



COPRA CHRONICLE

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

December 2019

MEMBERSHIP IS OUR STRENGTH

Issue 9

INSIDE THIS ISSUE

President's Message.....	2
Useful Websites and Apps.....	2
COPERS News & Information...	3
You Can Help People Save Money.....	3
The Hidden Costs of Caregiving	3
New Retirees.....	4
Prostate Protectors.....	4
Sources of Fiber - Supplements..	5
.....	5
Your E-mail is Your Entry.....	5
Tough Talk.....	6
Important Dates During Retirement.....	6
Fake IRS Agents.....	6
In Remembrance.....	7
New Members.....	7
COPRA Board.....	7
Meeting Dates.....	8

"Membership is our Strength"

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

WHAT ARE THE SOCIAL SECURITY CHANGES IN 2019

Monthly benefits will increase

Social Security recipients will get a 1.6 percent cost-of-living adjustment (COLA) in their monthly benefits starting in January. The average individual retired Social Security beneficiary is expected to see a monthly benefit jump from \$1,479 to \$1,503, an increase of roughly \$24 per month or \$288 for the year.

Source: AARP Real Possibilities, November 2019

TRAVEL ID DEADLINE OCT. 1, 2020

Planning on flying somewhere next year? You may stay grounded without a new Arizona Travel ID.

Starting Oct. 1, 2020, every traveler will need a compliant license, state ID or another acceptable form of identification, like a passport or military ID, to fly anywhere within the United States. This is part of a new federal law for domestic travel.

State residents who do not obtain a new Travel ID will not be able to pass through TSA Security Check Points at Phoenix Sky Harbor International Airport with their existing driver licenses or state ID cards.

The Arizona Department of Transportation has created a website with handy links to apply for an ID, schedule an appointment and read FAQs. Please visit AZTravelID.com to get started and get ahead of the rush.

Source: PHX AT YOUR SERVICE, October, 2019

CLEAN WATER STARTS WITH YOU

When it rains, stormwater flows over driveways and streets picking up pollutants such as trash, oil, pet waste, and lawn chemicals and carries them into the storm drain system. Unlike water from our kitchens and bathrooms, stormwater goes untreated directly into washes and riverbeds. So, if you live in the City of Phoenix, please report illegal discharges into the storm drain system by calling the Stormwater Hotline at **602-256-3190**.

Source: PHX AT YOUR SERVICE, July 2019

PRESIDENT'S MESSAGE



Laura Ross

Here we are already into the holiday season. Thanksgiving is behind us and Hanukkah, Christmas and Kwanza are within sight. We hope that you include your COPRA friends in your holiday plans and join us for the COPRA Holiday Party and Annual Meeting. Besides good food and good friends, we will have the election of Board Members. We have some of our incumbents that have agreed to run again but will be losing two of our Board Members. Both Greg Binder and Karen Clifford-Anderson will be resigning from the Board. Greg has been a Board Member at large for a couple terms. Karen has been a long term Board Member who also served as my back up on the HCTF as well as filling the role of our Chronicle Chair making sure that the newsletter was published with current City information and articles of importance to Retirees. She will leave a big hole in leaving these roles on the COPRA Board. We are truly lucky to have had her service and will need someone to step forward to fill this role if we are to continue having this valuable communication for Retirees. We are truly thankful for the service of these Board Members and wish them well as they move on to other chapters in their lives as retirees.

I hope that you all have successfully set up your health care and benefit providers for the New Year. I was glad that we were able to continue to offer City alternatives for both our pre-Medicare and Medicare Retirees. The City was a great partner in continuing to bring those alternatives to us. They were very helpful in offering information sessions and enrollment support events to help educate us on the alternatives and sign up for our choices. My hat is off to all the City Staff that were responsible for ongoing assistance to Retirees on City Healthcare issues.

Unfortunately, we have been notified that there will be no 13th Check this year. The formula to assess funding of this benefit determined that the established criteria were not met and there were not sufficient funds in the Pension Equalization Reserve to support it this year.

As we finish another calendar year, I want to take this opportunity to thank all our current Board Members for all they have done for COPRA for another year. They are a dedicated group of retirees that donate their time to make sure this organization runs smoothly and continues to make improvements to and protections for our pensions, healthcare, and other retiree benefits. If you get the chance to thank them for what they do for us, please take advantage of the opportunity to do that. I would also like to thank you for your continued membership in COPRA. As you know, membership is our strength. So if you have an acquaintance or friend who is a retiree and not yet joined COPRA, please encourage them to do so. I'd also like to wish you all Happy Holidays and Happy New Year!

Laura

USEFUL WEBSITES AND APPS

Brighter living: American psychological Association guide to conquering anxiety, depression, sleep issues, stress and other common problems. **APA.org** (click on "Topics")

Tech Smarts: Information on buying, using and trouble-shooting audio equipment, computers digital cameras, gaming devices, wearables and more. Includes dozens of how-to guides and tutorials. **LifeWire.com**

Speedy Fuel Finders: Locate the gasoline stations nearby that off the lowest current prices. **Gas-Buddy**

Source: BottomLine Personal

COPERS NEWS & INFORMATION UPDATING YOUR INFORMATION

As retirees, you may travel and live in multiple places during the year. Isn't life great? Life might be good, but if your information is not up-to-date, then you may be missing some vital information. It is crucial to keep your information up-to-date with our office, so you can receive important information regarding your pension.

If you move or will be in any place for an extended time, make sure to fill out a Change of Address form and submit it to the Retirement Office. Doing this ensures that you will receive all communications promptly. This will be extremely important in the next couple of months, as we prepare to send out our Annual Benefit Entitlement Affidavits. Annual Benefit Entitlement Affidavits are received every three years. If we do not receive the affidavit back, your monthly pension payments may be suspended until you contact the Retirement Office.

Other information you may want to ensure is accurate and/or update is your Tax Withholdings (both Federal and State), and your direct deposit. You can update this information through eCHRIS or through the Retirement office. All forms can be found on our webpage at www.phoenix.gov/copers or you can contact us via email at copers@phoenix.gov or by phone at (602)534-4400.

Once you know your information is up-to-date, then you can continue to enjoy your retirement wherever you may be. Safe travels and enjoy the holidays!

Source: COPERS, October 17, 2019

YOU CAN HELP PEOPLE SAVE MONEY

The city of Phoenix is looking for dozens of volunteers to help low-to-limited income taxpayers file their taxes. Volunteer Income Tax Assistance (VTA) Program volunteers receive free training in how to prepare and e-file tax returns for lower income taxpayers for free, saving hundreds of dollars in paid preparer fees. The purpose of this free service is to ensure a taxpayer's income, deductions and allowable credits are claimed and to educate taxpayers on their tax return.

Last year, 266 volunteers donated 10,880 hours of service representing \$236,494 in in-kind services to the program. Information sessions for interested volunteers began in October and tax law training courses begin in November. Don't worry, no experience is necessary. If interested, visit Phoenix.gov/EITC or call 602-262-6666.

Source: PHX AT YOUR SERVICE, October 2019

THE HIDDEN COSTS OF CAREGIVING

1. You Face Unexpected Ongoing Costs

78% of caregivers pay out of pocket for costs associated with caregiving. On average, that amount is about \$7000 per year. The costs of caregiving increase to about \$12,000 per year for those who live at least an hour away.

2. You Find it Hard to Build Wealth

25% of caregivers reduce their retirement savings. This is among caregivers who pay some out-of-pocket costs. That can have a compound impact—loss of the money you would normally save plus the loss of interest or other return on that investment.

(Continued on page 4)

NEW RETIREES (OCTOBER 2019)

Donald Blankenship	Street Transportation	Timothy Maxwell	Aviation
Theresa Bruemmer	City Auditor	James McMahon	Water Services
James Campion	Finance Dept.	Kenneth Oglesby	Public Works
Arnoldo Celis	Property Management	Daniel Partipilo	Public Works
James Crandall	Street Transportation	Lisa Salinas	Parks & Rec.
Gary Doyle	Water Services	Barbara Schuh	Police Dept.
Timm Farnsworth	Equal Opportunity Dept.	Kevin Stapleton	Public Works
Joseph Gibbs	City Manager's Office	Michael Stenner	Fire Dept.
Karl Hamza	Public Works	Leslie Tanzer	Planning and Dev Dept
Salvador Hurtado	Aviation	Richard Thacker	Street Transportation
Shere Jones	Finance Dept.	Ernest Vasquez	Aviation
Paula Kucharz	Aviation	Lance Warren	Phx Convention Center
Jarrett Laurence	Public Works	Beth Young	Planning and Dev Dept
April Liggins	Parks & Rec.		

THE HIDDEN COSTS OF CAREGIVING (CONTINUED)

(Continued from page 3)

23% of caregivers take on more debt. You may not only be saving for retirement but you can make your finances worse as you approach retirement.

3. **You Skimp on Your Own Needs**

Caregiving forces people to cut back on: Household maintenance – 37%, Education for their children – 11%, Groceries – 25%, Clothes or personal care items – 30%, and Utilities including heat and electricity – 12%.

4. **You Sacrifice Your Own Work**

Caregivers can spend about 80 minutes per day less on their paid work. This can reduce the income of the family and reduces contributions to Social Security and pensions.

32% of caregivers have left a job because of the overwhelming demand of caregiving. Caregivers who reduce their hours in the workforce may also lose access to employer-provided retirement benefits, such as participating in a 401(K) plan or receiving a matching contribution.

5. **You Pay Less Attention to Your Own Health**

Caregivers get 23 minutes less sleep per night than non-caregivers. Many neglect their own health needs too. Caregivers over a 12 month period give up: Some dental care – 36%, Routine or preventative care – 35%, Scheduling a recommended test or treatment – 33%, Going to the doctor when injured or sick – 31% and Filling a prescription for themselves – 28%.

Summarized from: AARP Bulletin, November 2019

PROSTATE PROTECTORS

Emerging evidence indicates that a proper diet can help a man's prostate.

Eat the Greens – In a study of nearly 1,000 men, those who ate the most leafy greens, such as spinach and collards, had a 34 percent lower risk of developing aggressive prostate cancer.

Order the Tomato Soup – An analysis of several studies found that guys who ate the most tomatoes—especially cooked tomatoes or tomato sauces—had a lower likelihood of developing prostate cancer.

Stock Up on Oranges – Men in the top fifth of fruit consumers—especially citrus fruits—had a small reduction in risk of prostate cancer.

(Continued on page 5)

SOURCES OF FIBER - SUPPLEMENTS

Fiber does more than keep you regular: Fiber lowers cholesterol, aids gut health, and fills you up. Not eating the recommended 38 grams daily? Here are some tips:

Hit the Minimum Dosage – If using a supplement, you want at least five grams of total fiber with every serving of the supplement. You may find soluble and insoluble fiber on the label. Amount of each is not important unless it includes both.

Watch for Sugar Shock – Some high-fiber snacks are actually desserts with fiber marketing. Look for a supplement with a maximum of a few grams of sugar per serving.

Add Lots of Water – Don't ignore the instructions advising you to drink water. The fibers can turn into a brick in your gut and result in constipation. Drink a glass or two of water with the supplement, and then more throughout the day. Hydration is key to regulation.

More is Not Better – Super-dosing 20 grams of fiber into your diet right away may leave you bloated, gassy, and/or constipated. Start by working one dose into your daily routine. See how your system handles it for one week, and then increase the dosage accordingly.

Consider Your Tastes – Most supplements are a powder or a pill. Powders deliver more grams of fiber. Capsules deliver less. If you can handle the powder, it is better.

Summarized from: Men's Health, September 2019

"December, being the last month of the year, cannot help but make us think of what is to come."

– Fennel Hudson, A Meaningful Life - Fennel's Journal - No. 1

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 November winner is **DANIEL SALDIVAR! CONGRATULATIONS DANIEL!**

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!

PROSTATE PROTECTORS (CONTINUED)

(Continued from page 4)

Swap Out Butter for Olive Oil—Consuming large amounts of saturated fats was linked to a 51 percent increase in the likelihood of having an aggressive prostate cancer at diagnosis.

Order the Edamame Appetizer—In a large meta-analysis, researchers found that unfermented soy foods, such as soy milk, tofu and edamame, were associated with a 35 percent lower cancer risk.

Summarized from: AARP Real Possibilities, June/July 2019

TOUGH TALK

Creating an estate plan is a start—but sitting down with family is a crucial next step.

It is worth the effort. As you prepare to sit down with loved ones, you should think through some key questions in advance:

- v Who is your estate executor and/or trustee—and have you already apprised them of your plans?
- v Who are your heirs—and have you discussed the terms of will or trust with them?
- v If you're leaving money to minor grandchildren, have you discussed your plans with their parents?
- v Are there special circumstances—such as providing for a spouse from a second marriage or having to divide assets among competing heirs—that might cause conflict?
- v Have you planned for incapacity, including who will step in if you're unable to manage your financial or medical affairs yourself?
- v What, if any, long-term care plans have you made?

If you cannot answer any or all of these questions, make sure to get to the bottom of them before you broach the subject with your family. Some topics—such as unequal inheritances—might be more challenging to address than others.

The sooner you everyone involved can express their concerns, reach consensus and achieve the peace of mind that comes from putting one's preferences on paper. A tough talk but well worth the effort.

Summarized from: Onward, Fall 2019

IMPORTANT DATES DURING RETIREMENT

59 ½: The age at which you can start withdrawing money from your tax-deferred retirement accounts without penalty. For Roth Accounts, you must hold the account for at least five years to make tax-free withdrawals.

62: The earliest age at which you can begin receiving your Social Security benefit, though it will be reduced by 30% compared with your so-called full retirement age (currently 66 but rising to 67 for those born in 1960 or later). Once you attain full retirement age, every year you wait up to age 70 increases your benefit by 8%.

65: If you are already receiving Social Security benefits, you will be automatically enrolled in Medicare. If not, enrollment begins three months before the month you turn 65 and ends three months after. If you miss that seven-month window, you could end up paying penalties and higher premiums.

70 ½: The IRS mandates taking required minimum distributions from your tax-deferred saving accounts. Failing to make these withdrawals incurs a penalty of 50% of the amount not taken.

Summarized from: Onward, Fall 2019

FAKE IRS AGENTS

Older Americans are often targeted in IRS scams because they are more likely to answer the phone and be “trusting” of the authority on the other end. You can foil the phone frauds if you know the federal government operates, and how most scammers work.

The IRS doesn't notify people of tax issues by phone until it has sent written communications, usually multiple times. Hang up if you receive a phone call from someone claiming to be an IRS agent or representative.

(Continued on page 7)

IN REMEMBRANCE

Patrick L. Patterson	09/07/2019
William C. Holmes	09/10/2019
Allen L. Smith	10/16/2019
Irene Hernandez	10/17/2019
Carol Morrow	10/20/2019
Willis Parrish	10/22/2019
William Jacobson	10/27/2019
Joseph Casanova Jr.	11/04/2019
Jerry McClure	11/04/2019
Roman Rodriguez	11/06/2019
Robert H. Canady	11/10/2019
Patricia Buck	11/14/2019

FAKE IRS AGENTS (CONTINUED)

(Continued from page 6)

The IRS and its collection agencies do not accept payments via gift cards. If anyone claims to be from a governmental agency and asks for a payment using a gift card, hang up. This is fraudulent.

Government agencies do not make threats such as saying they will freeze your assets, revoke your driver's license or change your immigration status. The government will follow due process if you have legitimately broken the tax law. They will follow due process and there will be letters and in-person hearings.

The IRS does not send out unsolicited emails or ask for detailed personal and financial information. Delete emails purporting to be from the IRS and do not click on links.

Summarized from: AARP Real Possibilities, August/September 2019

NEW MEMBERS

Loren Braud	City Court
Diane Artrip	City Auditor
Trudy Flohr	City Manager's Office
Rossana Stokes	Aviation
Andrew Terrey	Water Services

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.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/copers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

2019 COPRA BOARD

President/Benefits Chair:

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

Vice President:

Rob Sweeney (480) 215-2215
E-mail azsweeney@gmail.com

Treasurer:

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

Secretary/Events Coordinator:

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

Board Members:

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

Regina Ficken (623) 521-0052
E-mail rvficken@gmail.com

Susan Perkins (602) 861-5914
E-mail sjperkins@msn.com

Kathy Wenger (602) 550-4390
E-mail kjw7833@msn.com

Chronicle Chair:

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

COPERS Representative:

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

Membership Chair:

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

Website Support:

Sue Stites (602) 819-7106
E-mail [sstites@cox.net](mailto:ssstites@cox.net)

Chronicle Editor:

Mary Dysinger-Franklin (602) 705-8822
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

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

Friday, December 6, 2019 at 12:00 – COPRA Annual Meeting & Holiday Party

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