



# COPRA CHRONICLE

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

March 2019

**MEMBERSHIP IS OUR STRENGTH**

Issue 3

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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.

## FREE AND EASY TAX HELP

The city of Phoenix is offering three easy ways to file taxes for free:

1. If you make less than \$66,000 a year, check out [MyFreeTaxes.com](http://MyFreeTaxes.com).
2. Work with a VITA center volunteer who can help with filing online.
3. If you make less than \$55,000 a year, come to a VITA center and work with a volunteer IRS certified tax preparer.

VITA sites will be open through April 15. Visit [Phoenix.gov/HumanServices](http://Phoenix.gov/HumanServices) to get started on filing your 2018 taxes.

*Source: PHX at Your Service, February 2019*

## DOWNTOWN MUSIC FESTIVAL GIVES BACK

The M3F Music Festival, Arizona's only 100% nonprofit music festival is returning for its sixth year in downtown Phoenix March 1-3 at Margaret T. Hance Park, 1200 N. First Street. The Festival features bands including Osdeza, Empire of the Sun, Umfrey's McGee, Kurt Wile and the Violators, Jungle Toro Y Mopie and more. There will also be local food trucks, vendors and a kid zone along with the great music. Visit [meffest.com](http://meffest.com).

M3F has adopted a 3 C's belief – community, culture and charity. In the spirit of this belief, all proceeds from the Festival benefit local Arizona nonprofit organizations. For more on other major event in the city of Phoenix, visit [Phoenix.gov/MajorEvents](http://Phoenix.gov/MajorEvents).

*Source: PHX at Your Service, February 2019*

## WHY YOUR 2018 TAX REFUND MAY BE SMALLER THIS YEAR

Some early tax filers have faced an unpleasant surprise: smaller refunds. According to the IRS, the average refund amount as of Feb. 1 is down 8.4 percent, or \$170, from last year.

For most people, the new tax law explains why. According to the IRS, updates to the federal tax withholding tables, which determine how much tax an employer takes out of each paycheck, along with other

*(Continued on page 2)*

## PRESIDENT'S MESSAGE



Laura Ross

Lucky us, we are moving into the best time of the year in Arizona, weather wise. If you have chosen to spend your retirement in another state, you may not be in the same situation but all states have their best weather months and yours may be coming. Those of us in Arizona are looking at ways to spend time outdoors so we don't miss the beauty of the season. Hot weather is not far off and then those of us lucky enough to have an alternative place to go do so. Hopefully, wherever you are, you have learned your way around your current health care provider and are utilizing it to stay well so you can fully enjoy your retirement.

Anyone who made healthcare plan changes should have checked to 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 you are paying the right amount to the correct provider from only one source. 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 for this or any issue that might arise, if you have health insurance through the City. This advocacy is one of the great benefits that come with having your insurance through the City of Phoenix.

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.

The City of Phoenix Benefits Office 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

## WHY YOUR 2018 TAX REFUND MAY BE SMALLER THIS YEAR (CONTINUED)

*(Continued from page 1)*

major changes, such as the elimination of personal exemptions, mean that many taxpayers have been caught off guard with smaller-than-expected refunds — and some may even be facing an unexpected tax bill.

Smaller refunds don't necessarily mean taxpayers have not benefited from the 2017 tax cut. Instead, lower tax rates and changes to withholding amounts can mean that taxpayers get a boost to the paycheck or pension payments throughout the year. Most people are going to find that their overall 2018 tax liability is lower than before.

As for taxpayers who owe money unexpectedly, the IRS announced last month that individuals who paid at least 85 percent of their total 2018 tax liability will avoid a penalty. That threshold is typically 90 percent.

Whether or not you're expecting a refund, the best thing to do is start on 2018 taxes now. That gives filers enough time to account for a smaller refund, if they have one, or to figure out how to pay what they owe.

And once you've completed your 2018 return, check your 2019 withholding using the IRS's updated withholding calculator. Even if your refund stays smaller, double-checking your withholding means you're more likely to avoid a surprise bill next year.

*Summarized from: AARP / Real Possibilities, Webletter, February 15, 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”, 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](mailto: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](mailto: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.

## ROTH 457 OPTION - NATIONWIDE

New for 2019 – the City is offering a Roth 457 option to employees and retirees. As a retiree, you have the option to do an in-plan conversion and convert monies in your traditional 457 account through Nationwide to the Roth option. This choice appeals to people interested in leaving a legacy to their loved ones, as well as retirees interested in diversifying their income sources when withdrawing funds from their deferred compensation account.

Wondering if an in-plan conversion could be right for you? You don't have to figure it out on your own. You can make an appointment with Nationwide's Christina Lessard, CFP. Her services are free for those who have funds in the Nationwide accounts. She can explain the conversion process and help you evaluate if it is a good idea for your situation. Her services don't stop there; she can help with a wide range of financial planning: everything from budgeting and basic estate planning to how to save for college, manage caring for an aging parent, and education about trusts and annuities. To make an appointment with Christina, please visit [www.phoenixdcp.com](http://www.phoenixdcp.com) and click on “Meet with a Nationwide Representative Downtown” or call her at 480-332-8172 to meet outside the downtown area.

*Source: Yolanda “Yolie” Briseño, Program Coordinator, Deferred Compensation Plan, City of Phoenix Human Resources*

## RENT A ROLL-OFF DUMPSTER TODAY

The city of Phoenix wants to help with those “spring cleaning” projects. Did you know residents can rent a roll-off dumpster to put all the unwanted items that won't fit into your regular trash container? For a single rental fee, plus the weight of what you throw out, the city will allow a ten-day placement of the roll-off dumpster. A specialist will first visit with you to understand your project and help you pick the right size dumpster (all sizes cost the same rental fee). To get started with your rental visit [Phoenix.gov/PublicWorks](http://Phoenix.gov/PublicWorks) and click on the “roll-off rental” blue button.

*Source: PHX at Your Service, February 2019*

## NEW RETIREES (JANUARY 2019)

Farshid Akhavan	Public Transit	Heidi Hastings	Housing Dept.
Michael Ashford	Housing Dept.	Joseph Hernandez	Water Services
Janet Atwood	Police Dept.	Eric Jeffery	City Courts
Rodolfo Bencomo	Facilities Management	Edward Keyser	Planning and Dev Dept
Cindy Bezaury	Human Resources	Ralph Mendoza	Public Works
David Bowey	Police Dept.	Dominick Multari	Water Services
Loren Braud	City Courts	Terry Orick	Fire Dept.
Tammie Burkett	Water Services	Doris Pulsifer	Housing Dept.
Carol Compton	Police Dept.	Damon Reynolds	Aviation
Sally Cook	City Courts	Michael Seitter	Public Works
Marina D'Sa	Aviation	Cynthia Spell Tweh	Housing Dept.
Robert Doyle	City Courts	Mark Syracuse	Aviation
Santos Espinoza	Aviation	Mary Turner	Police Dept.
Angela Gutierrez	Public Transit	Ronald Wood	Water Services
Isabel Gutierrez	Housing Dept.		

## NEW COPRA MEMBERS

Margaret Darling	Trial	Heidi Hastings	Housing
Damon Reynolds	Aviation	Judith DeBolt	Library

## SEED LIBRARY

Ever wanted to have your own garden but don't know where to begin? The Phoenix Public Library's Seed Library offers a wide variety of fruit, vegetable and perennial seeds available for check out to Phoenix Public Library customers.

Gardeners of every level are invited to borrow seeds and participate in our ongoing Seed Library workshops. This program is available at 12 Phoenix Public Library locations with more libraries joining soon!

### How It Works

- Check out up to three seed packets at a time (limit three per 3-week period).
- No due date or overdue fees. The seed packets will be automatically removed from your account after the 3-week checkout period.
- Free gardening workshops covering everything from composting to seed harvesting.

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## 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 **DOMINICA GASPERI! CONGRATULATIONS DOMINICA!**

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!**

## KIDS, PHONES AND OTHER REASONS YOU MIGHT HAVE FEWER FRIENDS

Stanford's Center on Longevity analyzed surveys about family and friends, as well as civic organization, work, volunteering, worship services and other connection sources. The findings reveal a 5 percent drop in social engagement for the age group 55-64, versus that of their peers 20 years ago. Here the possible reasons why:

1. You're looking after Mom and Dad – Providing or arranging care for aging parents decreases the time available for socializing.
2. You haven't retired – Even well into their 60's workers are more likely to stay on the job longer than was customary with earlier generations. Still, non-retirees are apt to have fewer same-generation peers at work than they've had in the past.
3. Your children are living with you again – Millennial boomerang kids may consume resources, finances and time.
4. You're always on your phone – Social technology is replacing some of the ways people used to engage face-to-face.
5. You've uprooted – Older generations tended to live out their lives in the same town. Boomers may be more mobile.

*Summarized from: AARP / The Magazine / Real Possibilities, February/March 2019*

## DID YOU KNOW?

Trees can create safety hazards when they grow too close to power lines. To avoid these hazards, follow these suggestions from SRP Safety Connection. Before planning a new tree, find out its mature height and spread and locate it at 10 feet away from overhead lines. You can also stay safe by calling 811 prior to digging. This call lets local utilities know to mark the location of existing underground lines before you dig. Go to [srpnet.com/treeprune](http://srpnet.com/treeprune) for more details.

*Source: Contact, January 2019*

## HOW TO SAVE THOUSANDS WITHOUT BEING A SCROOGE

Here are some ways to save money, tax free, in very little time.

- Cut subscription costs – keep track of your teaser rates for cable, satellite and Internet services and then call to cancel before each rate expires. Most likely the company will work with you.
- Skip the car purchase – Take the time to shop for a good, small, modest sedan and drive it for a decade, more or less. It depreciates less than a \$75,000 luxury car, you pay less sales tax, and the insurance is cheaper.
- Pick good credit cards – Find credit cards that charge no annual fee and pay 2 percent cash back. If you are spending \$1,500 a month with a 1 percent cash-back card, look for a 2 percent card; you will get \$180 more a year.
- Uncover a hotel bargain – You can find great deals on lodging by searching on sites such as Priceline and Hotwire that post discounted rates but display only the approximate location of the hotel. Sites like BetterBidding and BiddingForTravel.com, where past customers post hotel names and their winning bids. After collecting the information you can book your room.
- Complain thoughtfully – If purchases fall short of expectation, be the squeaky wheel. Unsatisfactory experiences at a hotel may be compensated by the hotel.
- Do a quick coupon check – Take the time to search the Internet for discount coupons and print them out. Start with what you want and then search for the discount. If you start with the coupon, you might spend money you wouldn't otherwise spend.

*Summarized from: AARP Real Possibilities, December 2018/January 2019*

## AVOID HATED TRAVEL FEES

You can avoid these travel fees.

- **Checked-Luggage Fee** – Roll two carry-on-size bags to the gate, then have an attendant check in one to go to the luggage hold—for free. You can save \$25 or more per bag.
- **ATM Out-Of-Network Fee** – Find a no-fee debit card offered by a credit union or online bank, which will often reimburse you for the fees associate with using any bank’s ATM. You can save up to \$5 per withdrawal.
- **International Data-Roaming Fees** – Keep your phone in airplane mode even after you land and throughout your trip. You won’t be able to make phone calls over the usual phone network, but any time you can access Wi-Fi, you can use all your phone’s data functions. Plus, you can speak with friends or family for free using Skype or FaceTime over Wi-Fi. The savings varies, depending on location and usage.

*Summarized from: AARP Real Possibilities, December/January 2019*

## NUTRITION IQ

- Red peppers are ripened green peppers, and pack far more nutrients for just that reason. Loaded with beta-carotene, just a ½ cup of red peppers delivers more than 100 percent of your recommended daily dose of vitamin C.
- Sea salt is made through evaporation of salt water, depending on the source of the water, certain trace minerals may add flavor and color. But table salt includes added iodine, a trace mineral that aids in thyroid health.
- Walnuts are an excellent source of omega-3 fatty acids; studies have shown that they reduce total cholesterol and may even make you smarter by increasing “inferential reason,” signaling a boost for the brain.
- Balsamic vinegar is definitely a higher-calorie choice than red wine vinegar: 224 calories, compared with 45 calories, per one-cup serving. But balsamic vinegar is also rich in minerals, including manganese, iron and potassium.

*Summarized from: AARP Real Possibilities, February/March 2019*

## FIND & FIX SNEAKY LEAKS

Fact: The average Phoenix household with water leaks account for more than 10,000 gallons of water wasted every year! And, 10% of homes have leaks that waste 90 gallons or more per day! Do your part by joining Phoenix Water and the Environmental Protection Agency’s annual Fix a Leak Week, March 18 – 24. Be “Phoenix WaterSmart” to find and fix leaks that could be draining your budget. Learn water conservation tips at [Phoenix.gov/Water](http://Phoenix.gov/Water).

Source: PHX At Your Service, February 2019

## FREE FAIR HOUSING WORKSHOPS

Housing providers, including landlords, leasing agents, realtor and property managers, are invited to attend free fair housing workshops offered by the city of Phoenix Equal Opportunity Department. The three-hour workshops provide information about fair housing practices and laws and explain housing discrimination investigation from the experts who conduct them. Fair housing practices apply to apartments, houses, condominiums and mobile home parks.

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## IN REMEMBRANCE

Maryland Thomas	10/12/2018
James Demello	11/16/2018
Ina Taylor	12/15/2018
Bettie Bernhart	12/27/2018
Donald Love	01/02/2019
Paul R. Martinez	01/05/2019
Adolfo Pena	01/07/2019
Margaret Cobos	01/08/2019
David Reeves	01/13/2019
Lani-Ray Cuspard	01/15/2019
Jeanette Miller	01/15/2019
Marcelino Felix	01/16/2019
David Gentry	01/22/2019
Arthur C. Cruz	01/22/2019
Donald Reaume	01/27/2019
David R. Sandoval	01/30/2019
Cindy White	01/30/2019
Lloyd Tuley Jr	02/02/2019
John Keith Roulstone	02/01/2019
Barbara McCorkle	02/03/2019
Amando Osuna	02/11/2019

## SEED LIBRARY (CONTINUED)

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- Got a green thumb? Volunteer! For more information, visit your local participating library branch.

Source: PHXConnect, February 13, 2019

## FREE FAIR HOUSING WORKSHOPS(CONT.)

(Continued from page 6)

All meetings take place in the Calving C. Goode Building, 251 W. Washington St., 10<sup>th</sup> Floor. The meetings are from 9 a.m. – noon on the following dates: March 21, April 18, May 16 and June 20. To register, call **602-262-7486** or use the 7-1-1 Relay System. It is illegal for housing providers to discriminate against tenants, rental applicants or customers on the basis of race, color, religion, sex, national origin, disability, familial status or sexual orientation.

Source: PHX At Your Service, February 2019

### 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.....	<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

## 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](mailto:COPRAnewsletter@gmail.com)

Or mail to: Mary Dysinger-Franklin, 6208 E. Desert Cove Ave, Scottsdale, AZ 85254

## MARCH COPRA CHRONICLE

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**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 2<sup>nd</sup> Thursday of the Month  
Except for June, July and August. These meeting dates will be announced