



COPRA CHRONICLE

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

December 2018

MEMBERSHIP IS OUR STRENGTH

Issue 9

INSIDE THIS ISSUE

President's Message.....	2
Tid Bits of Information.....	2
Renew Your COPRA Member- ship.....	3
Phoenix Sky Harbor Holiday Cat- alog.....	3
Enjoy SRPs Canal Banks Safely New Retirees.....	4
New COPRA Members.....	4
Your E-mail is Your Entry.....	4
Smart Tax Moves to Make Now.....	5
Avoid FOG in the Kitchen.....	5
The Backup Plan.....	6
Spend Less at the Pump.....	6
n Remembrance.....	7
COPRA Board.....	7
Meeting Dates.....	8



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.

13TH CHECK

The City of Phoenix Employees' Retirement System is pleased to report that your check or direct deposit for December 1, 2018 will include a one-time payment of 1.00% of your annual pension, which is also known as the "13th Check".

This one-time payment will only apply to those individuals who were retired prior to the effective date of June 1, 2018.

The "13th Check" is prorated if, as of July 1, 2017 through June 30, 2018, you were not retired a full year.

Here is an example, if you retired November 12, 2017, your payment will be prorated to reflect a period of seven months (effective December 1, 2017 – June 30, 2018).

HOLIDAY HELP JUST A CLICK AWAY

Whether you're in search of a great holiday recipe to wow your guests, decorating ideas or how to make fabulous gifts...Phoenix Public Library can help.

Download a good book, movies, the perfect cookie recipe or some merry music by visiting one the city's 17 library location or PhoenixPublicLibrary.org.

Browse through the Library's holiday guide for staff picks, helpful resources, local events and family-friendly activities.

Summarized from PHX AT YOUR SERVICE, November 2018

IT'S TIME TO ADJUST YOUR WATERING SCHEDULE

As one of that Valley's largest suppliers of water, SRP reminds you that as the temperature begins to fall, you'll need to water your landscaping less frequently. Make sure you water thoroughly and deeply at each watering. This way, roots are encouraged to grow deep into the soil where they'll be better protected from the cold winter months.

Summarized from: CONTACT, October 2018

PRESIDENT'S MESSAGE



Laura Ross

Here we are already into the holiday season. Thanksgiving is behind us and Hanukkah, Christmas and Kwanzaa 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 our incumbents that have agreed to run and some new candidates. I can't tell you how much I'm encouraged that we have some new members ready to step up to this responsibility! It will be good for the organization to have some new, younger, retirees join some of us long term Board Members. Not only will they be able to bring new ideas, but

also allow for some of us who have been here for a long time the ability to pass the torch, in the not too distant future.

I hope that you all have successfully set up your health care and benefit providers for the New Year. I was so glad that we were able to offer new City alternatives for both our pre-Medicare and Medicare Retirees. The City was a great partner in bringing those new alternatives to us. They were also very diligent 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 helping us through these changes.

Other good news is that there will be a 13th Check this year. See the article on this elsewhere in this newsletter to understand what we get and who is eligible to get it.

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

TID BITS OF INFORMATION

Summarized from BottomLine Personal, November, 2018

Happy older people live longer? Among men and women ages 60 and older who said that they felt happy about their lives and the future, 15% died over a six-year period. Among those who did not way that they felt happy, 20% died during the same period.

Study by researchers at Duke-NUS Medical School, Singapore, published in Age and Aging

The price-to-rent ratio can help you decide whether it is better financially to rent or buy a home in a specific area. A ratio of more than 16 means renting is better than buying...ratios below 16 favor buying over renting. Among the 20 large cities with the highest price-to-rent ratios, 15 are in California—led by Sunnyvale, with a ratio of 39.31. Lowest price-to-rent ratio among 200 cities studied: Cleveland, 6.04. Price-to-rent calculators are available online at many real estate websites.

MoneyTalksNews.com

(Continued on page 7)

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 SKY HARBOR HOLIDAY CATALOG

Get a jump start on your holiday shopping this year with Phoenix Sky Harbor’s second annual Holiday Catalog. The 2018 online Holiday Catalog features more than 200 items and gifts you can pick up at one of the Airport’s three terminals. The catalog displays each item, where you can purchase it and the price. The Holiday Catalog features items from local retailers as well as national brands. View the catalog now at <https://www.skyharbor.com/ShopsFoodServices/holiday-catalog-2018>

Summarized from Phoenix City Connection, November 14, 2018

ENJOY SRP’S CANAL BANKS SAFELY

With the weather cooling down, you may decide to take advantage of SRP’s canal system and go for a walk, bike ride or jog. Before you head out following these tips to avoid drowning or injury as canals can be very dangerous:

- × Never jump into rescue objects or pets. Call the appropriate services for help.
- × Keep a safe distance from the edges of canals. Canals sides are extremely slick, making it difficult to get out.
- × Swimming, kayaking, canoeing, water-skiing and tubing are not allowed in the canals.
- × Stay away from automated equipment at water delivery gates.

Summarized from: CONTACT, October 2018

“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*

NEW RETIREES (OCTOBER/NOVEMBER 2018)

Albert Arevalo	Phoenix Conv. Center	Joseph Long	Library
Teresa Ballentine	Police Dept.	Jose Lopez	Parks & Rec.
Sheri Buckles	Water Services	Christopher Mabry	Aviation
Terry Cambron	Water Services	Margie Martinez	Housing
Michael Campbell	Water Services	Daniel Molinar	Street Transportation
Sandra Cantwell	Victim Services	Mario Moreno	Aviation
Daniel Chacon	City Clerk	Gregory Nielson	Street Transportation
Leon Deronde	Public Works	Gilbert Nunez	Phoenix Conv. Center
Jaime Fox	Finance Dept.	Mary Pantoja	Water Services
Randy Gottler	Water Services	Jenny Quezada	Street Transportation
Vickie Harris	Police Dept.	Pamela Rodgers	DSD: Residential Teams
Boyd Heckel	Aviation	Tim Rohrs	Parks & Rec.
Errol Heimlich	Parks & Rec.	Rudy Romero	Water Services
Jeffrey Jensen	Police Dept.	Rebecca Savallisch	Information Tech. Services
Gary Klein	Facilities Management	Jeffrey Stirek	Planning and Dev Dept
Cecilia Kollasch	Aviation	Jacquenlyn Tobias	Trial
Dimitrios Laloudakis	Office of Sustainability	Fred Torres	Aviation
Phillip Lerma	Public Works	Shelia Levine	Library
Lee Lilya	Water Services	Richard Russ	Streets

NEW COPRA MEMBERS

James Bolger	Street Trans	Shelia Levine	Library
Yvonne Esparza	Police	Richard Russ	Streets
Timothy Kendall-Jackson	Retirement Board	Ann Gaddis	Human Resources

TID BITS OF INFORMATION (CONTINUED)

(Continued from page 2)

Best Back Stretch: Morning stretch to relieve hip/back tightness—lie in bed with your hands interwoven behind your head and your knees up...drop both knees to one side...hold for three deep breaths...then do the other side.

Fitness trainer Joel Harper, author of Mind Your Body, writes the "Your Personal Min-Body Coach" blog at BottomLineInc.com

(Continued on page 7)

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 **ABE CAMERON! CONGRATULATIONS ABE!**

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!

SMART TAX MOVES TO MAKE NOW

Filing season doesn't arrive until spring, but you'll want to act on to take advantage of provisions in the sweeping tax law passed in late 2017. Experts say these are the biggest changes affecting taxpayers 50 and older—and the steps you need to take before year's end to get you biggest benefit.

- **A Higher Bar For Medical Deductions** – Under the new bill, taxpayers this year can deduct unreimbursed medical that exceed 7.5 percent of their gross income. Beginning in 2019, the figure rises to 10 percent.
 - o **Do this now:** See your doctor and get your meds. If your medical expenses are already near 7 percent or higher, and if there's something you want a doctor to check out, you might go now. You could also pay now for future medical expenses such as prescription drugs or medical equipment.
- **Less of a Break for State and Local Taxes** – In past years, people could deduct state and local taxes (SALT) they paid, such as income and property taxes, on their federal return. But now those deductions are limited to \$10,000 per return (\$5,000 for married people filing separately), no matter how much tax you pay locally. That could mean a tax bite for some wealthy folks in higher tax areas. For example, the H&R Block Tax Institute estimates that a New Yorker making \$500,000 a year would pay \$6,300 more under the new tax law, mostly because of the SALT change.
 - o **Do this now:** Stay calm – and maybe consult a professional. Although this news looks bad if you pay a lot of SALT; it probably isn't. That is because, for most people, the deduction's loss will be offset by other tax code changes, including an easing of the Alternative Minimum Tax. Talk to your accountant if your wealth resembles that of the hypothetical New York executive, and delay any panicked plans to move to a low-tax rate.
- **Jump in the Standard Deduction** – The biggest change in the tax law is the near-doubling of the standard deduction to \$12,000 for single filers, and to \$24,000 for married couples filing jointly. People 65 and older filing singly can deduct another \$1,600 while couples filing jointly are allowed a \$1,300 deduction for each spouse of that age. For tax year 2016, 30 percent of filers itemized rather than taking the standard deduction. But the higher standard deduction is expected to result in many fewer itemizers.
 - o **Do this now:** Stop collecting all those darned receipts. Take a look at your 2017 return. If your state and local taxes (up to \$10,000, remember?), charitable contributions and medical expenses don't come close to your household's standard deduction this year—and if your deductible expenses have shot up since last year—don't sweat assembling all the paper for those outlays this year.

Summarized from: AARP Bulletin, October 2018

AVOID THE FOG IN THE KITCHEN

Avoid damage to your pipes by not pouring leftover fats, oils and grease (FOG) from your holiday cooking down the drain. Tips to protect:

- **Store it:** Once cooled, use a coffee filter, cheese cloth or strainer to siphon grease into a container.
- **Scrape it:** Scrape all scraps from dishes into the trash before washing.
- **Trash it:** Only throw away small amounts in sealable containers. Leaks can make a mess of the city's collection trucks and disposal facilities.

Summarized from PHX AT YOUR SERVICE, November 2018

THE BACKUP PLAN - WHAT TO DO WHEN RETIREMENT SAVINGS RUN SHORT

When it comes to retirement, even the best-laid plans can sometimes go awry. Should the market turn against you, even the most diligent saver may find they need to stretch their dollar further than anticipated. So what are the best available options? Here are three common fallbacks—and the pros and cons of each.

1 – Save more Setting aside a greater amount each month is perhaps the most obvious strategy. But by the time you discover a shortfall, it may be too late. After all, compound interest—which accounts for the lion's share of many retirement portfolios—needs time to work its magic.

2 – Risk more Another tempting response to a loss may be to take more risk with your investments in search of greater potential returns. If you decide to embrace risk in your later years, you should do so with only a fraction of your funds. Set aside the savings required to pay necessary expenses and then use a portion of what remains to pursue a more aggressive strategy.

3 – Spend less For most people, cutting expenses is perhaps the least desirable option. However, it's also the most common when all else fails. Together with your spouse—and, if appropriate an accountant or a financial advisor—review which expenses are discretionary and which aren't. If you think you'll need to pare down in the future, practice changing spending habits in the present to see what's possible.

Summarized from: ONWARD Summer 2018

SPEND LESS AT THE PUMP

Whether you're taking a quick jaunt or longer road, trip, going farther on each gallon of gas you put in your car, truck, or motor cycle saves you money—and spares the air. Here are five ways to get the most miles out of your tank.

- **LIGHTEN THE LOAD** Every 100 pounds of cargo reduces fuel economy by up to 1 percent. Unload unnecessary items from the trunk and elsewhere. Rooftop cargo boxes create a mileage drag by making your vehicle less aerodynamic; remove them when they're not in use.
- **DRIVE MINDFULLY** Avoid sudden stops and jackrabbit starts—both of which lower fuel efficiency—by paying attention to road conditions, traffic lights, and stop signs. Use cruise control on highways to minimize accelerations and deceleration. Obey posted speed limits: Reducing your highway speed by 5 to 10 mph can boost fuel economy anywhere from 7 to 14 percent.
- **ORGANIZE OUTINGS** Plan shopping runs, school pickups, and other excursions so you can take care of multiple tasks in a single trip. Outline and map your route to eliminate backtracking.
- **SCHEDULE ROUTINE CHECKUPS** A well maintained car is a more efficient machine. Change oil, replace filters, and top off fluids as recommended by your car's manufacturer, and keep tires properly inflated. Using the recommended fuel grade helps prevent engine deposits that reduce efficiency.
- **CONSIDER ALTERNATIVES** A hybrid or electric vehicle may carry a higher sticker price than a traditional car, but it can help cut down on, or even eliminate, trips to the pump. By going green, you could save green down the road.

Summarized from: VIA Summer 2018

IN REMEMBRANCE

Sandra L. Henderson	05/25/2018
Otto Abeler	10/16/2018
Richard E. Franco	10/17/2018
Carmen Blake	10/23/2018
Karen Estrada	10/23/2018
Raelene Smith	10/24/2018
Wanda Bluit	10/25/2018
Eddie E. Hernandez	10/26/2018
M. Marie Littlebury	10/28/2018
Thomas Bockius	11/01/2018
Gerald Oliver	11/13/2018

TID BITS OF INFO (CONTINUED)

(Continued from page 4)

Pecans may help head off type 2 diabetes. When people are a typical American diet—low in fruits and vegetables and high in calorically dense foods—for four weeks those who consumed 1.5 ounces of pecans daily (a little less than one-half cup) had lower diabetes risk markers than those who did not eat the nuts. Risk markers included insulin levels and insulin resistance.

Study by researchers at Tufts University, Boston, published in Nutrients.

Best national parks for the money, based on typical cost of round-trip airfare, a hotel for a week's stay, car rental, meals and entrance fees—plus experiences and amenities to make the trip worthwhile: *Rocky Mountain, Colorado*, \$2,336 for a week's vacation for two people... *Great Smoky Mountains, Tennessee and North Carolina*, \$2,297... *Death Valley, California and Nevada* \$2,193... *Yosemite, California*, \$2,870... *Crater Lake, Oregon*, \$2,243... *Hot Springs, Arkansas*, \$2,211... *Saguaro, Arizona*. \$2,527... *Great Basin, Nevada*, \$1,715... *Voyageurs, Minnesota*, \$1,999.

Analysis of the 60 US national parks by Money.com and travel website Kayak, reported at Money.com.

Don't fall for flood-damaged-car scams:

Water-damaged vehicles can be found for sale anywhere in the US. Always check used-car histories as such websites as AutoCheck.com and CarFax.com. Carefully inspect vehicles for suspicious signs, including musty odors...rust around bolts...and evidence of mud or water under carpeting.

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

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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

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.

DECEMBER COPRA CHRONICLE

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COPRA
PO Box 2464
Litchfield Park, AZ 85340



2018 MEMBERSHIP MEETING ANNOUNCEMENTS

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

Holiday party and meeting - Friday, December 7, 2018 at 11:30 am

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