



# COPRA CHRONICLE

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

January 2018

**MEMBERSHIP IS OUR STRENGTH**

Issue 1

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## SAFETY INFORMATION

Do you know how to detect an electrical overload in your home? If you notice any of the following warning signs, contact a qualified electrician to take a look.

- ❖ Flickering, blinking or dimming lights when you connect things
- ❖ Sparks or crackling noises from an outlet
- ❖ Wall plates that are discolored or warm to the touch
- ❖ Frequently tripped circuit breakers or blown fuses

Visit [sprnet.com/safety](http://sprnet.com/safety) for more tips to keep you safe around electricity.

Source: SRP Contact, November 2017

## GUARD YOUR DIGITS - SOCIAL SMARTS WILL HELP PROTECT YOUR IDENTITY

By obtaining your Social Security number, identity thieves have the easiest path to the greatest damage: stealing your money and government benefits and getting medical care and other services in your name. Leaving a terrific tangle for the real you to clear up.

And what then? You can apply for a new "Social" but few do so successfully. In 2016 when 15 million people were victimized by identity theft, about 400 new numbers were issued, says Social Security Administration spokeswoman Dorothy Clark. Getting a new number is a laborious and often futile process in which economic hardship must be proven. And getting a new Social creates more hassles as your original number continues to follow you though life. So, your best defense is to protect those nine digits. Here's how.

**Leave It Home.** Never carry your Social Security card—what if your wallet or purse is stolen? The same goes for your Medicare card (which includes your Social), unless you are seeing a health care provider for the first time. If you like the security of having an ID on you, carry a photocopy of your Medicare care card with several digits blanked out.

**When Asked, Don't Tell.** Only a few organizations have a legal right to your Social—your employers, banks and lenders, investment

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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.

## PRESIDENT'S MESSAGE



The New Year is upon us. Happy New Year! I know that as retirees, even though we hate that the time goes so fast, we are all glad to be here for another New Year. It brings us a clean slate and a new opportunity to make things better in our own lives and in the lives of those around us. Last month I asked that every member of COPRA consider a resolution for the New Year to become more involved in OUR organization. I hope you gave this request some consideration and that many of you made a resolution to do it either through volunteering for the Board or even just making sure you come to the Quarterly Meetings.

Laura Ross

We had our Annual Meeting and Election of Board Members along with our Holiday Luncheon on December 8<sup>th</sup>. As you know, when we went out asking for interest in becoming a Board Member, in preparation for the election, no one came forward except those already serving on the Board. All of the current incumbents, that agreed to run for another term, were unanimously supported and re-elected by the members present at the meeting. The Board Members elected to another two-year term include: Greg Binder, Linda Henderson, Louis Matamoros, and Susan Perkins. I want to thank them as well as our other continuing Board Members who are in the second year of their latest terms. These individuals are Karen Clifford-Anderson, Dawnell Navarro, Sue Stites and myself.

We honored Jack Thomas for his nineteen years of dedicated service by presenting him with a gift card as well as making him an honorary lifetime member. Losing Jack left a big hole. Now we need someone else to step up! At this time, even with the re-election of those currently serving on the Board, we still have room for additional Board Members. Many of the Board Members listed above have served for a significant number of years and have indicated that they are looking to step down from their Board positions in the next couple of years. That means we need others to step up, if the organization is to stay viable. By coming forward now, you will have the opportunity to serve on the Board and “learn the ropes” so you can step into one of the jobs that will be open when those currently filling the roles step down. Please do not be shy about volunteering to become a Board Member if you would like to help us all in this way. Contact me or any Board Member if you are willing to volunteer and I guarantee it will add purpose to your life. As I’ve said before, this is OUR organization and it can only continue through involvement of the membership. Everyone needs purpose in life to thrive. This is a great way to add some purpose to your life!

Laura

## WHEN A CON MAN CALLS

Frauds using false identities are on the rise. Here’s how to foil the fakers.

Can you spot an imposter? Eight-five percent of adults are confident they can, according to a recent AARP survey. But the major of the survey participants then flunked an “Impostor IQ” quiz that measures the ability to spot a liar.

Welcome to what experts call the illusion of invulnerability—the belief that fraud happens to others but not you. Overconfident in your ability to spot bad guys is a dangerous thing. Impostor fraud is among the fastest-growing scam types precisely because so many of us think we are immune to it.

To help, here is small sampling of actual impostor scams now playing out across America.

*(Continued on page 6)*

## GUARD YOUR DIGITS - SOCIAL SMARTS WILL HELP PROTECT YOUR IDENTITY (CONTINUED)

*(Continued from page 1)*

funds, the IRS and government-funded programs such as workers' compensation. When asked by others, just say no. The more your number is out there, the greater the risk of identity theft.

**Guard The Final Four.** Although most widely used and shared, the last four digits are in fact the most important to protect. These are truly random and unique; the first five numbers represent when and where your Social Security card was issued. Scammers can get those numbers by knowing your birth date and hometown. So don't use the last four as a PIN. Don't share them in emails. Ask companies to use an alternative identifier.

**Freeze 'Em Out.** If you place a security freeze on your file at the big three credit rating agencies, ID thieves who have your number can't get loans in your name, because lenders can't do the required credit check. To place a freeze, you need to contact the three major credit bureaus: Equifax ([Equifax.com](http://Equifax.com); 800-349-9960), Experian ([Experian.com](http://Experian.com); 888-3973742) and TransUnion ([transunion.com](http://transunion.com); 888-909-8872). Freezes can be "thawed" as needed, such as when you are switching insurance providers.

**Report Quickly.** If your number is used for identity theft, contact the Federal Trade Commission at 877-438-4338 or at [identitytheft.gov](http://identitytheft.gov). File a police report and notify credit reporting bureaus and banks. Report Medicare fraud to 800-447-8477, and if you suspect crooks are going for your tax refund, call the IRS at 800-908-4490. For lost or stolen Social Security cards, call the agency at 800-772-1213, or go to [socialsecurity.gov/ssnumber](http://socialsecurity.gov/ssnumber).

Source: AARP Bulletin / Real Possibilities September 2017

## HOW TO RESEARCH A SURGEON

A wealth of information on a surgeon is just a click away. Spending an hour on the computer ferreting out some potentially uncomfortable facts could prevent a calamitous outcome. Here is a four-step process to find out most everything you need to know about a surgeon's background and skill level.

- 1. Confirm state credentials.** The Federation of State Medical Boards can tell you if the surgeon is licensed in your state. Go to [fsmb.org](http://fsmb.org) and click on Consumer Resources to get the free tool, "Learn About Your Physician."
- 2. Confirm surgical certifications.** To find out whether the surgeon is board certified or eligible in a particular specialty, check with the American Board of Medical Specialties (go to [certificationmatters.org](http://certificationmatters.org) or call 866-ASK-ABMS). "Board certified" means a physician has undergone lengthy training in a specialty and passed a stringent exam. "Board eligible" means the doctor has finished the appropriate residency but has yet to pass the test. It's OK for young doctors to be board eligible—they have a few years to take the test. But the ABMS recently issued a ruling that physicians who try to use the term "board eligible" for their entire careers face penalties.
- 3. Uncover professional reprimands.** Knowing if a doctor has been sanctioned by a professional licensing board should be an essential part of your search. For a \$9 fee, the Federation of State Medical Boards will provide the disciplinary history of specific doctors in any state (click Credentialing, then Physician Data Service on its website). State medical boards also have doctor profiles that include board certification, board actions, criminal convictions and medical malpractice claims. The Federation of State Medical Boards has links to state websites; go to [fsmb.org/policy/contacts](http://fsmb.org/policy/contacts).
- 4. Check ratings, number of procedures performed and complication rates.** ProPublica and Consumers' Checkbook both have websites where they rate surgeons and provide information on the number of procedures and complication rates, based on recent Medicare data. To be fair to the surgeons, both adjust their results to allow for patients' health status, age and other factors, as some surgeons take on sicker or more frail patients.

*(Continued on page 4)*

## NEW RETIREES (NOVEMBER 2017)

Jimmie Bernardino	Parks & Rec.	Lawrence Kraft	Phoenix Convention Center
Marea Black	Admin	Danna Lawrence	Information Tech. Services
Kelli Butz	Neighborhood Servcies	Mark Long	Public Works
Enrique Campos	Water Servcies	Sandra Long	Public Works
Richard Casillas	Parks & Rec..	Nevenka Markac	Public Works
Norris Cunningham	City Clerk	Mary Maya	Police Dept.
Rocco DeLuca	Planning and Dev.	Joyce Morris	Neighborhood Services
Richard Denton	Street Transportation	Constance Nowlin	Finance Dept.
Margo Dorrrough	Comm. & Eco. Dev.	Gail Piceno	Information Tech. Services
Moises Gallegos	Housing	Reginald Pinkston	Aviation
Max Garcia	Aviation	Mallory Porche	Housing
Cheryl Hein	Police Dept.	Karen Ramirez	Finance Dept.
Phillip Helmer	Street Transportation	Alex Reyes	Public Works
Thomas Henderson	Parks & Rec.	Gerald Reyes	Water Services
Agustin Hernandez	Public Works	Scott Roberts	Parks & Rec.
Larry Hidalgo	Planning and Dev.	Jerry Russell	Street Transportation
Ronald Hire	Water Services	Enrico Scola	Street Transportation
Tracy Hudson	Public Works	Andrew Terrey	Water Services
Edward Hyden	Water Services	Dane Traines	Finance Dept.
Susan Jakubec	Police Dept.	Larry Wagoner	Water Services
Meri Jasso	Information Tech. Services	David Wales	Phoenix Convention Center
Justene Jimenez	Public Works	David West	Fire Dept.
Joannie Knigge	Street Transportation	Robert Zegley	Parks & Rec.
Joseph Kolbeck	Police Dept.		

## HOW TO RESEARCH A SURGEON (CONTINUED)

*(Continued from page 3)*

Plug in your zip code at the ProPublica website ([projects.propublica.org/surgeons](http://projects.propublica.org/surgeons)) and you'll find a directory of local hospitals that perform eight common procedures, along with surgeons on staff who perform them, the number of procedures they've done and their complication rates.

[SurgeonRatings.org](http://SurgeonRatings.org), from the nonprofit group Consumers' Checkbook provides a more comprehensive analysis that compasses more than 5 million operations performed by 50,000 surgeons. It compares surgeons' results for 12 types of surgery.

Source: AARP Bulletin / Real Possibilities September 2017

## 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).

December's winner is **CAROL KLIEWER! CONGRATULATIONS CAROL!**

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!**



## CITY MANAGER COLUMN

### ED ZUERCHER, City Manager

Happy New Year! I hope you had a wonderful and safe holiday season.

As we begin 2018, here are a few highlights of 2017:

**Public Safety Hiring:** The Police Department aggressively recruited a diverse workforce to expand the number of officers and replace attrition. The City ended November with 305 officers hired for the year, taking us to 2,923 filled sworn. Fire hired 82 firefighters, totaling 1,630 sworn.

**Serial Killer Stopped:** Diligent, focused police work led to the arrest of the Serial Street Shooter in May. This criminal terrorized west and central Phoenix with random violence going back to August 2015.

**Assured Water Supply:** Assuring the City's water supply was enhanced with historic agreements with Tucson, Gila River Indian Community and Avondale being implemented. These were recognized in national media and by the International City Management Association for innovation.

**Balanced Budget:** The City balanced the General Fund and public safety dedicated revenue funds without raising taxes or cutting services. In addition, the City implemented an early action plan this fall to save nearly \$10 million to apply to the projected deficit for 2018-19.

**The Economy:** Economic Development continued on a hot streak with 32 new businesses and 11,300 new jobs; entrepreneurial and tech efforts; meeting with over 950 companies for retention and expansion; and expanding trade internationally with 14 companies receiving export training.

**Asset Disposal:** We reached tentative agreement to sell the Phoenix Sheraton Grand Hotel and sold the TGen building.

**Responding to the Community:** Planning and Development worked hard to keep connected to the diverse demands of the community with enhanced self-certification; a Village Planning Summit and training session; 30-day hold for demolition; urban planning training videos for the public; and the gated alley pilot program, among others.

**Aviation Expansion:** Sky Harbor is seeing expanded international service announced to Canada, England and Germany. Terminal 3, Terminal 4 S-1 concourse and west Sky Train projects advanced significantly.

**Successful Election:** The City successfully held a Council election in August 2017 with final results available only three days after the election, compared to seven days in most other jurisdictions.

**Transportation Expansion:** Public transit expanded bus and dial-a-ride hours and frequencies to match all transit service times for all modes, leading to a 6% ridership increase over last year. We also started a partnership with Lyft for "last mile" service.

**Parks Infrastructure:** Parks continues an aggressive rebuilding effort, with 52 parks and facilities receiving facelifts and remodels. Twenty-two new park rangers will be hired between now and early 2018, giving us 77 park rangers. An innovative deal with the Brewers will keep the Maryvale Baseball Park as a community asset for 25 more years.

**Youth Capacity Building:** The Youth Arts & Culture Council was awarded a \$20,000 block of funds by the City Council. The 15-member group represents all 8 council districts and spent the summer and fall allocating the funds through an inclusive process to allocate funds to youth-led projects. They recommended 11 awards to the City Council.



Ed Zuercher

*(Continued on page 6)*

## WHEN THE CON MAN CALLS (CONTINUED)

*(Continued from page 2)*

The takeaway? Never accept a pitch or give any information to a stranger—on the phone, in person or over the Internet—without first independently verifying that it's legitimate.

**The jury duty manager** – “Hi, I’m calling from the courthouse, and you missed jury duty. Pay \$400 or go to prison,”

**The puppy breeder** – “As a dog lover, you should know we just got a beautiful litter of purebred golden retriever puppies. Just \$200 each!”

**The utility company** – “We will be shutting off your electricity in 24 hours if you don’t pay the past-due amount on your bill immediately.”

**The government clerk** – “You have unclaimed property with our state. Simply pay this fee and we will release it to you.”

**The ticket seller** – “As an affiliate of a major ticket vendor, we can get you seats for your dream concert for a discount, if you act quickly.”

**The bank verifier** – “There’s a data problem with your checking account. Please verify this information so we can confirm things and fix the error.”

**The big-winner announcer** – “I’m from the Canadian lottery, and you have won \$1 million! Pay the import tax and fee, and we’ll send you your winnings.”

**The doctor representative** -- “Research shows conclusively that these new capsules will stop your disease in its tracks.”

*(Continued on page 7)*

## CITY MANAGER’S COLUMN (CONTINUED)

*(Continued from page 5)*

**Housing for the Most Vulnerable and Other Strategic Initiatives:** Housing opened Starfish Place for human trafficking survivors and submitted a game-changing proposal for Edison Eastlake to transform outdated public housing into a new neighborhood through a \$30 million Choice Neighborhoods Grant. Phoenix became an Age-Friendly Community, a Fast Track City and continued the fight against domestic violence.

**Phoenix CARES:** The City began the design and implementation of a unified service approach called Phoenix CARES, to address the growing homelessness problem in the city.

**Sustainability:** The conversion of 100,000 street lights to LED began in November. The City’s greenhouse gas emissions are down 7.2 percent since 2012 due to sustained efforts. Phoenix was recognized internationally by the C40 cities for our efforts to divert waste from our garbage stream.

**Tourism:** The Phoenix Convention Center enjoyed a record-setting year: over 282,000 room nights from 62 conventions, with direct delegate spending of \$375 million, an increase of \$38 million from the previous fiscal year.

**NCAA Final Four/Major Events:** Numerous departments provided security and logistics for the NCAA Final Four, which went off without a hitch and showed off the capacity of Hance Park. The first Lost Lake Festival showed the region the value of Steele Indian School Park, with 45,000 attendees over 3 days.

**Recognition:** Governing Magazine named Phoenix #1 in its initial Equipt to Innovate Survey of American cities, highlighting our ability to be creative, engaged and inclusive in doing our daily work. Separately, we were recognized with a perfect score for the fourth straight year in the Municipal Equality Index.

I hope you have a great 2018 and I look forward to sharing updates throughout this new year.

## IN REMEMBRANCE

Amanda Bell	01/21/2017
Refugio Ettinger	02/27/2017
Daniel Burns	08/06/2017
Federico N. Lee	11/22/2017
Dorothy Harding	11/24/2017
Ronnie Gross	11/26/2017
Elizabeth Been	11/28/2017
Samuel De Lillo	11/28/2017
Calvin Fife	12/03/2017
William Finnegan	12/05/2017
William Charles Bengert	12/12/2017
Bennie O Hernandez	12/16/2017
Timothy Avent	12/19/2017

### Did you know that...

...**Social Security benefits will rise 2% in 2018?** But the increase will be eaten up by Medicare costs. Average benefits will increase by about \$27 a month, but basic Medicare costs are projected to rise by about \$25 a month.

Source: *The Wall Street Journal*

## WHEN THE CON MAN CALLS (CONTINUED)

(Continued from page 6)

**The police or fire department** -- "We're raising money for officers (or firefighters) injured in the line of duty. How much will you be donating today?"

**The Internal Revenue Service** -- "You owe taxes and are at grave risk of large fines or jail time if you do not settle this situation immediately."

**The long-distance lover** -- "In these weeks of chatting, I've fallen so in love with you. Send money for a plane ticket, and oh, the magic that will happen."

**The military rep** -- "I'm from the Veteran's Administration, and you are entitled, as an ex-soldier, to benefits from this program. I just need to know ..."

Source: October/November 2017 AARP Real Possibilities Magazine

## NEW COPRA MEMBERS

Gary New	Neighborhood Serv.
Paula West	Comm. & Eco. Dev.
Sharon Bowen	City Court
Tammy Ryan	Library

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>
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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### "Membership is our Strength"

#### 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.

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**POSTMASTER**

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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

Meeting dates to be announced

Board meetings are at 10 am on the 2nd Thursday of the Month  
Except for June, July and August