



# COPRA CHRONICLE

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

May 2019

**MEMBERSHIP IS OUR STRENGTH**

Issue 5

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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](mailto: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](mailto:Phoenixcopra@gmail.com) from your account.

## FIND PUBLIC SAFETY DATA ONLINE

The Phoenix Police Department values transparency and invites the public to explore Public Safety open data to view current numbers on Police Calls for Service, Uniform Crime Reporting statistics, as well as Officer Involved Shooting Data. To review, visit [Phoenix.gov/OpenData](http://Phoenix.gov/OpenData) and select the Public Safety group button. More information about the department can be found at [Phoenix.gov/Police](http://Phoenix.gov/Police).

Source: PHX AT YOUR SERVICE, April 2019

## TIME FOR A SPRINKLER SPRUCE-UP

Spring is the perfect time to check your irrigation system.

Follow these steps to spruce up your sprinklers:

- **Inspect:** Check your system for clogged, broken or missing sprinkler heads. If you're not the do-it-yourself type, hire a certified landscaper.
- **Connect:** Examine points where the sprinkler heads connect to pipes and hoses. If water pools in your landscape or you have large wet areas, you could have a leak in your system.
- **Direct:** Are you watering the driveway, house or sidewalk instead of your yard? Redirect sprinklers to apply water only to the landscape.
- **Select:** Update your system's schedule with the seasons, or select a "smart" controller.

Summarized from: CONTACT, March 2019

## SMOKE ALARMS CAN SAVE LIVES

The Phoenix Fire Department encourages everyone to test their smoke alarms monthly! Confirm a smoke alarm is on every floor of your home, and outside each sleeping area, and replace the batteries yearly. Families should make a "Home Escape Plan" and practice it, so everyone knows at least two exits out of the house. A family's chances of surviving a home fire double when there are working smoke alarms. For other safety tips and visit [Phoenix.gov/Fire](http://Phoenix.gov/Fire).

Source: PHX AT YOUR SERVICE, April 2019

## PRESIDENT'S MESSAGE



Laura Ross

The time has come to prepare for the hot weather. Those of you who escape for the summer to a cooler place are already planning for your escape. Likewise, those of us who are at the helm of your COPRA are planning for our summer hiatus. This will be the last newsletter until September.

Hopefully you joined us for our April 4<sup>th</sup> COPRA General Meeting. We were lucky enough to have both the City Manager and the Acting Retirement Program Administrator. The COPERS Presentation will be posted on our website [phoenixcopra.com](http://phoenixcopra.com). The City Manager brought us up to speed on the City budget and fielded questions. Since there was no formal presentation, it is not posted on the website.

Over the past couple of months, I've reminded you that if you chose the City UHC Medicare Supplement Plan, the Qualified City Contribution (QCC) portion of MERP would include an additional \$60 for the months of January through June 2019. However, I misstated that this applied across the board, including Pre-Medicare members. The additional QCC only applies to those who elected a UHC AARP Supplement Plan. That included both the retiree and the spouse, if both enrolled. It does not include anyone on a Pre-Medicare UHC plan.

I will end this message, as always, with the reminder that we are always looking for new COPRA Members. Help us recruit more of your retired City friends and acquaintances as members when you see them over the summer. Membership is our Strength!

Have a great summer. Have new adventures, hopefully in a place cooler than Phoenix. See you in September.

Laura

## IMPROVE YOUR CHOLESTEROL

Try to use these simple strategies to bring your cholesterol levels back in check:

- **Go To Seed** – Oils made from seeds like sunflower, safflower and flax were shown to be most effective for lowering LDL cholesterol, especially as a replacement for butter. Other plant-based oils have perks too. Soybean and corn oils were found to help triglycerides that can cause heart disease.
- **Crunch On This** – A nut-rich diet can do wonders for your cholesterol. People who consume around 2 ½ ounces a day (about two big palm fulls) typically lower their LDL by a substantial 7 percent.
- **Get Down With Grains** – Oats always steal the spotlight for their cholesterol-lowering qualities, but barley is also good. Barley is rich in beta glucan. Adults who added barley to their diets reduced LDL levels by 7 percent on average. Recommendations are for getting about 3 grams of beta glucan each day—3/4 cup cooked pearl barley has about 2 ½ grams while cooked oatmeal offers a little less than 2 grams per cup.
- **Think Beyond Food** – Diet is important but adding regular exercise may be more effective for healthy cholesterol levels than changing what you eat alone. Working out ramps up your muscles' ability to burn fat as fuel, which helps clear cholesterol from the blood. Exercise may also activate enzymes that increase the production of HDL. 30 minutes of cardio 5 times a week and strength training also helps.

Summarized from: EATING WELL, May 2019

## 11 SURPRISING REASONS WHY YOU CAN'T SLEEP

If you are not able to fall asleep, are waking up during the night or are just plain not feeling refreshed in the morning, see if one of these factors is souring your sweet dreams.

1. **BLUE-LIGHT INSOMNIA** – If you have a hard time and time again, turn off electronics an hour or so before bed because these devices emit a blue light that suppresses melatonin, a sleep inducing hormone. However, glaring blue light even three or four hours earlier—like watching TV during or shortly after dinner—is enough to delay melatonin production.
2. **MENOPAUSAL INSOMNIA** – Declining estrogen can prompt disturbances—including hot flashes—in the middle of the night. Head off hot, sweaty wake-ups by using sheets and pajamas that wick moisture. If your partner likes it warmer, consider having a separate comforter for each side of the bed.
3. **STEALTH CAFFEINE INSOMNIA** – While it may be intuitive that drinking coffee for an afternoon pickup could interfere with your sleep later, people often do not have any idea that they are consuming caffeine in other forms, like iced tea or chocolate. Everyone metabolizes caffeine at a different rate. If you are having trouble falling asleep cut off caffeine after lunch.
4. **FREE WHEELIN' INSOMNIA** – Sometimes schedules go out of the window and the time that you go to bed or wake up are less important. But these times affect how your body releases melatonin later in the day. Try to maintain as close to a regular sleep schedule as possible, even on weekends.
5. **NAP INSOMNIA** – Many adults do not nap voluntarily or intentionally, but fall asleep when not busy or watching TV. People normally get sleepy between 2 and 3 in the afternoon, when there is a natural dip in energy. This can prevent you from feeling tired at bedtime; then spending too much time laying awake can contribute to insomnia. Try to schedule something active between 2 and 3 in the afternoon. It will refresh you and you will probably have better sleep quality.
6. **BED-CONFUSION INSOMNIA** – Reading is a relaxing activity but take your book to an armchair, not your bed. Doing calm activities in bed can cause your brain to associate the bed with activities that you do while awake. This can affect your ability to drift off to sleep at night.
7. **ALCOHOL-INDUCED INSOMNIA** – A glass of wine can simmer you down and make it easier for you to fall asleep, but there is a rebound effect that causes lighter and more fragmented sleep in the second half of the night. Alcohol can also decrease sleep quality. Limit alcohol to three hours before bedtime.
8. **PRESCRIPTION INSOMNIA** – Poor timing of your medications can affect your sleep. Some medications like diuretics for blood pressure may cause you to take bathroom breaks in the night. Anti-depressant SSRI's can either be sedating or energizing, depending on the type you take. Talk to you doctor about the best time to take your meds so that they do not interfere with your sleep.
9. **ANXIETY INSOMNIA** – Sometimes you may fall asleep without any issues but in the wee hours you may find yourself awake and staring at the ceiling, worrying about things. Cognitive behavioral therapy for insomnia can help you retrain your thoughts. There also are apps that can teach you important skills—use them during the day.
10. **BEDROOM-BASED INSOMNIA** – Lying in bed and forcing sleep very often backfires. Your brain thinks being in bed and being awake is normal. Instead, get up and go to a different room, and do something relaxing and calm in dim light. Sleep will come when it comes, but if not, don't sleep in to compensate. More than likely, you will sleep better the next night.
11. **MEDICAL INSOMNIA** – If you have improved your sleep habits (stick to a regular sleep schedule, avoid afternoon caffeine, etc.) your insomnia may be a symptom of another disease (such as depression or obstructive sleep apnea). If after a month you have tried the advice above and still cannot get adequate sleep, see your doctor for an evaluation

Summarized from: AARP BULLETIN, Real Possibilities, March 2019

## NEW RETIREES (MARCH 2019)

Israel Alaniz	Parks & Rec.	William Larson II	Aviation
Dianna Almanza	City Court	Olga Lopez	Water Services
Alesia Anzini	Public Works	Martha Nuanez	Housing
Felicia Austin	Fire Dept.	Michael Paetz	Police Dept.
Richard Bender	Parks & Rec.	Terry Powell	Public Works
Beverly Carbajal	Neighborhood Services	Gabriel Ramirez	Neighborhood Services
Frankie Diaz	Street Transportation	Scott Sanderson	Street Transportation
Jean Earley	Police Dept.	Rosemary Schatzabel	Housing
Nancy Fisher	Aviation	Richard Tamez	Housing
Thomas Fisher	Street Transportation	Randall Weaver	Planning and Dev Dept.
Susanna Garcia	Charging	Philip Wojtak	Parks & Rec.
Steven Gros	Water Services		

## NEW COPRA MEMBERS

Ronald Wood - Water Services

Suki Peterson - Finance Dept.

## MONEY SAVER

**Finding Forgotten Cash** -- Americans have billions of dollars sitting unclaimed in bank accounts, pension funds and state treasuries. Here is how to track down any dough you are owed—and exactly how to claim it.

### 1. Bank & Brokerage Accounts – Request Your Money

If your account sits untouched for three to five years – banks usually transfer your money to the state of your last known address. Visit [unclaimed.org](http://unclaimed.org) and follow links to the website of each state where you have lived. If you find a listing in your name, you can request your cash, either via an online form or by mailing in a paper copy. You can also recover money in a deceased relative's account if you have proper documentation, such as a death certificate and proof that you are the executor of the estate.

### 2. Life Insurance – Run a Search

Have you owned a life insurance policy, or do you think a deceased relative had one? If it is not listed in [unclaimed.org](http://unclaimed.org), contact the insurer. Start with the agent who sold the policy, if you have the name. If you are sure the deceased relative had a policy but don't know the insurer's name, use the Life Insurance Policy Locator at [naic.org](http://naic.org), a service run by state insurance regulators. For life insurance policies covering pre-Vietnam-era service members and service-disabled veterans, conduct a search at [insurance.va.gov/unclaimed\\_funds](http://insurance.va.gov/unclaimed_funds).

### 3. Retirement Accounts & Pensions – Get Help

Should your former employer still be in business, an HR person can connect you with the current administrator of your 401(K) account or pension. Failing that, visit [freeERISA.com](http://freeERISA.com) (free registration required) to find your old employer's latest Form 5500, which has contact information for the administrator. Was your 401(K) terminated? Check [askebsa.dol.gov/abandonedplansearch](http://askebsa.dol.gov/abandonedplansearch) for contact information. If your pension plan failed or was shut down, you may still qualify for a payment from the Pension Benefit Guaranty Corp. Look for your plan at [pbge.gov/search-unclaimed-pensions](http://pbge.gov/search-unclaimed-pensions). If this does not give you any results, the nonprofit Pension Rights Center ([pensionrights.org](http://pensionrights.org)) may be able to help.

Summarized from: AARP, Real Possibilities, April/May 2019

## VALLEY EVENTS

Through May 12

### **Electric Desert**

Cacti and desert become a living canvas in this nighttime experience, taking guests on an immersive journey through the garden using light and original music. Call for times and ticket prices. Desert Botanical Garden, 1201 N. Galvin Pkwy., Phoenix, 480-941-1225.

May 4

### **Movie Night – Free**

The Force will be strong as guests celebrate all things *Star Wars*. Capped off with the featured moving *The Last Jedi*, the event includes themed concessions, photo opportunities with *Star Wars* characters, raffle prizes and lots of intergalactic activities. Guests are encouraged to bring chairs or a blanket. 5 p.m. with movie at 7 p.m. McCormick-Stillman Railroad Park, 7301 E. Indian Bend Rd., Scottsdale, 480-312-2312.

May 11

### **Mama's Makers Market – Free**

Dozens of local artisans share handcrafted items, including furniture, home accessories, art, jewelry, food and clothing at this outdoor market presented by Local Trade. 8 a.m. – 3 p.m. The Shops at Town & Country, 2021 E. Camelback Rd., Phoenix, [localtradeaz.com](http://localtradeaz.com).

May 16

### **Birds 'n' Beer – Free**

Sip on a brew from Arizona Wilderness Brewing Co. while enjoying an entertaining presentation on wildlife. The program features Gail Morris of the Southwest Monarch Project sharing research about monarch butterfly migration through the Southwestern states. 5:30 p.m. – 7:30 p.m. Nina Mason Pulliam Rio Salado Audubon Center, 3131 S. Central Ave., Phoenix, 602-468-6470.

Source: PHOENIX, May 2019

## **Did you Know that...**

**... a universal flu vaccine is in the works?** Oxford university has partnered with a US startup called Blue Water vaccines to develop a shot that would be effective against all strains of influenza. Current flu shots target only specific strains and must be created every year. The vaccine could enter Phase 1 trials by the end of this year.

*Oxford University Innovation, department of zoology, Oxford University UK.*

*(Continued on page 6)*

## **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 March winner is **JOHN HSUEH! CONGRATULATIONS JOHN!**

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](mailto:lindajoyhenderson@gmail.com). She can also be reached by phone at (623) 693-9955.

**Sign up now!**

## YOUR 15-MINUTE WILL

### 1. **Why Bother?**

Die without a will, and your state's laws determine who gets your assets—your bank accounts and everything else. A will is where you can make sure your camera collection goes to your nephew and your jewelry is divided among your daughters. Most important, if you have young children, a will is also where you can name a guardian for them should you die before they reach adulthood.

### 2. **It's Easy to Put Off**

45% of Americans 55 and older don't have a will. Most reasons are that because people haven't gotten around to it.

### 3. **But Easy To Get Done**

Do-it-yourself sites and software can smooth the process. It can be really simple and clear. Some options may be:

**FreeWill** is a no-cost service that allows you to draw up a new will gratis if your wishes or circumstances change ([freewill.com](http://freewill.com)).

**LegalZoom** Services range from a \$69 will to a \$149 package that includes a living trust and related documents. ([legalzoom.com](http://legalzoom.com)).

**Quicken WillMaker Plus 2019**. This \$80 software package can create a will and other estate-planning paperwork. ([nolo.com](http://nolo.com)).

**Rocket Lawyer**. A membership giving your access to estate-planning documents is \$40 per month. ([rocketlawyer.com](http://rocketlawyer.com)).

### 4. **State Laws Matter**

If you don't follow all of the local formalities, your will may not be legally valid. You can find links to your state's laws at [statelaws.findlaw.com/estate-planning-laws/wills.html](http://statelaws.findlaw.com/estate-planning-laws/wills.html).

### 5. **Avoid These Goofs**

If you put your funeral wishes in your will, your wishes may not be found until well after your death. Another common error is naming someone executor without asking if he or she wants the job. Finally, retirement account assets, life insurance and annuities don't pass down via wills. Beneficiary-designation forms rule here. If they are not up to date, proceeds will go directly to the beneficiary designated.

### 6. **See An Attorney**

If you have significant assets, children from multiple marriages or complicated business arrangements, you will need professional legal help.

Summarized from: AARP, The Magazine, April/May 2019

*(Continued from page 5)*

### **Did you Know that... (continued)**

**...nearly half of all cell phone calls are spam?** The Federal Communications Commission estimates that 90% of the phony calls have familiar caller IDs – for example, appearing to come from your local area.

CNN.com

**...cancer deaths have dropped by 27% in the last 25 years?** That translates to 2.6 million fewer deaths from cancer. But cancer – when all types are combined – remains the second-largest cause of death in the US behind heart disease.

*(Continued on page 7)*

## IN REMEMBRANCE

Janice Mowery	08/16/2018
Georgia L. Griffin	03/02/2019
Samuel Solomon	03/12/2019
Christal Lucas	03/13/2019
Lloyd Douglas Ayers Jr	03/13/2019
Deborah Reeder	03/14/2019
Geraldine Biggs	03/17/2019
Elvina Swenson	03/19/2019
Juan Deleon Jr	03/20/2019
Frank Cuevas	03/25/2019
Jerry Debo	03/28/2019
Mary Ames	03/28/2019
Ruben Palomo	03/29/2019
Michael D. Barry	03/29/2019
Gene Montgomery	03/31/2019
Pieter Koomen	04/01/2019
NV Shamasundar	04/04/2019
Agustin Olivo-Llerenas	04/05/2019
Daniel A. Rodriguez	04/09/2019
Russell Schnormeier	04/10/2019

(Continued from page 6)

### Did you Know that... (continued)

American Cancer Society statistical analysis. Cancer.org

**Trader Joe's is the top-ranked US grocery store chain?** It was rated number one for the second straight year on seven criteria – price, quality, digital, operations, convenience, discounts and speed of shopping. Costco ranked second, followed by Amazon, H-E-B, Wegmans, Market Basket, Sam's Club, Sprouts Farmers Markets, WinCo Foods and Walmart.

Retail Preference Index created by consumer-data-science firm Dunnhumby, London, UK

Source: BottomLinePersonal May 1 and April 15, 2019

### Disclaimer

All articles are for informational purposes and not intended to be a substitute for professional, legal, financial or medical advice. Consult an attorney or other professional what is best for your situation. COPRA expressly disclaims and denies liability for any decisions based on the information presented.

COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>
COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
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Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

## 2019 COPRA BOARD

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E-mail [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com)

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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](mailto:COPRAnewsletter@gmail.com)

Or mail to: Mary Dysinger-Franklin, 6208 E. Desert Cove Ave, Scottsdale, AZ 85254

# MAY COPRA CHRONICLE

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**POSTMASTER**

Please send address corrections to:  
COPRA  
PO Box 2464  
Litchfield Park, AZ 85340



## 2019 MEMBERSHIP MEETING ANNOUNCEMENTS

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

October, 2019 – TBA – Healthcare Presentation  
Friday, December 6, 2019 at 11:30 – COPRA Annual Meeting & Holiday Party

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