



COPRA CHRONICLE

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

April 2019

MEMBERSHIP IS OUR STRENGTH

Issue 4

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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

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.

MARK YOUR CALENDAR!

On Thursday, April 4, there will be a General Meeting for our COPRA Membership at the Washington Activity Center. Two speakers will be featured – the City Manager and the Acting Retirement Program Administrator. They will both provide us information on the “State of the City” and Pension Information. Please try to attend as they both have taken time out of their already busy schedules to keep us informed. Ample time will be provided for COPRA membership to hear their presentations and ask questions. Tell your retired friends and family too! If they are not a COPRA member they can attend and join COPRA at the meeting.

LET'S TALK 'TEAL'

April is Sexual Assault Awareness Month. Through the “Let's Talk Teal” campaign, Phoenix is partnering with the Arizona Coalition to End Sexual and Domestic Violence to raise awareness by collection donations of items needed for the Family Advocacy Center to help victims of sexual assault. Donations accepted starting April 1; see a list of needed items and drop-off locations at PaintPhoenixPurple.org.

Source: PHX At Your Service, March 2019

SPRING EVENTS

Downtown Parade – April 6-7

Raising positive awareness of the Phoenix LGBTQ community, the two-day Phoenix Pride Festival at Steele Indian School Park promotes camaraderie and support for local civil rights programs. Both days are packed with food vendors, activities, performances, acres of exhibitor booths and visits from celebrities and government officials. Don't miss the Phoenix Pride Parade that steps off at 10 a.m. on April 7, 300 E. Indian School Rd. phoenix-pride.org

Scottsdale Food Fest – April 13-14

Presented by Scottsdale League for the Arts, the **Scottsdale Culinary Festival** is an unapologetic epicurean orgy. Held over one

(Continued on page 2)

PRESIDENT'S MESSAGE



Laura Ross

Spring has sprung and we will now be able to enjoy the benefits of living in Arizona for a while before the temperatures rise and we make our plans to escape to a cooler place. If you are like me, you have put off doing those pesky taxes but now have to face doing them before the deadline. In between enjoying the outdoors and doing the business things of life, I'd like to encourage you to join us for our April 4th COPRA General Meeting. As we did last year, we are featuring two speakers. We will have both the City Manager and the Acting Retirement Program Administrator. They will bring us all up to speed on the State of the City and Pension Information. Since they are taking time out of their busy schedules to keep us up to date with these important topics, it would be wonderful if we could have a healthy showing of our membership at this meeting. You will have the opportunity to ask questions as well as hear their presentations.

As an added benefit, the Retirement Office will be providing a Notary at the meeting to facilitate the signing and submission of the "Retirement Benefits Entitlement Affidavit" for those who received one this year. As you know 1/3 of the Retirees receive this letter each year so that all retirees get one every three years. This year, if your name ends in G through M, you should have received the letter. The purpose of the letter is to verify that pension payments only go to qualified pension recipients. If you are going to bring your affidavit for submission, you will be asked to show identification and sign it in front of the Notary. They will then accept the document so that you don't have to mail it in.

As a reminder, last month I told you that if you did choose the City UHC alternative as either a pre-Medicare or Medicare eligible member, the Qualified City Contribution (QCC) portion of MERP would be an additional \$60.00 for the months January through June. This applies across the board, including Medicare and spouses. This additional QCC (\$360) will be sent out with the June MERP checks and I'm sure will be a welcomed benefit.

And I will end this message with the reminder that we are always looking for new COPRA Members. Help us recruit more of your retired City friends and acquaintances as members. Membership is our Strength! Our treasurer will be at the meeting to accept membership dues for anyone who wishes to join or renew their membership. See you all April 4th!

Laura

SPRING EVENTS (CONTINUED)

(Continued from page 1)

weekend at the Scottsdale Civic Center Mall, the sprawling event titillates with dozens of sampling booths, cooking contests and celebrity chef demonstrations, plus sips of craft beers, wines and spirits. 3939 N. Drinkwater Blvd., **480-874-4607**, scottsdalefest.org

Earth Day Excursion – April 22

Celebrating all things green, the annual **Earth Day Phoenix** street fair highlights ways to reduce, reuse and recycle. The zero-waste event educates consumers with giveaways, entertainment and workshops. Cesar Chavez Plaza at Washington Street and Second Avenue in Downtown Phoenix. keepphxbeautiful.org

Cinco de Mayo – May 5

An Arizona tradition for more than 25 years, Cinco de Mayo Phoenix Festival is a free, multicultural festival that cranks up the fun in Downtown Phoenix. Look for authentic Mexican cuisine, lucha libre matches, kid zone, live music and all-day dancing in the streets. 200 W. Washington St. **602-279-4669**, cincophx.com

Source: Phoenix Magazine – March 2019

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”, this will be your last newsletter, please 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.

FINANCIAL PANIC IS THE ENEMY

- **Diversification is your safety net.** In times of market turmoil, a concentrated portfolio puts you in the most jeopardy. Make sure your money is spread among different types of investments, like U.S. stock, foreign stocks, bonds and publicly traded real estate trusts. Investing in mutual funds is safer than buying individual stocks and bonds.
- **It is hard to plan for economic calamity.** The only way the market will stay down, or not recover for a very long time is if there is a truly catastrophic economic situation. But you can't really plan for that. And if it happens, even cash under the mattress isn't that safe.
- **Think twice before paying off that mortgage, if it uses up a lot of cash.** Maybe you should take out a new one before your retire. Farmers talk of being land poor. They have valuable property but sometimes they don't have the money to buy seed. Retirees may have a similar problem if they use too much of their available cash to pay off a mortgage.
- **Don't panic and sell too early.** This is how most people get hurt by market downturns. Panic is your worst enemy. The best way to combat that is to make sure the funds you need in the next three to five years are invested in boring stuff, like a bank account, short-term CD, Treasury bill or note, or money market fund.
- **Don't get overconfident either.** All investors have to be ready for occasional rough patches. The four most dangerous words when the markets have been strong for a long time: “This time it's different.”

Source: AARP Bulletin, March 2019

SPRING WATERING

Spring in Phoenix is beautiful, which allows plants and lawns to thrive. Remember to water deeply but infrequently. Water desert-adapted trees and shrubs (if needed) every seven to 21 days. Bermuda lawn can thrive with watering every seven days, while winter rye needs water every four days. Sprinklers are a substitute for Mother Nature, so after ½” of rain, skip your next watering session. Text **Whentowater** to 33222 to receive monthly watering guidelines straight to your phone.

Source: PHX At Your Service, March 2019

NEW RETIREES (FEBRUARY 2019)

Eric Andrew	Planning & Dev Dept.	John Horn	Finance Dept.
Julia Bird	City Auditor	Michael Monaghan	Street Transportation
Stanley Blair	Information Tech. Services	Richard Murillo	Parks & Rec.
William Boyd	Fire Dept.	Bruce Nelson	Neighborhood Services
Willard Bruner	Street Transportation	Arthur Nunez	Neighborhood Services
Deborah Ellison	Housing Dept.	Cynthia Ramirez	Neighborhood Services
George Glaser II	Parks & Rec.	Melanie Smith	Housing Dept.
Stephen Grieninger	Water Dept.	Mark Tatum	Public Works
Stephen Grubbs	Aviation	Thomas Wolch	Street Transportation
Vath Heng	Finance Dept.		

6 TIPS FOR SPRING PLANTING

1. Cooler months give plants time to get established before summer. Choose low-water-use varieties and keep mature plant size in mind.
2. Dig a hole that is three to five times wider but no deeper than the plant's root ball.
3. Loosen the container from the root ball and remove the plant by the root ball (not the branches or foliage).
4. If the roots are compact or circling the container, score the root ball or loosen the roots around the circumference of the plant.
5. Place the plant in the hole so that the top of the root ball is even with or just a bit above the soil surface. Fill the hole in with soil, pressing firmly around the root ball to minimize settling.
6. Up to 70% of home water use occurs outdoors. Install a WaterSense-labeled smart irrigation controller to save at least 20% more than a traditional controller.

Source: Contact, February 2019

“That is one good thing about this world...there are always sure to be more springs.”

— *L.M. Montgomery, Anne of Avonlea*

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 March winner is **BARBARA JESSE!! CONGRATULATIONS BARBARA!**

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!

CITY MANAGER COLUMN

ED ZUERCHER, City Manager



Ed Zuercher

Budget season has officially begun in the City of Phoenix. Over the next several months, there will be multiple City Council and community meetings dedicated to discussing the proposed budget for Fiscal Year 2019-20. By state law, the budget has to be balanced, meaning revenues and expenses must be equal. The budget must be approved and adopted in June.

On March 5, we presented the Five-Year Forecast to Mayor and City Council which communicated how the City's finances appear over the next five years. Not every municipality completes this process, however, we have learned it serves as a useful tool to be financially responsible and helps the City plan ahead. Understanding predicted financial obligations over the next five years allows the City to make informed choices.

There are several topics that you will hear about as the budget is discussed:

- Fiscal Year 2019-20 budget is balanced, due to the hard work of our employees and leadership of the City Council.
- An estimated \$55 million surplus is projected to address critical infrastructure projects, programs, and Council priorities.
- Pension costs continue to put pressure on the City's General Fund (GF). In 2019-20, GF pension costs will be approximately \$295 million, up from just over \$95 million in 2007-08.

Even as we progress through the budget process, the important work we do to provide excellent customer service continues on. Recently, a Water Services Department Utilities Services Specialist received a call from a distraught customer whose daughter's wedding ring was lost in her recycle bin. The Water Services and Public Works staff worked together for a search and rescue. The customer brought a team of helpers who met the truck and located the ring. There are great folks out in the field ready to serve our residents in exceptional ways.

I encourage everyone to pay close attention to budget discussions and follow the budget process that helps plan our future. Community budget hearings will begin April 2 and information about the Five-Year Forecast report and meeting dates can be found at phoenix.gov/budget.

'FOOD FOR FINES' RESTOCKS FOOD BANKS

Once again, Phoenix Public Library is partnering with area food banks to pay your library fines and help restock the pantries of Valley food banks during Phoenix Public Library's annual "Food for Fines" campaign, April 6-20, 2019.

- \$1 will be deducted from your overdue fines for each can or box of food donated at any Phoenix Public Library location.
- A maximum of \$75 in overdue fines may be paid with food.
- Expired, perishable, homemade or refrigerated food will not be accepted.

Items can be brought to any of the 17 Phoenix Public Library locations. For more information, and a list of most needed items, visit PhoenixPublicLibrary.org or call **602-262-4636**. Donations benefit St. Mary's Food Bank Alliance and Desert Mission Food Bank.

Source: PHX At Your Service, March 2019

"Membership is our Strength"

THRIFT SHOPPING

What to do when you are thrift shopping:

- **Bring a magnifying glass.** Especially helpful when examining jewelry. If you are looking for real sterling silver, look for “925” stamped on it.
- **Check the racks near the back of the store.** Items in the back are often marked down.
- **Look for a manufacturer’s label.** If buying furniture, inspect the drawers on the inside and the backs to find out the make.
- **Be prepared for shopping success.** Empty your vehicle before leaving your house in the event you find a big piece that you want to buy. Bring a blanket to use to protect it during transit.
- **Negotiate and be respectful.** Don’t be afraid to haggle on a price. The item could have been in the store a long time and the owner may want it gone.
- **Always be pleasant.** Make friends with the owner. Ask for a business card. Then call to check on specials instead of making a trip. Leave your telephone number so the owner can call when something interesting arrives.

Summarized from: AARP Bulletin, March 2019

CUT YOUR WATER HEATING COSTS

Up to 20% of a home’s annual energy use for the average electric customer goes to producing hot water for cooking, bathing, laundry and dishwashing. Consider these tips for saving energy and money:

- Install aerators or water-efficient faucets in your bath and kitchen to reduce hot water consumption up to 35%.
- Repair leaking water faucets and make sure faucets are turned off completely. A dripping hot water faucet can leak hundreds of gallons a year, adding to your water heating cost.
- Set your water heater thermostat to 120 degrees.
- Install a timer on your water heater if you are on a time-of-day price plan. This will keep the unit from cycling on during higher-cost on-peak hours.
- Take short showers instead of baths. A 10-minute shower with a WaterSense-labeled showerhead uses approximately 20 gallons per shower, while a full bathtub uses up to 70 gallons.

Summarized from: Contact, February 2019

EXPERT ADVICE

- **Hidden tax savings** – More medical expenses might be deductible, such as the cost of traveling to get medical care and the cost of altering your home or installing special equipment for medical reasons. Consult your tax adviser.
- **Let go of parental clutter** – Many people feel guilty about getting rid of their parents’ possessions after they pass. Don’t. Your parents would want you to be happy. Pick a few things to cherish and donate the rest.
- **Hide your digits** – If you are seeking a new bank account, credit card or loan, providing a Social Security number is necessary. Otherwise, politely decline. If pressed, ask what will happen if you don’t provide it.
- **Offered caregiving** – Be specific with caregivers. They don’t know what you need. So be precise. Can you pick up these things when you go to the store? Can you sit with Mom while I go to the gym? Always be sure to show gratitude for the assistance.

Summarized from: AARP Bulletin, March 2019

IN REMEMBRANCE

Gordon M. Watkins	11/22/2018
Margaret K. Mackey	03/01/2019
Dorothy Daniel	03/04/2019
James C. Melone	03/06/2019
Barbara J. Mosley	03/06/2019
Curtis Turner	03/07/2019
Anne L. Beatty	03/08/2019
Thelma Wacker	03/08/2019
Bruce Bell	03/11/2019
Armando Munoz	03/13/2019
John R. Johnson	03/14/2019
Robert Schulz	03/14/2019

TID BITS OF INFORMATION

Source: *BottomLine Personal* April 1, 2019

Netflix for less, reports consumer-spending expert Jim Wang. Netflix the largest US streaming-video service, recently raised monthly prices by as much as 18%. To save on streaming: Netflix gift cards can be bought for up to 50% off face value at GiftCardGranny.com. Alternative: Seek cross-promotional offers from wireless companies. New and existing customers with a T-Mobile One unlimited family plan get a free ongoing Netflix subscription and Verizon FIOS "Triple Play" customers receive one year free.

Jim Wang is found of WalletJack.com, a consumer-spending and financial-advice website.

Interest rates on new auto loans soar, we fear from auto expert Ron Montoya. The average hit 6.19% in January, up from 4.99% a year earlier, adding hundreds of dollars in cost. Look for low interest, dealer financed loans - 0% is rare but still pops up and may require a credit score in the 700's. Use an online service such as MyAutoLoan.com to shop for competing rates. Ask your dealer about incentives such as a loyalty cash bonus (typically \$750 to \$1000) if you're buying the same make as a vehicle you own.

Ron Montoya is a senior consumer advice editor at the auto information site Edmunds.com

Disclaimer

All articles are for informational purposes and not intended to be a substitute for professional, legal, financial or medical advice. Consult an attorney or other professional what is best for your situation. COPRA expressly disclaims and denies liability for any decisions based on the information presented.

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

2019 COPRA BOARD

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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

APRIL COPRA CHRONICLE

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COPRA
PO Box 2464
Litchfield Park, AZ 85340



2019 MEMBERSHIP MEETING ANNOUNCEMENTS

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

Thursday, April 4, 2019 at 11:30 am – State of the City Address and Retirement Presentation
October, 2019 – TBA – Healthcare Presentation
Friday, December 6, 2019 – COPRA Annual Meeting & Holiday Party

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