



# COPRA CHRONICLE

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

December 2020

**MEMBERSHIP IS OUR STRENGTH**

Issue 9

## INSIDE THIS ISSUE

|                                                  |   |
|--------------------------------------------------|---|
| President's Message .....                        | 2 |
| COPERs News and Information ....                 | 2 |
| Sweet Potato Casserole .....                     | 3 |
| New Retirees .....                               | 4 |
| New Members .....                                | 4 |
| Your E-mail is Your Entry .....                  | 4 |
| Calling into the Retirement Board Meetings ..... | 5 |
| Brain Food for Bookworms .....                   | 5 |
| Eat for your Health .....                        | 6 |
| A Puzzling Fact .....                            | 6 |
| Your COPRA Chronicle .....                       | 6 |
| Did you Know? .....                              | 7 |
| In Remembrance .....                             | 7 |
| 2020 COPRA BOARD .....                           | 7 |
| Membership Meetings .....                        | 8 |

*Happy Holidays*

### **"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 email 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.

## LAST CALL FOR REGISTRATION FOR THE COPRA GENERAL MEMBERSHIP MEETING

Our annual General Membership Meeting will be held virtually this year due to the pandemic. The meeting will be held on Friday, December 4 from 10 a.m.-12 p.m. We will probably not need the full time. We will be hosting the General Membership Meeting on Zoom, a video and audio platform for our members to connect to the meeting. To ensure the meeting is as secure as possible, we are asking members to please pre-register for the meeting by November 7. If you have a computer and email, please send your request to: [coprapresident@gmail.com](mailto:coprapresident@gmail.com) with, 'General Membership Meeting Registration' in the subject line. We will follow-up with a link to the meeting. Computer users will be able to choose a video or audio-only connection. If you do not use a computer, please contact COPRA President Rob Sweeney at 480.215.2215 and we will get you an audio-only connection.

We have invited special guests to provide informative presentations. We normally would have the meeting in conjunction with our holiday luncheon, and we are disappointed to not be able to accommodate the luncheon due to the pandemic.

**Most importantly**, we will be voting for candidates for open Board seats. We have six candidates for the open seats. The candidate bios were included in the November Chronicle and their names are listed below.

Laura Ross  
Brian Suggs  
Kathy Wenger

Sue Stites  
Rob Sweeney  
Barbara Weiss

We look forward to "seeing" you at the meeting.

## THINGS TO DO BY CAR

With the COVID-19 pandemic continuing, there are many things that you can do with the family and still maintain appropriate social distancing. For example:

*(Continued on page 3)*

## PRESIDENT'S MESSAGE



Rob Sweeney

What a year, 2020! The year was to provide us 20/20 vision into the new decade. But we all got a bit blurry-eyed as we got hit with COVID whiplash. We were excited about an upcoming trip, then 'wham', we were told to restrict our movements. The economy was going along smoothly until COVID slammed on the brakes. Spring Training was a destination, until MLB called off the games. But the days and months kept falling off the calendar as we needed to become accustomed to the new normal.

I can still recall that day in March when the bottom fell out of 2020. My wife and I just finished a long hike in the high desert of California. I received a text from a friend asking if an upcoming meeting was to be canceled. I could not understand why until we turned on the news (and the whiplash started): NBA suspends season; the stock market plummeted; Tom Hanks/Rita Wilson have COVID. That feels like an eternity ago.

So much has happened since March: stock market gains; the AZ Cardinals finally beat the Seahawks; record-breaking heat in AZ (ugh); average folks signed-up for COVID vaccine trial (thank you!). Life as we knew it may have taken an unexpected course for 2020, but that did not stop us from finding a new normal.

There is at least one good thing 2020 has given all of us: time. Since most of our plans were paused, we got the gift of time to do something else. Perhaps it was time spent on extended daycare for a grandchild; time to declutter the house; time to start a new hobby; time to reflect on what is important in life.

They say, 'hindsight is 20/20.' So, we should be able to use the experiences and knowledge 2020 delivered in our planning for the years ahead. I'm not much of a 'New Year's Resolution' guy. If you want to get something done, start it now! Because most of us have what it takes: time!

I wish you all a warm, happy and healthy holiday season - Rob

## COPERS NEWS AND INFORMATION - NOVEMBER



On November 9<sup>TH</sup>, COPERS emailed their monthly newsletter. For those of you who don't receive this electronic newsletter, here is important news you need to know.

### 13th Check

**There will be no 13<sup>th</sup> check in 2020.** The "13<sup>th</sup> Check" is one of the components of the Pension Equalization Program. The Pension Equalization Program was established on October 1, 1991 when voters of the City of Phoenix approved an amendment to Chapter 24 of the City Charter, allowing pension adjustments to be paid to eligible retirees.

Just as the existence of a potential "13<sup>th</sup> check" is explained in the City Charter, so too are the criteria that must be met for payment and the rate used to determine the amount.

**CRITERIA:** funds must be available in the Pension Equalization Reserve Fund to cover the 13<sup>th</sup> check for all eligible retirees.

Over the decade, the number of retirees has increased by nearly 50%, from about 5,000 in 2010 to over 7,500 in 2020. This rise in the number of retirees has increased the cost to provide benefits such as the "13<sup>th</sup> Check". COPERS was able to fund a "13<sup>th</sup> check" in 2014, 2015, 2016, and 2018. Other components of the program resulted in increases during the same time frame. *(Continued on page 5)*

## SWEET POTATO CASSEROLE

For many families, candied yams, or sweet potatoes, are a staple of winter holiday dinners. For a little bit of change, here is a recipe for sweet potato casserole that seems pretty easy to make and sounds delicious.

**Ingredients:** (tsp = teaspoon; Tbsp = Tablespoon)

3 medium sweet potatoes  
2 tsp salt  
8 Tbsp butter, softened and divided  
1 tsp cinnamon, divided  
3 Tbsp dark brown sugar  
1 cup mini marshmallows

**Instructions:**

Preheat oven to 325 degrees F. Peel and cube the sweet potatoes. Add salt to a large saucepot of water. Add sweet potatoes and boil until tender. Drain the potatoes.

In a large bowl, mash the potatoes. Add 5 Tbsp butter and ½ tsp cinnamon; continue mashing. Spread the potatoes in a 9- to 10-inch glass pie dish. In a small bowl, mix the remaining butter and cinnamon, and the brown sugar, to make a paste. Spread the paste on top of the potatoes. Top with the marshmallows. Bake about 20 minutes, or until the marshmallows are golden brown.

Makes 5 – 6 servings.

Source: recipe courtesy of [evenestrada.com](http://evenestrada.com) as printed in *Costco Connection*, November 2020

*The cold is coming. December's winter solstice. Start of the season."*

*Robert Pettit*

## THINGS TO DO BY CAR (CONTINUED)

*(Continued from page 1)*

**Cruise the Zoo:** ZooLights is back. The valley's cherished tradition is back with millions of twinkling lights, dazzling animal sculptures, and the Wildlife Lantern Safari, featuring 66 creatures – polar bears, mammoths, peacocks, and more – all aglow. As in the past, you can walk-through the Zoo and enjoy the lights. But new this year, due to the pandemic, is Cruise ZooLights. You can experience the ZooLights from the comfort of your own car, and for an additional fee, you can enjoy your favorite holiday treats, including kettle corn and hot cocoa, and commemorate your experience with a souvenir photo. You must purchase your tickets in advance on-line. To purchase tickets or for more information go to [phoenixzoo.org](http://phoenixzoo.org) or call 602-286-3800.

**Catch a drive-in movie:** One of the most unexpected surprises on Greater Phoenix's entertainment scene this year has been the resurgence of drive-in movies. Screens are popping up all over town, showing blockbusters, new releases, cult classics, family movies, and more. So, whether it's been years since you've been to the drive-in or it's your first time ever, now is your chance. Purchasing your tickets in advance is encouraged, as social distancing guidelines are strictly enforced. Prices, showtimes, and locations vary, so go to [visitphoenix.com/blog/post/drive-in-movies/](http://visitphoenix.com/blog/post/drive-in-movies/) for more information.

**Take a scenic drive:** Thanks to its stunning red-rock formations, Sedona is a popular day-trip locale year-round. But when the leaves begin to turn, it's almost impossible to stay away. From Phoenix, head north to Sedona, passing through the village of Oak Creek to access Highway 89A. It's on this gently winding stretch of road between Sedona and Flagstaff that oak trees burst into vibrant hues of red, gold and yellow. Be sure to stop at the Oak Creek Canyon Vista Overlook. And if you want take it all in again, turn around at the end of the road to head south back to Phoenix. It is 116 miles to Sedona, and another 25 miles to the end of Highway 89A.

## NEW RETIREES (SEPTEMBER)

|                   |                       |                      |                       |
|-------------------|-----------------------|----------------------|-----------------------|
| Angie Alvarez     | Fire Dept.            | Patricia Maus        | Police Dept.          |
| Victoria Bracken  | Police Dept.          | Dawn Porfirio-Milton | Library               |
| Alex Chavez       | Street Transportation | Kara Rivera          | Public Works          |
| Thomas Gemberling | Library               | Richard Rivera       | Street Transportation |
| Luis Manriquez    | Water Services        | Rosemarie Tirelli    | Phx Convention Center |

## NEW RETIREES (OCTOBER)

|                     |                       |                     |                       |
|---------------------|-----------------------|---------------------|-----------------------|
| Troy Almon          | Parks & Rec.          | Bernadette Miranda  | Victim Services       |
| James Bennett       | Aviation              | Mary Mitchell       | Library               |
| Brian Boos          | Aviation              | Jose Moya           | Parks & Rec.          |
| Marleen Bynum       | Housing               | Yvonne Murphy       | Library               |
| Thomas Byrne        | Parks & Rec.          | Loretta Murray      | Parks & Rec.          |
| Terry Carleton      | Parks & Rec.          | James Nagy          | Parks & Rec.          |
| Marco Carrillo      | Parks & Rec.          | Deborah Ostreicher  | Aviation              |
| Richard Chard       | Aviation              | Karma Perreira      | Police Dept.          |
| Brian Cole          | Planning and Dev Dept | Anthony Piraino     | Police Dept.          |
| Jesus Contreras     | Water Services        | Mark Powers         | Aviation              |
| Carmelita DeHerrera | Finance Dept.         | Manuel Prieto       | Street Transportation |
| Patrick Dunn        | Public Transit        | Philip Rhinesmith   | Parks & Rec.          |
| Pete Flores         | Public Works          | Louis Rios          | Public Works          |
| Stanley Flowers     | Housing               | Michael Romero      | Water Services        |
| Silverio Gallegos   | Parks & Rec.          | Sandra Ross         | Police Dept.          |
| Mitchell Garner     | Street Transportation | Elisa Roth          | Finance Dept.         |
| Kenneth Garrison    | Water Services        | Paul Ruff           | Aviation              |
| Norma Gilbert       | Victim Services       | Arnold Sandoval     | Public Works          |
| Henrietta Glasper   | Police Dept.          | Martin Silvas       | Parks & Rec.          |
| Dean Hathaway       | Infor. Tech. Services | Rosemarie Siqueiros | Diversion Unit        |
| William Hogancamp   | Public Works          | Neva Smith          | Housing               |
| Roderick Hutson     | Water Services        | James Steckel       | Public Works          |
| Charles Long        | Public Works          | Lars Stigsson       | Aviation              |
| Richard Lopez       | Parks & Rec.          | Darel Strawn        | Public Works          |
| Victor Lopez        | Aviation              | Richard Templeton   | Parks & Rec.          |
| Steven Maertz       | Public Works          | Jorge Tholl         | Parks & Rec.          |
| James Massingill    | Public Works          |                     |                       |

## NEW MEMBERS

Rosemarie Tirelli      Phx Convention Center

## 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 December winner is **Phillip Lense**. **CONGRATULATIONS PHILLIP!**

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!**

## CALLING INTO THE RETIREMENT BOARD MEETINGS

Have you ever wondered what is discussed at OUR Retirement Board meetings? If so, thanks to Tammy Ryan, our COPRA representative on the Retirement Board, here are the instructions for viewing the meeting on-line or calling in to hear the meeting.

- The COPERS Board agenda is published on the City Clerk's website on the Thursday one week before the meeting. Meeting notices can be viewed at: <http://www.phoenix.gov/cityclerk/publicmeetings/notices>.
- The meeting notice will contain both call-in instructions and instructions on how to listen to the meeting on-line. This information will be near the top of the agenda in a section titled "Options to Access the Meeting."
- Please remember to always mute your phone or microphone when joining the meeting unless called by the Chairperson to speak.
- If you are unable to find the meeting notice or are having problems accessing the meeting, please contact Retirement at (602) 534-4400.

## COPERS NEWS AND INFORMATION - NOVEMBER (CONTINUED)

*(Continued from page 2)*

The Pension Equalization Reserve is funded only when COPERS' investment performance exceeds 8%. Market uncertainty brought on by the pandemic caused investment earnings to suffer and not exceed the threshold. Additionally, prior 13<sup>th</sup> check and PEP payments have depleted the Pension Equalization Reserve. Therefore, there will be no 13<sup>th</sup> check in 2020.

The exacting criteria and rate evaluation required by the City Charter are meant to safeguard COPERS' plan assets and ultimately your pension.

### **Important Policy Changes**

At their meeting on November 5, 2020, the COPERS Board of Trustees approved several policy changes that may be of interest to you. The change that may be most applicable to us is a change to **Policy 178 – Processing of COPERS distributions in accordance with IRS Code and Policy 197 – Internal Revenue Code Compliance**.

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement Act ("SECURE Act") became law when President Trump signed Congress' year-end spending package. The SECURE Act made several changes to government retirement plans. For COPERS, the SECURE Act made changes to the required minimum distribution age. This is the age at which you, or your survivor/beneficiary must take a distribution from COPERS.

*(Continued on page 6)*

## BRAIN FOOD FOR BOOKWORMS

This list of facts, compiled by Mashable, Yahoo News and Hello Giggles, is sure to keep you glued to the page.

- A study finds that reading for just six minutes each day can help reduce stress by up to 68%.
- More than 135 million unique books have been published.
- The top three most-read books in the world are the Bible, *Quotations from Chairman Mao Tse-Tung* and *Harry Potter* (the series). [Not sure this Chronicle Chair completely believes this!]
- Leonardo da Vinci's *Cochex Leicester* is the most expensive book ever purchased. Bill Gates bought it in 1994 for \$30.8 million.
- Stephen King's *Riding the Bullet*, published in 2000, was the world's first mass-market e-book.

Source: *Costco Connection*, November 2020

## EAT FOR YOUR HEALTH

Here's something to think about the next time you go grab something to eat: How will this particular food benefit my body? When you choose foods based on what they do for you, you may pick healthier and more nutritious options more often.

This week, pinpoint one of the benefits below that you're looking to focus on. Then, choose foods that can help you meet that goal.

**Improving heart health:** Pick foods low in saturated fat, like lean chicken or turkey breast, fish, and nuts.

**Feeling fuller:** Choose high-fiber foods, such as fruits, vegetables, and legumes.

**Maintaining lean muscle:** High-protein eats (eggs, beans, and plain nonfat Greek yogurt, for example) are good choices.

**Boosting bone health:** Go for foods that are rich in calcium and vitamin D, like dairy, nuts, leafy greens, oily fish, and fortified cereals.

## A PUZZLING FACT

Studies show people who do jigsaw puzzles have longer life spans and a lower chance of developing memory loss, dementia or Alzheimer's.

According to a 2012 study from *Archives of Neurology*, puzzling wards off the plaque that is the contributing marker of Alzheimer's. The study compared brain scans of 75-year-olds and 25-year-olds, and found the elderly people who puzzled regularly had scans comparable to their younger counterparts.

What a great incentive to pick up that puzzle! If you don't have room to physically do puzzles at home, there are many websites available that provide electronic puzzles. Here is just a short list, but I'm sure there are more.

- [jigsawplanet.com](http://jigsawplanet.com)
- [jigida.com](http://jigida.com)
- [thejigsawpuzzels.com](http://thejigsawpuzzels.com)
- [puzzlegarage.com](http://puzzlegarage.com)

## YOUR COPRA CHRONICLE

This newsletter is **your** newsletter. We would like your feedback regarding the articles and information we include.

We usually try to include at least one article on healthy eating, finance, and things to do. This year, we started to include a "brain game" occasionally.

But we could really use your help. Is there something else you would like to see included? Do you like the "brain games" that we added? Is there something that you don't like? Please let us know!

You can respond to either the Chronicle Chair at [mj.copra@gmail.com](mailto:mj.copra@gmail.com), or to the Chronicle email address at [copranewsletter@gmail.com](mailto:copranewsletter@gmail.com). We appreciate all feedback, good or bad!

## COPERS NEWS AND INFORMATION - NOVEMBER (CONTINUED)

*(Continued from page 6)*

The bill increases an individual's required minimum distribution age from 70 ½ to age 72. As a result, effective January 1, 2020, COPERS members are required to take minimum distributions at age 72.

The required minimum distribution policy requires a COPERS member, survivor, or beneficiary to start collecting a portion of their benefit when they reach age 72 if they are no longer working in a COPERS covered position.

## IN REMEMBRANCE

|                       |            |
|-----------------------|------------|
| Oscar Dominguez       | 08/22/2020 |
| Maxine Williams       | 10/09/2020 |
| Van D. Jordan         | 10/17/2020 |
| Harold Diaz           | 10/20/2020 |
| Ernest A. Springer    | 10/28/2020 |
| Teresa Cota Turturice | 10/29/2020 |
| Franklin N. Lundblom  | 11/03/2020 |
| Richard Urias         | 11/05/2020 |
| Florence Lawrence     | 11/06/2020 |

### DID YOU KNOW?

The first Thanksgiving, in what is now the United States, was celebrated over a three-day harvest festival in 1621.

Turkey wasn't on the menu at the first Thanksgiving. However, pumpkins and cranberries most likely made an appearance, and probably venison, duck, goose, oysters, lobster, eel and fish.

You have Thanksgiving to thank for TV dinners. In 1953, Swanson had so much extra turkey (260 tons) that a salesman suggested packaging it onto aluminum trays with side dishes like sweet potatoes and peas. Within a year, over 10 million TV dinners were sold.

Source: *Costco Connection*,  
November 2020

### DO YOU EVER FEEL THIS WAY?



#### 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/copers">www.phoenix.gov/copers</a> |
| COPMEA website.....                      | <a href="http://www.copmea.com">www.copmea.com</a>                 |
| City Retirement Systems (COPERS).....    | (602) 534-4400                                                     |
| Human Resources - Benefits Section ..... | (602) 262-4777                                                     |
| COPMEA.....                              | (602) 262-6858                                                     |

## 2020 COPRA BOARD

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### Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **20<sup>th</sup> 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

## DECEMBER COPRA CHRONICLE

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**POSTMASTER**

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



### 2020 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings held virtually

**General Meeting (Virtual) - Friday, December 4th - 10 am to 12 pm**

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