



COPRA CHRONICLE

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

February 2019

MEMBERSHIP IS OUR STRENGTH

Issue 2

INSIDE THIS ISSUE

President's Message.....	2
Beware of Con Jobs.....	2
Renew Your COPRA Member- ship.....	3
Helping Protect our Feathered Friends.....	3
New Retirees.....	4
New Members.....	4
Flushing Money Down the Toilet4	
Your E-mail is Your Entry.....	4
City Managers Column.....	5
Passing it on.....	5
Safety Information for you.....	5
Year End Treasurer Report.....	6
How do Scammers Know so much About Me.....	6
In 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.

CELEBRATE THE AMAZING VOICES

Join Phoenix Public Library in the city's on-going commitment to enjoy and learn from the many voices of our community meant to educate, entertain and inspire. In February, join everyone by celebrating Black voices during Black History Month. Visit PhoenixPublicLibrary.org for special events as well as books, films, music and recipes celebrating Black voices.

Source: PHX AT YOUR SERVICE, January 2019

WINTER HIKING SEASON HAS ARRIVED

It is peak hiking season here in Phoenix. The time is busy on Phoenix's 200-plus miles of trails. City of Phoenix Park rangers want trail users to know lifesaving guidelines:

- Dress Appropriately – wear proper shoes, clothing and hat
- Water – hydrate before you go, take plenty of water with you and head back to the trailhead before you drink half of it
- Keep in Contact – carry a mobile phone
- Don't Trailblaze – stay on designated trails
- Take Responsibility – don't be "that person" – be prepared, pay attention to safety guidelines and know your own health limits

Summarized from: PHX AT YOUR SERVICE, January 2019

BULK TRASH OPTIONS

If you are a city of Phoenix customer paying for monthly solid waste fees, you can take one load, of up to one ton of materials each calendar month, to dispose at a city transfer station at no charge. You must bring a current copy of your city services bill or your account number, along with a matching photo ID. Loads can be taken to the transfer stations weekday 5:30 a.m. to 5:00 p.m. and Saturdays 6:00 a.m. to 3:00 p.m.

Summarized from: PHX AT YOUR SERVICE, January 2019

PRESIDENT'S MESSAGE



Laura Ross

We've made it through the first month of the New Year. Hopefully, we all have gotten used to writing 2019 and have moved on to incorporate any changes we chose to make, into our routines.

This also means that we have experienced the effects of any changes we made with our benefits. It is my understanding that there have been a few hiccups in the transition to new health care plans that have resulted in double deductions. If you made any changes, you need to check and insure that deductions for your monthly payments are coming from the right source and only one source. If not, you will want to follow up immediately to insure that corrections are made. Any one that chose to go to the City UHC option was set up to have deductions made to their pension check. This was necessary to insure that the Qualified City Contribution was applied to decrease your rates. If you need assistance in rectifying situations related to UHC deductions, the City Benefits Office can help. Do not hesitate to call the Benefits Office at (602) 262-4777 for their assistance. If you had previously set up that Social Security deductions would be used to pay for Health Insurance, you will need to work with the Social Security Office to change that. No one but the Social Security recipient is able to make that change.

There is some good news for those retirees who chose one of the City UHC Health Insurance alternatives. Originally, the Qualified City Contribution was set to be a \$30.00 per month deduction. For the months January through June 2019, that deduction will be raised to \$90.00 per month (an additional \$60.00). This applies across the board, including Medicare and spouses. The amount of monthly Qualified City Contribution deductions July and after will remain a minimum of \$30.00 per month but could be more, based on Union negotiations with the City.

HR has indicated that pre-Medicare Retirees can still sign up for the UHC medical plan. All Retirees continue to be able to sign up for the Dental and Vision Plans.

Hopefully, that gives you some important updates related to our City Benefits. 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!

Laura

BEWARE OF CON JOBS

Working at home has a nice ring to it – often, too nice. It's an area that's ripe for scams. The Federal Trade Commission (FTC) counts job and business-opportunity scams among the top 10 types of fraud, costing victims an average of more the \$1,000 per household.

Two red flags signal a likely scam: a job that promises to pay more than you dreamed, and a firm that charges a fee to obtain more information. "Payment for the privilege of working" is rarely acceptable.

Other tips for avoiding scams, from the FTC and the retirement-planning website Retired Brains:

- **DO A BACKGROUND CHECK** – Consult the Better Business Bureau in your area and the area in which the company is headquartered. Check with your local consumer protection agency and state attorney general's office. And do an online search for "complaints" and the company name, and (if you have them) names of personnel, to see if anything appears.

(Continued on page 3)

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.

BEWARE OF CON JOBS (CONTINUED)

(Continued from page 2)

- **GET SPECIFICS** – Ask what tasks you’ll have to perform, whether you will be paid by salary or commission, who will pay you, and when and how frequently you’ll be paid.
- **AVOID ADVANCES** – Steer clear of companies that offer to send you an “advance” on your pay. Con artists do this to get your bank information and set you up for bounced check scams.
- **GUARD YOUR PRIVACY** – Be wary about giving out your personal information. A request for your Social Security number or credit card information could be a prelude to identity theft.

Summarized from: AARP BULLETIN/Real Possibilities January/February 2019

HELPING PROTECT OUR FEATHERED FRIENDS

Pole wraps and longer insulators on power lines may not mean much to most, but to birds flying around the Phoenix metro area, they could make all the difference.

Special equipment is installed as part of a research project aimed at making power lines safer for birds. When installed, the pole wraps and longer insulators provide a shield around areas of the line where the animals are more prone to making contact.

Bald eagles were the subject of an effort last year when SRP partnered with the Arizona Game and Fish Department to fit the birds with GPS units. Biologists want to understand and ensure the safety of urban nesting eagles by tracking their activity.

Learn more about SRP’s efforts by visiting srpnet.com/wildlife.

Summarized from: CONTACT, December 2018

NEW RETIREES (DECEMBER 2018)

Jeri Anderson	Water Services	Umashankar Jayaraman	Police Dept.
Francis Brandenburg	Street Transportation	Kenneth Kroski	Water Services
Gerald Brangman	Police Dept.	John Laney	Finance Dept.
William Brown	Phx Convention Center	Mark Manning	Aviation
Gail Browne	City Manager's Office	Joseph McElvaney	Fire Dept.
Ronald Chaffin	Parks & Rec.	Paul McKinney	Parks & Rec.
Daniel Cummings	Aviation	Christine Moser	Police Dept.
Margaret Darling	City Court	Colleen Nathans	Finance Dept.
David Felix	City Manager's Office	Patricia Preble	Human Resources
Steve Fenley	Water Services	Carol Scott-Berry	City Court
Kathleen Gray	Police Dept.	Richard Shane	Water Services
Marilyn Greiner	Police Dept.	Arthur Torres	Aviation
Peter Gutierrez	Finance Dept.	Oscar Valenzuela	Street Transportation
Christine Hall	Parks & Rec.	James Wyatt	Water Services
Barney Helmick	Aviation	David Ybarra	Aviation
Randy Huntley	Parks & Rec.	William Yehling	Water Services

NEW COPRA MEMBERS

Gerald Edwards	Planning and Dev Dept	Barbara Hummell	Finance Dept.
Joy Hillman	Police Dept.	Carol Scott-Berry	City Court

FLUSHING MONEY DOWN THE TOILET

Small toilet leaks that go unnoticed can waste up to 10,000 gallons of water a year, which is enough to fill a backyard swimming pool. Here are three easy steps to follow to check for leaks:

- 1) Remove the tank lid and in-tank toilet cleaners, if necessary.
- 2) Drop a few drops of food coloring in the tank.
- 3) Wait 15 minutes; do not use the toilet. If dye color appears in the bowl, you have a leak.

If you have a toilet that was installed before 1992, you may want to consider changing it out for one with a WaterSense label. These types of toilets reduce the amount of water used for each flush.

Summarized from: CONTACT, December 2018

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 February winner is **KENNETH O'CONNOR! CONGRATULATIONS KENNETH!**

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

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

Phoenix Sky Harbor is geared up to host our usual winter visitors and vacationing residents alike in some new digs! On January 7, a brand-new John S. McCain III Terminal 3 concourse and remodeled terminal processor (a post-security lobby area) was unveiled, as part of the Terminal 3 Modernization Program second phase. This is a great addition to the recent Terminal 4 concourse and west Sky Train projects.

The new John S. McCain III Terminal 3 serves Delta, Frontier, Hawaiian, Jet-Blue, and Sun Country and features 15 airline gates. With all new shops, restaurants, giant aviator sunglasses art, and customer amenities such as the PHX Play-aviation Park for children, Phoenix Airport Museum, and pet relief area, the new, modern look will provide travelers an upgraded experience. The modernization project uses no local tax dollars and is paid for through airport revenues such as parking, concessions, and tenant fees. The final modernization phase, the renovation of the North Concourse, is scheduled to be completed in 2020.

Visit the John S. McCain III Terminal 3 by joining one of the free pre-scheduled tours held monthly, held at 10 a.m. the second Tuesday and the fourth Thursday at 1:30 p.m. or visit online at skyharbor.com/terminalmodernization.

I hope you have a great 2019 and I look forward to sharing updates throughout this new year.

PASSING IT ON

How you structure your estate can impact its longevity. Here are some terms you may want to be familiar with:

- **Outright gift:** Beneficiary receives assets directly and without restriction.
- **Conditional gift:** Beneficiary receives bequest only if certain conditions, such as completing college are met.
- **Revocable trust:** Grantor transfers assets to trust, while maintaining control and ownership. Often used to transfer assets directly to beneficiaries without delay upon grantor's passing.
- **Irrevocable trust:** Grantor transfers assets to trust and establishes terms for their distribution, while relinquishing control and ownership. Often used to minimize estate taxes and/or provide for family members not equipped to manage assets themselves.
- **Intergenerational philanthropy:** Donor transfers assets into a donor-advised fund (DAF) or private family foundation to establish enduring charitable legacy. Heirs can be named as successor account holders (in the case of the DAF) or board members (in the case of the private foundation) to ensure family's philanthropic values live on.

Summarized from: ONWARD Fall 2018

SAFETY INFORMATION FOR YOU

Now that the weather is cooler, follow these home heating guidelines:

- 1) Plug space heaters directly into wall outlets and position them at least 36 inches from anything flammable.
- 2) Make sure the heater has an automatic shut-off.
- 3) Turn heaters off when you leave the room or go to bed.

Summarized from: CONTACT, December 2018

COPRA Treasurer Report					
for Month ending December 31, 2018					
		December	2018	2017	
Book Balance December 31 2018 and 2017			\$ 79,152.65	\$ 68,805.76	
Receipts					
Member Dues		\$3,688.00	\$ 22,732.00	\$ 14,677.00	
PayPal	PayPal dues received in December	\$ 702.10	\$ 3,413.06	\$ 790.95	
Interest Earned		\$ 50.33	\$ 509.78	\$ 373.51	
Holiday 50/50		\$ -		\$ -	
Holiday Tickets Sold	Tickets	\$ 240.00	\$ 1,260.00	\$ 1,380.00	
	Total Receipts	\$4,680.43	\$ 27,914.84	\$ 17,221.46	
Disbursements					
Bank Fees	Returned checks, Services Fees,	\$ -	\$ 27.00	\$ 164.95	
Chronicle		\$ 615.61	\$ 5,519.20	\$ 6,198.21	
Business Expenses*	Ink, Office Supplies, Computer expenses Postage due, Parking, Error adjustment to overcharge of postage(+.09)	\$ 8.00	\$ 3,811.73	\$ 2,730.79	
Member Support	Gift cards, refreshments, Holiday party	\$4,575.42	\$ 6,082.14	\$ 5,994.09	
Website (paid via PayPal)		\$ -	\$ 483.75	\$ 645.00	
	Total Disbursements	\$5,199.03	\$ 15,923.82	\$ 15,733.04	
			\$ 78,634.05	\$ 66,643.03	
Book Balance November 30, 2018					
December net +/-		\$ (518.60)			
December Transfer to checking					
Bank Balance December 31, 2018	Checking			\$ 12,399.70	
	PayPal - all transactions included			\$ 3,456.51	
		Interest Earned			
		Dec		YTD	
	CD (05/27/2019 @ 1.15%)	\$ 18.09	\$ 218.76	\$ 16,422.70	
New CD increased interest by 131%	CD (04/23/2023 @ 2.37%)	\$ 21.59	\$ 210.37	\$ 11,088.36	
	Money Market	\$ 10.65	\$ 80.65	\$ 35,266.78	
	Total	\$50.33	\$509.78	\$ 78,634.05	
*Includes prepaid dues:					
2017	\$	41,338			
2018	\$	42,260			

HOW DO SCAMMERS KNOW SO MUCH ABOUT ME?

Here are some of the ways:

- I frequently enter contests – Online contests are gateways to unwanted sales pitches. Not only do marketers collect information like name, age and address, they may learn other things – that you like to travel or are buying a car. Also they know you believe in luck. That could make you a target.
- I mail in warranty cards – Ever notice when you fill out a warranty card for a toaster or coffee maker that it requests information like how much money you make? It is likely that your information is being sold to others, either legitimately or as part of a scam.
- I fill out a lot of surveys – Did you recently fill out a questionnaire rating your stay at a hotel or the service at a restaurant? Selling survey data is big business, and marketing firms and even criminals can learn a lot about you based on travel preferences, what type of home you own or what car you drive.
- I share personal updates on Facebook – Scammers turn to social media postings to learn more about those they've targeted. So be prudent: Don't post personal info, narrow who can see your posts and avoid posting real-time updates about your whereabouts.

(Continued on page 7)

IN REMEMBRANCE

Dolores Barba	10/24/2018
Gloria Finn	12/03/2018
Ricardo Laureano	12/23/2018
Robert S. Gomez	12/28/2018
Edward Valentine	12/29/2018
Carlos Valdivia	12/31/2018
Paul B. Case	01/02/2019
Malcolm Strohson	01/04/2019
Margaret Low	01/06/2019
William Sikes	01/07/2019
Eugene J. Rodgers	01/07/2019
Arnold R. Ohton Sr.	01/08/2019

HOW DO SCAMMERS KNOW SO MUCH ABOUT ME? (CONTINUED)

(Continued from page 6)

- I live in the United States – Many public records are available at the federal, state, county and city levels, including census data, property information, criminal records, bankruptcies and tax liens. Private companies can pull together all this information on you and sell it to anyone and it is 100 percent legal.
- Someone in my family has died recently – Obituaries are prime hunting ground for scammers, who learn the names of vulnerable widows, widowers, children or grandchildren. Honor the dead, but keep personal information in obituaries to a minimum.

Summarized from: AARP BULLETIN/Real Possibilities January/February 2019

“Membership is our Strength”

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

President/Benefits Chair:

Laura Ross (623) 878-3334
E-mail ljross50@gmail.com

Vice President:

Rob Sweeney (480) 215-2215
E-mail azsweeney@gmail.com

Treasurer:

Louis Matamoros (623) 734-6624
E-mail biglou6415@yahoo.com

Secretary/Events Coordinator:

Dawnell Navarro (623) 412-0854
E-mail navarro2@cox.net

Board Members:

Greg Binder (602) 469-2540
E-mail gbinder69@q.com

Regina Ficken (623) 521-0052
E-mail rvficken@gmail.com

Tammy Ryan (602) 430-5965
E-mail tlgryan1822@gmail.com

Kathy Wenger (602) 550-4390
E-mail kjw7833@msn.com

Chronicle Chair:

Karen Clifford-Anderson (623) 772-7472
E-mail kcliffander@yahoo.com

COPERS Representative:

Susan Perkins (602) 861-5914
E-mail sjperkins@msn.com

Membership Chair:

Linda Henderson (623) 693-9955
E-mail lindajoyhenderson@gmail.com

Website Support:

Sue Stites (602) 819-7106
E-mail [sstites@cox.net](mailto:ssstites@cox.net)

Chronicle Editor:

Mary Dysinger-Franklin (602) 705-8822
E-mail copranewsletter@gmail.com

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

FEBRUARY COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle
Dues are \$12.00 per year or \$50 for 5 years
COPRA Chronicle (**USPS No. 0016-924**) is published
Monthly, except June, July and August
By City of Phoenix Retirees Association
PO Box 2464, Litchfield Park, AZ 85340
Periodicals paid at Avondale AZ and
additional mailing offices

POSTMASTER

Please send address corrections to:

COPRA
PO Box 2464
Litchfield Park, AZ 85340



2019 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings to be determined

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