



COPRA CHRONICLE

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

January 2019

MEMBERSHIP IS OUR STRENGTH

Issue 1

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NEW COPRA BOARD

The following candidates were elected to the COPRA Board on December 7, 2018 at our General Meeting. Their bios were published previously in the Chronicle:

Karen Clifford-Anderson (incumbent)
Dawnell Navarro (incumbent)
Laura Ross (incumbent)
Sue Stites (incumbent)
Regina Ficken (new candidate)

Two other new candidates were nominated and approved at the December 7, 2018 General Meeting. They are:

ROBERT SWEENEY

Rob worked for the City of Phoenix for almost 29 years, retiring in December 2017 as Assistant Chief Information Officer/Assistant Finance Director. Rob held numerous positions while at the City, working in Finance, City Auditor and Information Technology Services. Rob worked on many City task forces-- the Innovation and Efficiency Task Force, Task Force on Technology Advancement and the Association/Management Committee. Rob is married to his wife Kecia (KEY-sha). Together they have three grown children. Rob is interested in continuing his support of City initiatives and its retirement community by serving on the COPRA Board.

KATHY WENGER

Kathy started her career with the City in 1994 as a Budget Analyst II in Water Services and was promoted to Department Budget Supervisor. In 2000, she joined Engineering and Architectural Services as the Administrative Assistant III, responsible for budget and fiscal, personnel and payroll, IT and Central records. She subsequently joined the Phoenix Convention Center as Deputy Director, retiring in 2016. Kathy is interested in serving on the COPRA Board to help ensure Phoenix Retirees continue to receive excellent pensions and benefits. It is her belief that COPRA

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.

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PRESIDENT'S MESSAGE



Laura Ross

So we've all made it through the holidays and into the New Year. It's always good to start a new year. It offers us all a good opportunity to reassess what is going on in our lives and decide to make changes in places where we want to try a new approach. This may happen through New Year's Resolutions or a less formal goal setting process.

The choices you made for your medical and other benefits will now take effect. Hopefully everyone is happy with his or her new choices. You may have chosen the City's new United Health Care (UHC) Medical Plan option, stayed with the plan that you had before, or found another alternative, based on your needs and budget. City HR staff was surprised that there were not as many Retiree enrollees in the UHC option as they expected and welcome feedback as to why retirees did not opt for this alternative. If you would like to provide feedback, you can call or email the new Acting Benefits Supervisor, Debi Payan (602-262-1618 or debra.payan@phoenix.gov). Additionally, HR has indicated that any pre-Medicare Retiree that would still like to opt into the UHC medical plan can do so at any time. This is because it has been picked up as a self-insured option. Medicare eligible Retirees can only make the change during open enrollment because they are included in the UHC fully insured option. However, a newly eligible Medicare Retiree can opt into the City UHC option at the time of their Medicare eligibility (when they turn 65).

With the New Year, we have also added a few new Board Members. Regina Ficken, Rob Sweeney and Kathy Wenger have joined our ranks as new Board Members. With the addition of these new Board Members and the re-election of four of our incumbents, we have reached full Board Membership for the first time in awhile. Now we just need to expand our membership to include a larger percentage of our Retirees. Please help us with this New Year's Resolution by encouraging a retiree friend or fellow retiree acquaintance to join our ranks. As you know, "Membership is our Strength".

Laura

MEDICARE CHANGES AHEAD

Mixed bag for beneficiaries in 2019

Medicare's annual announcement of payment adjustments reveal several small changes—including a few decreases—that will take affect January 1, 2019. Here is what to expect in 2019:

Part B--The standard monthly premium rises from \$134 to \$135.50. It covers doctor and outpatient visits.

Medicare Advantage—The average monthly premium is expected to dip from \$29.81 to about \$28 a month. That's on top of the Part B premiums.

Part D—The average premium for a Part D prescription drug plan should fall from about \$33.59 to \$32.50. But actual monthly charges can vary by plan depending on where you live, what medicines you use, and the deductibles and co-pays you incur.

Deductibles—Part A deductibles for hospital stays will go up to \$24, to \$1,364 per benefit period. Part B deductibles will rise by \$2—from \$183 to \$185.

Summarized from: AARP BULLETIN, December 2018

RENEW YOUR COPRA MEMBERSHIP DUES

Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2018”, you need to renew your COPRA membership NOW!

If you receive the COPRA Chronicle by email you will notice that the email lets you know when your membership expires. 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. 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
P O Box 2464
Litchfield Park, AZ 85340**

If you have a **PayPal** account you can send your dues for COPRA via PayPal. Simply logon on to your account, choose send payment, enter our email address phoenixcopra@gmail.com, choose friends, enter the dollar amount, enter your name and email address in the notes section and send. If you have questions regarding paying via Paypal, please call Louis Matamoros at (623) 734-6624 or email him at biglou6415@yahoo.com.

SPECIAL NOTE: 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 its members, we have your email address on file and can transmit to you. If you are receiving the Chronicle in the U.S. mail, please consider changing to an email version.

PHOENIX CHINESE WEEK CELEBRATIONS OFFER CULTURAL AND EDUCATIONAL EVENTS

Phoenix Sister Cities, Phoenix Taipei and Chengdu committees and the Phoenix Chinese Week Committee will celebrate Phoenix Chinese Week 2019 and the Chinese New Year 4717, “The Year of the Boar,” with cultural and educational events at a variety of Valley locations.



Enjoy free admission to a three-day Chinese Culture and Cuisine Festival at Margaret T. Hance Park (East), 1202 N. Third St., Phoenix on Friday Feb. 8, 9 a.m. to 3 p.m. and on Saturday and Sunday, Feb. 9 and 10, from 10 a.m. to 5 p.m.

The 29th annual festival features live entertainment including the dragon and lion dances, martial arts demonstrations, folk and traditional dances, musical performances, children’s pavilion activities, mahjong booth, Chinese costume photo booth, Chinese culture and history booth, chop stick pick up contest, cooking demonstrations, photo exhibit and art gallery, Chinese Tea Ceremony, delicious Chinese food, and a Beer Garden. Other Phoenix Chinese Week events include a table tennis open, taijiquan and weiqi tournaments, and a 10-course Chinese New Year Banquet on Sunday, Feb. 17 at 6:30 p.m. at the Great Wall Restaurant, 3446 W. Camelback Road. Advanced reservations for the banquet is required; cost is \$50 per person. Call Phoenix Chinese Week at 480-406-7470 for reservations.



For more information, visit www.phoenixchineseweek.org or call 480-406-7470. Follow us on Twitter @phxsistercities.

NEW RETIREES (NOVEMBER 2018)

Jill Albani	Neighborhood Services	Sheila Levine	Library
Craig Babonis	Public Works	Corina Loftus	Police Dept.
Brenda Baines	Finance Dept.	Jose Lugo	Water Dept.
Victor Barreras	Parks & Rec	Mark Mahoney	Fire Dept.
Nick Beimers	Aviation	Dennise Metzger	Police Dept.
Dorothy Bohlman	Police Dept.	Tony Montoya	Public Works
James Carneal	Aviation	Teresa Morales	Aviation
Elizabeth Cioto	Police Dept.	Sherri Mough-Osvold	Police Dept.
Steven Cohee	Street Transportation	Jose Navarrete	City Court
Brenda Coker	Police Dept.	Cynthia Osborne	Fire Dept.
Donna Davis	Library	Cynthia Price	City Court
Eric Ehrig	City Clerk	Paul Reveles	Police Dept.
Marcos Escobedo	Street Transportation	Tracy Roe	Police Dept.
Vincent Fauland	Info Tech & Digiyl Iniv.	Danny Romero	Aviation
Tamie Fisher	Public Works	Romeo Romero	Street Transportation
Timothy Flanigan	Planning and Dev Dept	Roberto Ruiz	Water Dept.
Rochelle Garcia	Law Dept.	Richard Russ	Street Transportation
Tiburcio Gonzales	Water Dept.	Nelu Serban	Aviation
Thomas Green	Public Works	Timothy Settle	Public Works
Robert Greene	Housing	Laurinda Sigler	Library
Lydia Grieger	Property Management	Randy Siqueiros	Water Dept.
Gerald Griffith	Water Dept.	Randell Smith	Information Tech. Services
Lirio Guerra	Public Works	Mike Sordia	Aviation
Muna Haddad	Housing	Ann Sullivan	City Court
Samuel Hanna	Street Transportation	Tina Taylor	Aviation
David Hickson	Public Works	Eddie Trevino	Library
Vicki Hill	Law Dept.	Thomas Tsosie	Aviation
Joy Hillman	Police Dept.	Gary Turner	Police Dept.
David Horney	Police Dept.	Daniel Urias	Fire Dept.
Cecilia Johnson	Housing	Doreen Valenzuela	Human Resources
Mary Jordan Shepherd	Finance Dept.	Debra Veldhuis	Library
Sean Kindell	Finance Dept.	Cindi Wilson	Parks & Rec.
Richard Kolker	Information Tech. Services	Lisa Wood	Fire Dept.

"Membership is our Strength"

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).

The January winner is **KAREN MAXWELL! CONGRATULATIONS KAREN!**

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!

DISASTER PREPARATION

Even the best-laid plans fall flat if you're hit by one of life's curve balls. Be aware of these financial threats:

Nursing Homes – You're at the highest risk of running out of money if you or your spouse winds up spending several years in long-term care. If you can, buy long term care insurance. Even a skinny policy is better than nothing. If illness descends, redo your financial plan immediately.

Bear Markets – You want to avoid having to sell too much of your investments just as stocks are falling—especially in the earliest years of your retirement, when declining markets can do the most damage. Try to keep enough cash in the bank or in a money market fund to ensure that you can pay our bills for at least one year, preferable two, without having to sell securities. Your stash doesn't have to be large enough to pay all your bills—just those not covered by your guaranteed income.

Overspending – The loudest objections to steady spending usually comes from retirees who want to use their healthy years to have fun. Take trips! Buy a boat! No problem – as long as you've looked ahead and know when you'll have to start cutting back. You don't want to have to start bagging groceries at 75 because you lived too high in Paris.

Medical problems – If you retire before 65, the age for joining Medicare, don't drop health insurance, even for a year. A major accident or illness will drain your savings mercilessly. Even with Medicare, health care can force a cutback. Twenty-nine percent of Medicare households spend 20% or more of their budget on health care.

Summarized from: AARP BULLETIN, December 2018

EVENTS AT PUEBLO GRANDE MUSEUM

There's a lot going on at Pueblo Grande Museum in January, with something for just about everyone.

- v *Behind the Scenes Tours*: Take an intimate tour of the lab, storage and archival areas not open to the public. Thursday, Jan. 17, 10 a.m., Cost: \$5.
- v *Mudslinging*: Volunteers needed to sling mud to shore up and repair the ancient Hohokam platform. Saturday, Jan. 19, 8 a.m., Cost: Free.

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GET FREE HELP WITH YOUR TAXES

Each year, millions of dollars go unclaimed because people are unaware of federal income tax credits available for low-income working individual and families. The city's Human Services Department wants to help.

The volunteer Income Tax Assistance (VITA) program invites low to moderate income taxpayers (\$55,000 or less per household) to come to one of 15 VITA sites where certified IRS tax volunteers prepare and e-file tax returns for free.

MyFreeTaxes.com is a self-paced, step-by-step guide to file tax returns online. This is free for anyone making less than \$66,000 a year and is also available in Spanish.

Visit Phoenix.gov/EITC.

Source: PHX AT YOUR SERVICE, December 2018

FAMILY MATTERS

Heaven Can Wait – Gift giving during your lifetime can be beneficial in more ways than one.

Acts of generosity while you're alive allow you to witness the benefits firsthand. That way your gift can be enjoyed right away—and there are often tax advantages as well.

Cash – Consider the annual gift-tax exemption. In 2018, individuals can give up to \$15,000 per person (\$30,000 for married couples) to an unlimited number of people without incurring federal estate or gift taxes.

In addition to the annual gift-tax exemption, you may contribute an unlimited amount without tax consequences to:

- v The medical bills of another individual.
- v The tuition bills of another individual.
- v A qualified charitable organization of your choosing.

Stock – The price you paid for a stock—that is its cost basis—determines how much in capital gains taxes you might owe when you sell. When you give a stock during your lifetime, the recipients' cost basis is the same as yours. But when you pass on stock as part of your estate, the cost basis generally resets to the value at the time of your death, greatly minimizing the taxable gains of your heirs.

Gifts of appreciated assets to a Donor Advised Fund (DAF) can be especially advantageous. You can make grants to qualified charities at your convenience and, because you've transferred ownership to the DAF, you pay no capital gains tax when the assets are sold.

Real Estate – As with stocks, gifting appreciated real estate to an individual during your lifetime means passing your cost basis to the recipient, which could result in a hefty tax bill should he or she sell the property.

Donating real estate to a charity by comparison, often allows you to take a deduction equal to the fair market value (based on a qualified appraisal) and avoid the capital gains you might have realized from selling the property.

Contact your financial advisor or CPA for advice.

Summarized from: ONWARD, Winter 2018

GO GREEN IN 2019

Start 2019 green and recycle electronics, shred documents, donate a bike or mulch your Christmas tree. Visit the next ***I Recycle Phoenix*** event January 5th, 2019 at 8 a.m – 1 p.m. at Christown Spectrum Mall, Bethany Home and 15th Ave, behind WalMart.

Visit **KeepPHXBeautiful.org** to learn what is and is not accepted, including paints, oils, automotive fluids or CRT televisions/monitors.

NEW COPRA BOARD (CONTINUED)

(Continued from page 1)

is critical to ensure that pension payments, MERP payments and healthcare benefits are protected, and continue to meet the needs of retirees.

Please join in on congratulating all of the incumbents and new candidates! It is so encouraging to see new members step up to serve on the COPRA Board! They will bring a lot of talent & enthusiasm to COPRA. Everyone will be serving a two-year term.

The COPRA Board is scheduled to meet on January 11, 2018 and at that time officers will be elected for their two year terms.

IN REMEMBRANCE

Ann Gilliam	09/25/2018
Ronald Sevey	11/24/2018
John A Pfeffer	11/24/2018
Joan Wilson	11/26/2018
Brian Warren	11/28/2018
Robert Martinez Jr	11/29/2018
Genevieve Campbell	11/30/2018
Dorothy Marker	11/30/2018
Garry L. Anderly	12/01/2018
Mabel Trujillo	12/03/2018
Albert Morganelli	12/06/2018
Rosemary Nelson	12/09/2018
Vincent Montero	12/09/2018
Gary L. Clinkenbeard Sr	12/10/2018
Juan Alvarez	12/13/2018

BURN CLEANER, BURN BETTER

While a fireplace can be great on a cool winter night, all that smoke can mean possible fines and a substantial health risk to residents across Maricopa County.

On No Burn Days, please don't burn wood and use a gas or electric fireplace instead. If possible, convert your wood-burning fireplace to natural gas or retrofit your fireplace with an air pollution reduction device. The Maricopa County Air Quality Department offers a free fireplace retrofit program. For more details, call 602-372-WOOD (9663).

Source: PHX CONNECT, December 20, 2018.

DID YOU KNOW THAT... (CONT.)

(Continued from page 5)

- v **Drop –in Discovery:** Join Ron Carlos, Maricopa Potter, for a demonstration about the process of making pottery. Sunday, Jan. 20, 1 p.m. Cost: Free with admission.
- v **Park of Four Waters Tour:** Walk through undeveloped, natural desert to the ruins of two Hohokam canal segments. Friday, Jan 25, 10 a.m. Cost: \$5.

Visit **PuebloGrande.com** or call (602) 495-0901 for more information.

Source: PHX AT YOUR SERVICE, December 2018

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

2018 COPRA BOARD

President/Benefits Chair:

Laura Ross (623) 878-3334
E-mail ljross50@gmail.com

Vice President/Chronicle Chair:

Karen Clifford-Anderson (623) 772-7472
E-mail kcliffander@yahoo.com

Treasurer:

Louis Matamoros (623) 734-6624
E-mail biglou6415@yahoo.com

Secretary:

Dawnell Navarro (623) 412-0854
E-mail navarro2@cox.net

Board Members:

Greg Binder (602) 469-2540
E-mail gbinder69@q.com

Tammy Ryan (602) 430-5965
E-mail tlgryan1822@gmail.com

Membership Chair:

Linda Henderson (623) 693-9955
E-mail lindajoyhenderson@gmail.com

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E-mail copranewsletter@gmail.com

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 paid at Avondale AZ and
additional mailing offices

POSTMASTER

Please send address corrections to:

COPRA
PO Box 2464
Litchfield Park, AZ 85340



2019 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings to be determined

Board meetings are held quarterly on the 2nd Thursday of the Month
Except for June, July and August. These meeting dates will be announced