESIDENT'S MESSAGE



Laura Ross

Well here it is...summer is upon us. As I write this, we have not yet had our first one hundred degree temperature but as you read this, I am willing to bet that it has happened. May is the last month that COPRA provides you with a Chronicle before the summer hiatus. The summer hiatus lasts from June through August with your next Chronicle in September. We still have our last General Meeting on May 16th, before the summer hiatus. I want to call your attention to the change of date from our usual timeframe. Our speaker will be Ed Zuercher, our City Manager. We needed to change the date to accommodate his schedule. He will give his usual State of the City presentation on Tuesday, May 16th at 1:30 at the Washington Adult Center. Please put it on your calendar and plan on attending. Our general meetings of late have not had the level of attendance that we would like to see. The topics are always timely and hopefully ones that you as a retiree should find important and interesting. It is hard to put on these programs and ask our speakers to take the time out of their busy schedules and then have such a small audience. In an effort to reward those who do make the time for these meetings, we will be offering several door prizes. Come and get the good information and maybe you will be rewarded with one of the prizes to use during our long, hot summer days!

With business as usual starting in September, we will finish the year with our meeting on Health Care, currently scheduled on September 21st and our Holiday & Annual Meeting on December 8th. As a reminder, the City will be providing a Health Care option in 2018 for ONLY the pre-Medicare group. Our efforts to join with the State with an option for all City Retirees could not be accomplished for 2018. We will again attempt to bring this about for 2019. In the meantime, we are working with the City to set rates for the continuation of health care benefits for pre-Medicare retirees in 2018. Those not eligible for the City pre-Medicare option, will need to continue to utilize other sources for another year. Those pre Medicare Retirees, who have chosen to get their healthcare from other sources, will again have the choice to take part in the City healthcare option or other market options. Unfortunately, health care options continue to be concerning as our country, under the new administration, struggles with what is to be offered.

Best of wishes for a wonderful summer, whether you spend it here in Arizona or somewhere else. And as the song goes, "See you in September"!

Laura

PHN CONFERENCE

The Phoenix Hispanic Network invites you to their 2017 Conference titled People, Purpose, Passion: The Pathway to Success. This full-day conference will cover the topics of leadership, power and persuasion, career development and how to be successful in our organization. Speakers include City Manager Ed Zuercher, Assistant City Manager Milton Dohoney, Assistant Public Works Director Ginger Spencer, city of Tolleson City Manager Reyes Medrano and many more! This conference is Free to PHN members.

- ◆ Friday, May 12
- ◆ 8 a.m. - 4:30 p.m.
- ◆ Grand Canyon University
- ◆ Register via eCHRIS using code: PHNC1
- ◆ Please email with questions if you are not a current PHN member and check out PHN's website at <http://www.phoenixhispanicnetwork.org/upcoming-events.html> for more information.

Source: PHX CONNECT, April 12, 2017

MONEY MISSTEPS

These 4 financial challenges can trip you up in or near retirement. Here's how to overcome them:

1. **YOUR HOUSE IS WORTH LESS THAN YOU OWE ON IT.**

Fact: One out of 10 homeowners owe more than their home's value, a predicament that is called being "underwater." What you can do if this includes you:

REFINANCE – through the federal Home Affordable Refinance Program for underwater homeowners. Find details at harp.gov.

GET THE BANK TO AGREE TO A SHORT SALE, in which the house is sold for less than you owe and the balance is forgiven.

WAIT IT OUT and keep making payments until your home's value recovers. House prices in areas with a high percentage of underwater mortgages have been going up in recent years – by 5 percent a year in Cleveland, for example and 10 percent in Las Vegas.

CONSIDER RENTING IT OUT. If you're retiring soon and moving, rent out the property until prices rebound. Demand has pushed rent up an average of 18 percent over five years.

2. **YOU DIDN'T SAVE ENOUGH.**

Fact: Nearly 30 percent of households ages 55 and up didn't have any pension or retirement savings as of 2013. What you can do:

CUT EXPENSES and increase income; it's the magic combination. To find new part-time work, check out job sites such as Freelancer.com, Upwork.com and Retirementjobs.com.

MOVE to the South or the Midwest. These states—lead, in order, Mississippi, Indiana, Michigan, Arkansas and Oklahoma – have the lowest cost of living in the country. For instance, it's 37 percent cheaper to live in Jackson, Miss., than in Anchorage, Alaska – and it is warmer too.

CONSIDER A REVERSE MORTGAGE that allows you to borrow against the equity in the house. The money is repaid when you move, you sell the house or you die. This is not a risk-free solution if you don't have much equity in your home, if you plan to move soon or if you don't have the income for taxes, insurance and maintenance.

3. **YOUR KIDS ARE DEPENDENT ON YOU FOR MONEY.**

Fact: Six out of 10 people age 50 and older financially support an adult child or relative. What you can do:

SET BOUNDARIES on how long you'll help out and under what circumstances.

PUT LOAN IN WRITING and charge interest. The IRS recommends an annual rate of at least 2.05 percent on three-to-nine-year loans. If the loan is in writing and your child defaults, you can deduct it as a "non-business bad debt" over one or more years on your tax return.

IF YOU CAN'T SAY NO to your kids let your accountant or financial adviser talk with them. He or she can decline your participation, and also give your child useful advice.

4. **YOUR RETIREMENT FUND IS LOSING MONEY.**

Fact: Thirteen percent of U.S. mutual funds lost money last year, reports Morningstar, an investment research firm. What you can do:

CHECK MORNINGSTAR.COM to see how a mutual fund compared with its benchmark. If it's been a laggard for three years, it may be time to cut your losses.

REDUCE YOUR RISKS. An investment that is losing lots when the rest of the market isn't is too high risk. Review your holding to see if you should shift to safer, more stable funds.

Source: AARP BULLETIN / Real Possibilities, April 2017

VOICES LGBTQ

Burton Barr Central Library will be hosting an art exhibition and programs, featuring the history of the struggles and accomplishments of the LGBTQ community in Arizona. This is part of the continuing Series, April celebrates Voices: LGBTQ. Help share LGBTQ art, stories, poetry and experiences.

Learn more here: <http://www.phoenixpubliclibrary.org/browse/InterestGuides/Pages/Voices/LGBTQ.aspx>

Source: PHX CONNECT, April 12, 2017

NEW RETIREES (MARCH 2017)

William Greene	City Auditor	Mary Marshall	Police Dept
Priscilla Hentley	Aviation	Robert Miller	Police Dept
Michael Hernandez	City Court	James Nardone	Water Services
Joseph Husband	Aviation	Daryl Nea	Water Services
Patrick Larkin	Neighborhood Serv. Dept	Yang Pang	Water Services
Mary Magewick	Comm Dev & Invest Corp	Claude Sutton	Parks & Rec.

SPRING CLEANING FOR SCAM-PROOFING

Spring cleaning shouldn't end with a yard sale or Goodwill drop-off. Here are some seasonally appropriate sprucing tips to reduce your risk of identity theft.

Wallet. Clean out what you shouldn't be carrying. These include your Social Security card (unless you're heading to an SSA office), cheat sheets with PINs or passwords for bank cards or online accounts, spare keys for you home or car, and blank checks. Unless you're heading to a doctor or health facility for the first time, don't carry your Medicare card – with or without it, you'll get emergency medical care. If you feel you must carry it, make a photocopy and remove or block out several digits of your SSN.

Home office. Maybe your office is the kitchen table and a box from the garage, but every home should have a cross-cut shredder. Put it to good use: After ensuring all is correct, immediately shred bank statements, sales and cash withdrawal ATM receipts, paid credit card statements and utility bills, expired warranties, unsolicited credit card and insurance offers, and canceled checks that are not tax related. Unless keeping for yuks, destroy old photo IDs. Pay stubs and undisturbed medical bills should be kept longer than one year; tax returns and pertinent forms (W-2s, 1099s and record for declared tax deductions) no longer than seven.

Safely store, preferably in a bank safe deposit box or home-based lockable cabinet or carry box: birth and marriage certificates, family member death certificates, Social Security and Medicare cards, active passports (even if you don't travel), divorce decrees, college diplomas and military records, wills and trusts, home deeds and vehicle titles, and power of attorney paperwork.

Keep secure but easily accessible: tax returns for the past three years, active appliance warranties and manuals, loan statements and payment books, insurance policies, a household inventory list (TV's, jewelry, etc.), health benefits information and family health records including vaccinations. On your home printer, line up every card you keep in your wallet – driver's license, credit and debit cards, insurance cards – and make a copy of the front and back of this plastic lineup, securely storing these pages in this "accessible" file (useful if your wallet is lost or stolen.)

Medicine cabinet. Remove and shred pharmacy labels before tossing empty prescription bottles. Hide prescription medications (particularly painkillers) when you expect home cleaners, health care workers, utility and contractor service calls or other visitors, or if your home is up for sale.

Computers and phones. Delete unnecessary and unused files, accounts and apps. Back-up and store important documents, photos and files – including just-filed tax returns – on separate flash drive, compact disc or external hard drive, or a secure Cloud service. If donating or recycling old computers or other devices, wipe the memory completely and restore to factory settings.

Ensure that antivirus protection software is up to date on all actively used devices, set for regular "Quick" and "Full" scans and firewall-enabled. Clear the memory on Internet browsers used on your computer and smartphone – now and at least weekly, to prevent hackers from accessing stored passwords. Enable financial and other online accounts; review (and enact) privacy settings on social media accounts and don't overshare sensitive details – address, workplace, family members or upcoming vacation plans or purchases. Consider getting paperless statements from banks and credit card companies to reduce the risk that sensitive personal identifying information could be stolen from your mail.

Source: Around AARP, March 2017

ANTIQUe AND COLLECTIBLE TIPS

When moving, wrap dishes in bubble wrap and pack on edge. If you have no bubble wrap, put each dish in a plastic bag to keep it clean, then wrap in newspaper and pack on edge. Put about three inches of crumpled paper on the bottom of the carton.

Pewter that has been washed in soap and water for generations may develop a gray patina. An unused piece of pewter will have a darker patina. Some collectors like the pieces restored; some prefer the light color, others the dark.

Tea stains can be dramatically lightened if they're treated with a mixture of equal parts lemon juice and water. Apply the mixture with a cotton swab, then rinse with cool water.

Never frame pictures so they touch the glass. Use a mat. Keep prints away from strong direct light.

Source: Kovel's, April 2017

CORRECTION – COPRA TREASURER REPORT FOR MONTH ENDING 12/31/16 & 12/31/15

Interest earned on CDs was \$320.46.

PUBLICATION OF THE CHRONICLE

The Chronicle is published September through May every year. As a result you will not be receiving another Chronicle until September 2017.

BUILD A BETTER PASSWORD

Use these proven techniques to block hackers from accessing your accounts. Think of a computer password as being a front door to your wealth and secrets. It can be made of flimsy wood or as impenetrable as a titanium bank vault.

Use pass phrases – Hackers use sophisticated software that can run millions of combinations of letters and symbols in a short time. Your defense: longer passwords. Former hacker Kevin Mitnick recommends 20 characters or longer. The trick: Use a sentence or phrase you create, such as “My Aunt Sylvia has loved me since I was a child.” It's ultra-hard to hack but easy to remember. For even more security, add a number or symbol at the end, along with a capital letter or two.

Add a second door – Two-factor authentication services add an extra layer of security to your most vital digital accounts. You log into an account using your usual password. Next, the two-factor authentication site sends your phone a six-digit code that you must enter before gaining access. For a list of websites that offer two-factor authentication, go to twofactorauth.org.

Refresh routinely – Once a year, change the passwords on all your important accounts. With hackers stealing data on millions of accounts at a time, this will help keep you protected if their focus turns toward you. Also change your password if you're notified by a website that its security has been breached.

Vary your passwords – That's the golden rule, cybersecurity experts say: Why let one key unlock every one of your digital doors?

Source: AARP The Magazine, Real Possibilities April/May 2017

TELEPHONE FRAUD - UNSOLICITED CALLS TOTALED 29 BILLION IN 2016

For as long as there have been telephones, there have been crooks trying to call and steal your money. What is new is the sheer volume of unsolicited calls that Americans endure each year – over 29 billion in 2016 alone by one estimate, including lots of potential rip-offs. No wonder fraud complaints have increased nearly 60 percent since 2010, according the Federal Trade Commission. Scams are continuing to show up across the country this year.

THE IRS SCAM

The voice on the other end of the line claims to be an IRS criminal investigator. Arrest is imminent if you don't immediately pay thousands of dollars in back taxes. Individuals are instructed to put \$500 on multiple iTunes gift cards and give up the 16-digit codes. Don't be fooled. The IRS would never ask a taxpayer to buy iTunes cards for any reason.

THE FAKE SHERIFF

You get a call from someone posing as a sheriff's deputy claiming you've missed jury duty and owe the county a \$1,000 fine. Pay immediately, the caller says, or your will go to jail. Rest assured, no sheriff or court will call you and demand payment like this for missing jury duty. If you get this call, hang up, then call the police and report it.

LOTTERY FRAUD

A con artist calls and tells you that you have won the Australian (or Jamaican) lottery. All you have to do to collect is wire \$1,500. Don't do it. Lotteries never call to give money to people who haven't even bought a ticket.

CREDIT CARD CON

You get a call from your banks that there is a problem with your account. To straighten it out they need your account number, date of birth and the last four digits of your Social Security number. Hang up. This is a scam to get information to hack your account.

Source: AARP BULLETIN / Real Possibilities, April 2017

TEN WAYS TO GETTING A GREENER HOME

Many people think remodeling a home to green standards is expensive. But there are many practical and low-budget improvements that lessen a home's environmental impact and improve the health of a building. Following are the recommendations for making a home green:

1. Test ducts for tightness, seal leaks.
2. Install a programmable thermostat, and have a professional service the heating, ventilation, and air-conditioning systems.
3. Caulk leaks in the physical separations between the interior and exterior of the building, including windows and doors.
4. Recycle kitchen waste.
5. Replace incandescent lighting with compact fluorescent lights.
6. Use household cleaners that do not contain toxic chemicals. Eliminate all chemical air fresheners.
7. Use plants or screens to shade walls or windows with high sun exposure.
8. Install daylighting in dark areas of the home to reduce the need for lights.
9. Upgrade insulation to a higher R value
10. Install highly reflective window film.

Source: WPCAREY.ASU.EDU/SPRING 2017

IN REMEMBRANCE

Leonard Swartz	11/10/2016
Inez M. Hulstrom	11/12/2016
William Williamson	01/31/2017
George Bosselman	03/01/2017
Mary Terrell	03/04/2017
Jeffrey Adkins	03/15/2017
Raymond L. Valenzuela	03/20/2017
Lilaf Culbertson	03/23/2017
Joseph Oliver	03/25/2017
Betsy Burson	03/26/2017
Ethel Probst	03/27/2017
Elaine Lutfy	04/01/2017
Vincent Edward Normile	04/05/2017
Audrey J. Miller	04/08/2017
Arlene Blair	04/09/2017
Thomas Lull	04/09/2017
Dora F. Aldana	04/10/2017
Myrna Brown	04/13/2017
Robert Nagelhout	04/17/2017

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.

NEW COPRA MEMBERS

April 2017 – Rhonda Fisher - Finance Dept.

Did you know...

...high blood pressure may be a good thing if it develops after age 80? Late-developing hypertension is linked to a lower risk for mental decline. People whose pressure rose to 140/90 mm Hg or higher after age 80 were 42% less likely to develop dementia in their 90s than people with normal pressure. Those whose hypertension started after age 90 were 63% less likely to develop dementia.

...bacteria grow in bagged salads? Even slight damage to the leaves releases juices that encourage the spread of salmonella bacteria, a cause of food poisoning. Self defense: Choose salad with minimally damaged leaves, rinse before eating and consume before the "best by" date.

BottomLine Personal April 2017

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

President/Benefits Chair:

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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.

MAY 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:
COPRA
PO Box 2464
Litchfield Park, AZ 85340



2017 MEMBERSHIP MEETING ANNOUNCEMENTS

*Note new day and
date for
May meeting!*

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

Tuesday, May 16, 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