



# COPRA CHRONICLE

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

February 2017

**MEMBERSHIP IS OUR STRENGTH**

Issue 2

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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

## BLACK HISTORY MONTH - RECOGNIZE AND HONOR THE PAST

February is Black History Month and Phoenix Public Library is celebrating with programs for the entire family. Science, Technology, Engineering, Arts & Mathematics (STEAM) classes for kids are exploring black inventors and artists. Celebrate black music and the genius of Hip Hop. Learn how the historic Buffalo Soldiers formed in 1866. Burton Barr Central Library is hosting a poetry reading and series of other lectures discussing race, culture, religion with Angelica Lindsey-Ali and Lovelle Akim McMichael Sr., author of "Saving Our Black Boys." Check out a calendar of events at [PhoenixPublicLibrary.org](http://PhoenixPublicLibrary.org).

*Source: PHX At Your Service, January 2017*

## ASU OSHER LIFELONG LEARNING INSTITUTE

The ASU Osher Lifelong Learning Institute at ASU has just released its Spring 2017 Class Schedule. The Osher Lifelong Learning Institute programs offer:

- ❖ Affordable classes designed specifically for adult learners 50+
- ❖ Learning for the sheer joy of learning
- ❖ No tests, no grades, no educational requirements
- ❖ Non-credit short classes
- ❖ University-inspired learning experiences in your community
- ❖ Arizona State University events and resources
- ❖ A forum for friendship and community building

If you have questions or would like to receive a class schedule, please call (602) 543-6440 or e-mail [lifelong learning @asu.edu](mailto:lifelonglearning@asu.edu).

## KEEPING TRACK

You can obtain information and take appropriate precautions to learn about sex offenders in your community. The Arizona Department of Public Safety website can be used to track individual offenders and locations (by ZIP code or address).

You can sign up to receive email notification about offenders, find out the definition of classification, find the location of offenders, learn the requirements for offenders to register and see laws regarding offenders at [azdps.gov/Services/Sex\\_Offender](http://azdps.gov/Services/Sex_Offender).

*Source: PHX At Your Service, January 2017*

## PRESIDENT'S MESSAGE



Laura Ross

Now that 2017 is upon us, I would like to share a few of my thoughts with you.

As a retiree, the COPRA Board encourages you to participate in all of our activities. That includes attending General Membership Meetings and our annual Holiday Party. The COPRA board works diligently to carry out activities for the benefit of retired City of Phoenix employees. Many improvements and protections of our pensions and other retirement benefits have come through the efforts of COPRA. This is a dedicated effort of your Board.

Please come join us and engage in our informational sessions and see your old friends and meet new ones! If you have a friend or relative that just retired from the City of Phoenix, encourage them to join COPRA. We are also looking for people to join our COPRA Board. We need people that are dedicated to our cause and feel the compassion that we do to make a difference!

One benefit of being a COPRA member is that you receive the COPRA Chronicle. If you receive the Chronicle by email it 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 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 program last year. Each month, we randomly select one member who receives their Chronicle by email and that member receives a \$25 gift certificate to a grocery store (Fry's or Safeway). This has been a very successful program so far, so if you are not receiving the Chronicle electronically, jump on the band wagon.

I look forward to seeing all of you this upcoming year at all of our meetings.

Laura

## FINDING A ONE STOP AUTO SHOP

Do you have a trusted auto shop you've been using for years? Or would you have to scramble in an auto emergency to find a place to take your car for service? These days, most people fall into the second category, but that's like flipping a coin, just hoping you get quality service for a fair price.

What's the best way to find a one-stop shop you trust before a major problem arises? AAA Auto experts suggest considering the following when searching for your "home" auto shop.

**Warranty.** Ask the shop what kind of warranty is offered. Quality shops offer a 24-month/24,000-miles parts and labor warranty. If you travel out of state and the shop is part of a chain, ask if the warranty will be honored at all locations nationwide.

*(Continued on page 7)*

## YOUR HOME COZY AND SAFE

Now that the weather has cooled down, we encourage you to follow these home heating guidelines:

1. Do not use a stove or oven to heat your home. An open oven door or lit stove burners can be dangerous and are ineffective as heat sources.
2. Keep space heaters at least 36 inches from anything flammable and away from children and animals.
3. Don't leave space heaters unattended.
4. Plug space heaters directly into wall outlets. The use of extension cords may lead to circuit overload and cause a fire.
5. Install smoke detectors and test them monthly.
6. Install a carbon monoxide detector if you have any gas appliance.

Check out [srpnet.com/safety](http://srpnet.com/safety)

*Source: Contact, December 2016*



where children's events  
**Words & Imagination**  
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University of Arizona Campus • Free Event & Parking  
TucsonFestivalofBooks.org



March 11 - 12, 2017 • 9:30am - 5:30pm

For more information: [tucsonfestivalofbooks.org/](http://tucsonfestivalofbooks.org/)

## TIPS ON ANTIQUES AND COLLECTIBLES

**To remove the musty odor from old books, try this.** Leather-covered books should be wiped with a mixture of equal parts alcohol and water. The pages of the books should be warmed. Stand the books on edge, open them, and blow-dry them with a portable hair dryer on high heat.

**If you want to clean the inside of a bottle that has a paper label, try to protect the label.** Wrap the bottle tightly in thin plastic wrap. Seal the wrap with tape and rubber bands. Clean the inside carefully, using a mixture of water, automatic dishwasher detergent and slightly abrasive kitty litter. Fill the bottle part way and shake.

**Try not to immerse figurines in water.** Many have small holes in the bottom that will let water get inside. It is difficult to remove the water and it may drop out and stain a wooden table or the figurine.

*Source: Kovel's, November/December 2016*

There is only one happiness in this life, to love and be loved.

- George Sand

## 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 2017 and the Chinese New Year 4715,

"The Year of the Rooster" from Feb. 6 to 12, with cultural and educational events at a variety of Valley locations. A highlight of the activities is a free, three-day Chinese Culture and Cuisine Festival, from 9 a.m. to 3 p.m. Friday, Feb. 10; 10 a.m. to 6 p.m. Saturday, Feb. 11; and 10 a.m. to 6 p.m. Sunday, Feb. 12; at Margaret T. Hance Park (East), 1202 N. Third St., Phoenix. Admission is free.

The 27th annual festival features live entertainment including the dragon and lion dances, martial arts demonstrations, folk and traditional dances, musical performances, mahjong booth, children's pavilion, Chinese culture and history booth, photo exhibit and art gallery, delicious Chinese food and a beer garden. Other Phoenix Chinese Week events include a table tennis open, taijiquan and weiqu tournaments and a 10 course Chinese Lunar New Year Banquet, at 6 p.m. Saturday, Feb. 18 at the Great Wall Restaurant, 3446 W. Camelback Road. To purchase tickets for the banquet at a cost of \$50 per person, call 480-406-7470.

For more information, visit [www.phoenixchineseweek.org](http://www.phoenixchineseweek.org) or call 480-650-2610. Follow us on Twitter @phx-sistercities.

## NEW RETIREES (DECEMBER 2016)

Terry Agnew	Water Services	Michael Jones	Aviation
Laine Alexander	Aviation	Kurt Malott	Public Works
Gabriel Anton	Fire Dept	Edward Moore	Street Transportation
David Arnold	Planning & Development	Richard Morice	Water Services
Frank Baca	Fire Dept	Cynthia Prejs	Phx Convention Center
Paul Baker	Parks & Rec	Linda Randles	Library
Raymundo Casillas	Water Services	Marshall Riegel	Street Transportation
Bryan Cook	Water Services	Ian Stoddern	Police Dept
Rafael Garcia	Public Works	Rebecca Varela	Street Transportation

## 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 to 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).

January's winner is **KAREN RAYMOND. 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](mailto:lindajoyhenderson@gmail.com). She can also be reached by phone at (623) 693-9955.

**Sign up now!**

## NEED THAT INSURANCE?

**Travel? Cellphone? Pet? When specialty policies can make sense**

### **Rental-Car Insurance**

**Buy if:** You don't have a car – and therefore don't already have car insurance – or if you'll be driving in a location where your existing policy may not cover you (such as overseas).

**Don't buy if:** You call your insurance company in advance of your trip and learn you have coverage for the location where you'll be driving.

### **Pet Insurance**

**Buy if:** You would do anything for your pet, even finance, say, \$15,000 cancer treatments on a credit card, or pay for a host of expensive second opinions from vets for a particular surgery.

**Don't buy if:** You are unlikely to opt for expensive medical treatments for your pet, even if it becomes a life-or-death choice.

### **Homeowner's Insurance Rider Covering Valuables**

**Buy if:** You have individual pieces of jewelry or art that are worth more than what your basic homeowner's insurance policy covers (sometimes only \$1,500 to \$2,500 total).

**Don't buy if:** Your policy has a higher limit for individual items of value (sometimes up to \$10,000; check with your insurer).

### **Extended Warranty/Device Insurance**

**Buy if:** You're covering a high-value portable device (such as a smart-phone) and you're prone to losing or breaking gear-or if you need a lot of included tech support.

*(Continued on page 6)*

# THE 5 MOST IMPORTANT QUESTIONS TO ASK YOUR DOCTOR

## **Can you please repeat that?**

If you are unclear about any information involving your treatment, ask your doctor to go over it carefully. Make sure you're especially clear on the dosage of any new medications – and possible side effects.

## **Do you have printed materials available?**

It's not uncommon to shut down mentally as soon as you hear a diagnosis. Handouts about your condition can be extremely helpful. If your doctor doesn't have printed materials, ask for a list of online resources.

## **Can I have two minutes with you alone?**

You may be less likely to broach touch topics if other people are in the room, so don't hesitate to ask for privacy. Your doctor also may be more comfortable one-on-one and may ask more probing questions.

## **What if I know I can't do what you're suggesting?**

When you are instructed to exercise five days each week and you know you can't pull that off, tell your doctor so he or she has an opportunity to come up with an alternative course of action.

## **Do you have a patient portal for questions?**

If you're embarrassed to address certain concerns live, find out if there is an online patient portal through which you can send questions securely. That way you can ask (and review the answers at home).

*Source: AARP Bulletin, January-February 2017*

## GET RID OF YOUR OLD PAINT CANS

If you plan to attend an upcoming Household Hazardous Waste (HHW) event, here are some things to do first:

- ❖ Give away your unused HHW materials such as cleaning chemicals, pool chemicals and paint, to family or friends.
- ❖ Have current city services bill and matching photo ID ready to show staff.
- ❖ Separate your electronic items from the chemicals for faster unloading.
- ❖ Place cans, glass bottles and smaller HHW items inside a box or container.
- ❖ Put hazardous items in a secondary box or bucket to avoid possible leaks.
- ❖ For your safety, please **stay in your vehicle** at all times.
- ❖ The next HHW event is Feb. 17-18 in Paradise Valley Park, followed by March 17-18 at Washington Park.

Call (602)262-7251 for details.

*Source: PHX At Your Service, January 2017*

## RENEW YOUR COPRA MEMBERSHIP DUES FOR 2017

**Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2016", you need to renew your COPRA membership!**

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you will receive an email in December advising you of the status of your COPRA membership.

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. Please renew your membership today. 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  
PO Box 2464  
Litchfield Park, AZ 85340**

## GET A JUMP ON TAXES - BEFORE YOU FILE, LEARN HOW TO SAVE MONEY, AVOID PITFALLS

After the holidays, I find myself floating happily along the flush of celebration, and then—boom. The first 1099 form arrives in the mail. Reality bites. I'm going to have to do my income tax return.

The earlier you get to it, the sooner you get rid of the stress. Here are some tips to get you going, with some help from the experts at H&R Block.

1. People 65 and up get a larger standard deduction. Using it might save you more money than if you itemized deductions (it's easier too). Check it out.
2. You might qualify for the saver's credit if you're working and contributing to a tax-favored retirement plan such as a 401(K) or IRA. You can cut your tax by 10 percent of your contribution if you're married with an adjusted gross income between \$40,001 and \$61,500, or single with adjusted gross income between \$20,001 and \$30,750. The credit gradually rises to 50 percent for people with more limited incomes. There's a \$1,000 cap per person.
3. The fine for not having health insurance jumped to the larger of \$695 per person (capped at \$2,085 for a family) or 2.5 percent of household income (with the cap linked to prices of Bronze plans on the marketplace). That compares to \$325 and 2 percent of income last year. That might be more than you would pay for insurance, if you qualify for subsidies.
4. If you're at least 65, you live mainly on Social Security and your additional individual income is less than \$25,000 (or less than \$32,000 for you and your spouse), you may not have to file a tax return at all.
5. Even if you're not required to file, do so if you're eligible for the earned income tax credit. The EITC goes to working people with low to moderate incomes, including income from self-employment or part-time work. If the credit exceeds the amount of tax you owe, you'll get a check from the government for the difference.
6. Long-term care expenses (nursing home, qualified home care, premium on LTC insurance) are deductible to the extent that they exceed 7.5 percent of your adjusted gross income (10 percent if you and your spouse are both under 65). Expenses for assisted living facilities might be deductible, too, if you are chronically ill.
7. You owe taxes on your Social Security benefit if your "combined" income exceeds a certain amount. Combined income equals your adjusted gross income plus any nontaxable income such as municipal bond interest, minus half of your Social Security benefit. If you include all your Social Security benefit in the calculations, you'll be paying too much.
8. Look for free help from the IRS's Volunteer Income Tax Assistance program (income cap: \$54,000) or AARP Foundation's Tax-Aide program (no cap). Ken Johnston, who runs the AARP program in Greensboro, VT, says that even people who do their own taxes, "come in because they want a double-check, or they want of file electronically." Sites are open Feb. 1 to mid-April. To find a location, go to [aarp.org/findtaxhelp](http://aarp.org/findtaxhelp).

Source: Jayne Byrant Quinn, *AARP Bulletin*, January-February 2017

## NEED THAT INSURANCE? (CONTINUED)

*(Continued from page 4)*

**Don't buy if:** Your budget could handle replacing a \$500 phone without a serious financial crisis-or if rather than trading in your old one, you kept it as a backup.

### **Travel Insurance**

**Buy if:** You've pre-paid for an expensive, nonrefundable trip or your health insurance won't cover you where you're going. When choosing, note any exclusions, including reasons for cancellation and pre-existing medical conditions.

**Don't buy if:** Your flights are changeable and reservations are cancelable without a penalty, or if you book using a credit card providing free insurance.

Source: By Josh Garskof, *AARP Magazine*, December 2016/January 2017

## IN REMEMBRANCE

Ruth Brown	12/04/2016
Frances Dean	12/06/2016
Demetro Misko	12/07/2016
Helen Meer	12/12/2017
Earl Parchert	12/22/2016
Marion Peddle	12/25/2016
Angelina Simpson	12/29/2016
Bartolo Padilla	12/29/2016
Martha Bethancourt	12/31/2016
Johnny Lamb	01/02/2017
Verda Lohr	01/09/2017

### 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.

***"Membership is our Strength"***

## FINDING A ONE STOP AUTO SHOP (CONTINUED)

*(Continued from page 2)*

**Certified technicians.** Are the shop's technicians ASE (Automotive Service Excellence) certified? ASE-certified mechanics are trained on the latest auto technology and have passed rigorous testing. Also, make sure the technicians have diagnostic training and will take the time to test or replicate the problem your car is experiencing.

**Convenience.** In addition to being close to home or work, does the shop offer a shuttle service to get you where you need to go while your car is being worked on?

**Pricing.** Many shops lure customers with coupons and then try to upsell additional, unnecessary services. Look for a shop with good pricing and quality parts above all. And make sure to get a written estimate before any work is done.

**Test it out.** Get a basic oil change or vehicle inspection at the shop you're considering. If they don't pressure you into additional, unnecessary services, and you are impressed with the experience, you may have your one-stop auto shop.

Source: *Highroads* January/February 2017

## 2017 COPRA BOARD

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E-mail [navarro2@cox.net](mailto:navarro2@cox.net)

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**Jack Thomas** (623) 825-6999  
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E-mail [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)

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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>
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

### 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

### Disclaimer

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.

## FEBRUARY COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle  
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**POSTMASTER**

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



### 2017 MEMBERSHIP MEETING ANNOUNCEMENTS

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

**Thursday, March 23, 2017 at 1:30 pm – Retirement\***  
**Thursday, May 25, 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