



COPRA CHRONICLE

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

January 2020

MEMBERSHIP IS OUR STRENGTH

Issue 1

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NEW COPRA BOARD

The following candidates were elected to the COPRA Board on December 6, 2019 at our General Meeting. Their bios were previously published in the Chronicle:

Linda Henderson (incumbent)
Louis Matamoros (incumbent)
Susan Perkins (incumbent)
Tammy Ryan (incumbent)

Please join in on congratulating all of the incumbents. We always need new members to step up to serve on the COPRA Board. Our incumbents will continue to bring a lot of talent and enthusiasm to COPRA. Everyone will be serving a two-year term. The COPRA Board will be meeting on January 9, 2020 and at that time officers will be elected for their next term.



CHINESE NEW YEAR CELEBRATIONS

Admission is free to the 30th Annual Chinese Culture & Cuisine Festival. It's happening Friday, Feb. 7 through Sunday, Feb 9 at Margaret T. Hance Park. The festival is the grand culmination of Phoenix Chinese Week, a local celebration of the Chinese New Year.

The Chinese Culture & Cuisine Festival features food vendors, a tea garden, beer garden, arts, martial art demonstrations, rides, a culture and history village, costume photo booth and a tradition dragon and lion dance.

The festival will be open from 9 a.m. – 3 p.m. on Friday and 10 a.m. – 5 p.m. on Saturday and Sunday. The beer garden is open Saturday and Sunday from 11 a.m. to 4:30 p.m. For more information, visit PhoenixChineseWeek.org.

Source: PHX AT YOUR SERVICE, December 2019

"Membership is our Strength"

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

COPER'S Pension Payments

COPERS' pension payments for December 2019 will be processed on January 1, 2020. Transaction processing schedules are determined by each financial institution and will vary. For direct deposit transactions, please check with your financial institution for their processing schedule for transactions received on a non-business day.

PRESIDENT'S MESSAGE



Laura Ross

So we've all made it through the holidays and into the New Year. It's always good to start a new year. It offers us all a good opportunity to reassess what is going on in our lives and decide to make changes in places where we want to try a new approach. This may happen through New Year's Resolutions or a less formal goal setting process.

The choices you made for your medical and other benefits will now take effect. Hopefully everyone is happy with his or her new choices. You may have chosen the City's UHC Medical Plan option, stayed with the plan that you had before, or found another alternative, based on your needs and budget. If you made changes from what you had previously, be sure to use your new cards.

Speaking of making changes, with the New Year I will be stepping down from the COPRA President position and allow another of our Board members to take over that role. I am also looking for someone with experience to take over the Health and Benefits Chair. I will continue in that capacity until I am able to find a suitable replacement committed to making sure that all retirees continue to have viable health insurance choices. If you or someone you know is interested in becoming a Board Member and filling the Health and Benefits Chair position, please contact me. Since I have another year in my current Board position, it will allow someone to assist me on the City Health Care Task Force and be prepared to take over when I leave the Board.

The other thing we all need to work on in the New Year is to expand our membership to include a larger percentage of our Retirees. Please help us with this New Year's Resolution by encouraging a retiree friend or fellow retiree acquaintance to join our ranks. As you know, "Membership is our Strength".

Laura

5 THINGS TO DO NOW

Whether you're resolving to travel, spread sunshine or achieve in-box zero, these tips will help you achieve your 2020 vision.

- 1. Treat your taste buds.** February is Black History Month. You can taste some of that history in the food of the great African American culinary tradition. Read about some of the best places in the West to experience that cuisine at AAA.com/blackhistory.
- 2. Prep your car.** Winter brings rain, snow and ice to roads, making driving a challenge. Get prepared by taking your car into a garage for a checkup.
- 3. Organize your in-box.** Get the new year off at a good clean start by taming your email. Sort messages by sender, unsubscribing from mailing lists, create labels and then file, separating out emails that require urgent responses. Mass delete the rest.
- 4. Plot your escape.** In 2018 U.S. workers left 768 million vacation days on the table. This year, be sure you take advantage of your paid time off. You might start on Jan. 28 – National Plan for Vacation day – by visiting AAA.com/travel.
- 5. Shine your light.** On Feb. 17, Random Acts of Kindness Day, let someone go ahead of you in line, bake brownies for the mail carrier, or create a space in a crowded parking lot for another driver—the ultimate good deed.

Source: VIA, January/February 2020

VALLEY EVENTS

January 10-March 22

Arizona Fine Art Expo

Guests can meet and watch nationally acclaimed and award-winning artists at work in 124 patron-friendly studios as Thunderbird Artist hosts this art adventure. 10 a.m.- 6 p.m. \$10 season pass. \$8 senior and military. 28650 N. Scottsdale Rd., Scottsdale. Arizonafineartexpo.com. 480-837-7163.

Through January 11

Glendale Glitters – FREE

This hometown holiday festival illuminates the historic downtown area with more than 1.6 million lights. 5-10 p.m. nightly, 58th and Glendale avenues, 623-930-2299.

January 11

Block Party for Equality

This family friendly festival brings together LGBTQ and allied community members to connect with companies, faith communities and organizations that support and promote diversity, inclusion and quality for all Arizonans. Tasting from local restaurants and brewers, entertainment, interactive story telling and panel discussions. Noon-6 p.m. \$10-\$15. 4th Avenue and Van Buren Street, Phoenix. onecommunity.com.

January 11-26

Fine Arts Show – FREE

Glendale Arts Council present the 57th annual fine arts competition, which includes painting, sculpture and mixed-media works by artists from throughout Arizona. 10 a.m.-5 p.m. daily except January 13. Sahuaro Ranch Park, 9802 N. 58th Ave., Glendale, 602-413-1663.

January 12-26

Sunday A'Fair – FREE

This outdoor festival features concerts by top Arizona musicians and national guest performers plus an arts market and artist-led activities for children and families. Sun. noon-4 p.m., Scottsdale Civic Center Park, 3939 N. Drinkwater Blvd., Scottsdale, 480-499-TKTS.

Through January 19

Zoo Lights

This grand holiday event glows with millions of LED lights and includes a three story-tall Christmas tree, live reindeer, lakeside music-in-motion shows, 3D light sculptures and a 200-foot-long polar slide. 5:30-10:30 p.m. Call for ticket prices, Phoenix Zoo, 455 N. Galvin Pkwy., Phoenix, 602-286-3800.

January 23-25

Rummage Sale – FREE

The campus overflows with clothing, toys, appliances, knickknacks, home accessories and bargains galore as donated goods are offered at reasonable prices to support the church's outreach and mission project. Th-F, 8 a.m. – 3 p.m.; Sa. 8 a.m. to noon. Willowbrook United Methodist Church, 19390 N. 99th Ave, Sun City, 623-974-5637. Donations are accepted Jan. 20-21.

January 24-26

Arizona Balloon Classic

Dozens of hot air balloons fill the sky during Here & Hound races, then light up the night as a part of Desert Glows. Live entertainment, stunt shows, tethered balloon rides, cooking demonstrations, a beer-garden, fireworks and children's activities add to the festivities. F. 4-9 p.m., Sa. 7 a.m. – 9 p.m., Su 7-10 a.m.. \$20 at the gate. Sun. free. Goodyear Ballpark, 1933 S. Ballparkway, Goodyear. Abcfest.com, 480-560-9095.

Summarized from: Phoenix Magazine, January 2020

NEW RETIREES (NOVEMBER 2019)

Jimmy Allen	Water Services	Richard Leyvas	Water Services
Raymond Almanzar	Street Transportation	Manuel Lucero	Water Services
Rita Baker	Police Dept.	Melissa Magallanez	Comm. & Eco. Develop
Linda Barker	Planning and Dev Dept	Irene Martinez	Water Services
Kourosh Biniazan	Planning and Dev Dept	Marcia Miller	Fire Dept.
Peter Bradley	Public Works	Kathy Morrison	Police Dept.
Mark Burian	Water Services	Richard Musall	Aviation
Rose Camacho	Finance Dept.	Jesse Newell	Water Services
Lora Cash	Finance Dept.	Donald Peyton	Homeland Defense
Laxman Devkota	Water Services	Laurel Prysiazny	Library Dept:
Rose Esparza	Library Dept:	Arthur Renteria	Planning and Dev Dept
Victoria Garcia	Water Services	Michael Roberts	Civil
Rosemarie Gavin	Municipal Court	Blaine Robinson	Water Services
Robert Gawry	Planning and Dev Dept	Yolanda Romero	Water Services
Robert Gonzales	Public Works	Richard Ross	PDD: Inspections
Ben Green	Water Services	Ernie Ruiz	Water Services
Jesse Hardeman	Aviation	Richard Russell	Aviation
Jacqueline Hoffman	Finance Dept.	James Sterne	Water Services
Richard Hughes	Planning and Dev Dept	Marianne Strueber	Finance Dept.
Roderick Jackson	Public Works	Jennifer Turk	Housing Dept.
Maritza Jerry	Library Dept:	Nick Van Leeuwen	Planning and Dev Dept
Steven Kaye	Planning and Dev Dept	Vernon Vasquez	Water Services
Katrina Klein	Police Dept.	Guadalupe Warren	Water Services
Kevin Krietenstein	Charging	Richard West	Water Services
Sara Lebeau	City Auditor	Stanley Wong	Facilities Management

ALIVE AND WELL! COMING FEBRUARY 2020

COPERS and the City of Phoenix take the protection of the delivery of your benefits and your personal information seriously. Confirming that we can reach you to deliver and protect your benefits and personal information takes many forms. One form that many retirees recognize is COPERS' yearly review of pensioners. Starting in calendar year 2018, this review was changed to an automatic 3-year review for all retirees.

2018 - Last names beginning A-F

2019 - Last names beginning G-M

2020 - Last names beginning N-Z

COPERS asks that you please review the information, complete the form, and return it to the COPERS office in the enclosed self-addressed envelope as quickly as possible. COPERS offers free notary services to all retirees. Notary attestations are also available through many different providers such as financial institutions and private vendors. The Arizona Secretary of State has a referral website to find a notary service in your area.

Source: COPER'S, December 2019

"What the new year brings to you will depend a great deal

On what you bring to the new year"

– Vern Mclellan

CAREGIVING MADE EASIER

Smartphones offer many tools that can make caregiving more manageable. Here are some ideas.

The Problem: You need to keep track of doctor visits and other appointments, plus coordinate transportation among family members and others.

The Solution: Create a group calendar that all participants can access on their phones. You can enter appointments and assign responsibilities.

The Problem: You have to share caregiving duties with family members and others; tasks include who is making home visits each day and offering medication at a particular time.

The Solution: Set up a group to-do list. All in the group can turn to it and get reminders on their phone.

The Problem: You want to keep tabs on your loved one's location.

The Solution: Enable the new Find My app on the iPhone of the person you are helping. On your own phone, you can see their location on a map. (Note: Apple previously called this app Find My Fiends.)

Summarized from: AARP The Magazine / Real Possibilities October/November 2019

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 December winner is **JOHANNA SCHOFIELD. CONGRATULATIONS JOHANNA!**

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!

WHAT CAUSES? WHAT SOOTHES?

Foods that spark—and help reduce—inflammation.

White bread. A diet low in fiber can allow unhealthy bacteria to gain the upper hand in your digestive system, contributing to a leaky gut, in which toxins are allowed to pass through into your body rather than being swept away in the digestive system.

Whole-grain bread. As the body digests fiber, like that found in whole grains, it creates butyrate, a beneficial fatty acid with anti-inflammatory powers. Butyrate seems to cross the blood-brain barrier and may help prevent neurological decline.

Deep fryers. Advanced glycation and products are inflammation-causing compounds produced when meats and grains are cooked at high heat—think doughnuts, French fries and fried chicken.

Fruit bowls. Dark-colored fruits, vegetables and beans contain polyphenols, plant compounds with antioxidant and anti-inflammatory properties. Examples you may have hear of: resveratrol (wine, grapes), catechins (tea, apples, berries).

(Continued on page 6)

MONEY LEAKS (AND HOW TO PLUG THEM)

These stealthy cash drainers could be costing you big bucks.

Landline Phones – You could save \$560 a year

Most U.S. households now reply on mobile phones only. But fewer than one-quarter of homes with people 65 and older have made the switch. If you want to keep your land line, don't overpay. If you replace your copper-wire connection with a phone service delivered through the same cable as TV and Internet, you can trim your telecom bill.

Greeting Cards – You could save \$100 a year

Greeting cards are becoming more costly. Buy boxes of blank greeting cards and personalize them for each occasion. It is easy to find beautiful cards, sold in quantities of 24 or more, that will work out to well under 50 cents per card. Send them out instead of birthday and holiday cards often priced at more than \$4 apiece.

Credit Card Late-Fees – You could save \$28 or more

The top penalty for missing a payment is now \$28 for a first-timer, rising to as much as \$39 for subsequent late payments. But you might not have to pay. 84% of people who ask for a break on late fees get it.

Bank Fees – You could save more than \$144 a year

Monthly fees, ATM charges and overdraft penalties can eat up your cash. You should not have to pay for a checking account. More than 40 percent to 80 percent of banks and 80 percent of credit unions offer free checking with no balance requirement, adverting maintenance fees that regularly total \$144 per year. Avoid ATM withdrawal fees, which can top \$4 a pop, by using any cash-back option when making purchases with a debit card. Overdraft fees can easily hit \$30. Avoid by declining overdraft protection service. Just track your spending to avoid going over your balance.

Full-Price Toiletries and Cosmetics – You could save 40% or more

Rather than shopping at drugstores or specialty stores, go to discounters like TJ Maxx and Marshalls. They have added beauty departments and are a great source for brand-name moisturizers, face wash, cosmetics, hair spray and shampoo.

Amazon Prime – You could save \$120 a year

If you signed up for Amazon Prime for the fast free shipping, you might be better off dropping out and saving the \$119 annual fee. Any Amazon customer can get free shipping by spending \$25 or more on qualifying items per order. You can also shop at walmart.com. which has now offered free next-day delivery on eligible orders of at least \$35. If you prefer Amazon Prime, save by signing up for the Amazon Prime Rewards Visa Signature Card that offers a 5% back on Amazon and Whole Foods purchases.

Summarized from: AARP Bulletin, October 2019

WHAT CAUSES? WHAT SOOTHES? (CONTINUED)

(Continued from page 5)

Pudding. Most processed foods, especially desserts, are low in fiber, high in sugar and packed with chemicals, all of which are bad for the gut. The more you cook with unprocessed food, the better.

Yogurt. Live culture yogurts contain healthy bacterial called probiotics, which help keep the bad gut bacteria in check.

Bottled salad dressings. Look at the label of your favorite dressing. The first three ingredients are probably water, sugar and soybean oil. Soy and vegetable oils are high in Omega-6 fatty acids—

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IN REMEMBRANCE

Santos Espinoza Jr	11/16/2019
Rodney A. Sanborn	11/18/2019
Eleno Mar	11/18/2019
Marcia L Johnson	11/21/2019
David Palma	11/21/2019
Augusta Knight	11/23/2019
Gary W. Thalmann	11/25/2019
Arlan R Allen	11/29/2019
Frank Macias	11/29/2019
Joyce Ortis	11/29/2019
Salvatore J Campo	11/30/2019
Manuel Sepulveda	12/01/2019
William Rone	12/01/2019
Thomas J. Lange	12/06/2019
Leonard Sharp	12/07/2019
Leroy J. Dudek	12/07/2019
Gerald J. Doyle	12/08/2019
Eula Harris	12/11/2019

WHAT CAUSES? WHAT SOOTHES? (CONTINUED)

(Continued from page 6)

which we tend to eat a lot of. Make your own salad dressing with inflammation fighting olive oil, lemon or vinegar, and spices.

Big, colorful salads. The vitamins and minerals that are found in fruits and vegetables help prevent cell damage via oxidative stress—in other words, they fight inflammation. There are hundreds of antioxidants, such as vitamins A, C and E, as well as lycopene and selenium.

Summarized from: AARP Bulletin / Real Possibilities November 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/copers
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

JANUARY COPRA CHRONICLE

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Litchfield Park, AZ 85340



2020 MEMBERSHIP MEETING ANNOUNCEMENTS

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

Meetings TBD

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