



COPRA CHRONICLE

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

May 2020

MEMBERSHIP IS OUR STRENGTH

Issue 5

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"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 email at lindajoyhenderson@gmail.com

Mail payments to:
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Litchfield Park, AZ 85340

PayPal Payments:
You can send in dues via PayPal. Use our email address phoenixcopra@gmail.com from your account.

Is COVID-19 STILL A PROBLEM?

At the time the Chronicle must be prepared for publication, we are still experiencing stay-at-home orders. By the time you receive this issue, we don't know if those orders will be on-going into May and/or June. COVID-19 is expected to peak in Arizona in late April.

Please continue to follow best practices:

- Stay at home, except for necessary trips to health care professionals, to purchase necessary grocery items, or to continue your exercise routine (while maintaining social distancing).
- Wash your hands frequently.
- Try to avoid touching your face.
- If you need to consult a medical professional, take advantage of telehealth opportunities. If you are insured by United Healthcare, all telehealth meetings are covered.
- Do not give in to panic buying – it is expensive and probably unnecessary.
- If you are 65 years of age or older, take advantage of the special shopping hours offered by several stores to pick up the items you need for a couple of weeks.
- **Most of all**, stay connected to friends and family either by phone or over the Internet.

Stay healthy, and we hope to see you at our next general membership meeting!

WHAT DO YOU GROW IN YOUR GARDEN?

Growing vegetables in your garden is not only fun, but a great way to add fresh and nutritious elements to your daily meals. Here are some suggestions from *The Old Farmer's Almanac* (almanac.com/content/10-easy-vegetables-grow-seed) for veggies that are easy to grow from seed.

Beans, beets, carrots, cucumbers, kale, lettuce, peas, radishes, squash, and tomatoes

Excerpted from Costco Connection, April 2020

PRESIDENT'S MESSAGE



Rob Sweeney

I hope this message finds you well.

Everyone has had a lot of time to reflect on things as the global COVID-19 pandemic took control of our everyday life. A quick trip to the store now requires careful planning. Expecting to meet friends for lunch after the gym is nowhere on the agenda. You may have spent considerable time on the phone with an airline seeking a refund for your canceled trip.

The uncertainty of where we are headed can be stressful. We paralyze our minds with endless questions about the when, where, why, how long, etc. of the pandemic. We can learn from history as we prepare our resolve and actions moving forward.

At the height of the Depression, the country was faced with rampant unemployment, a failing banking system and political unrest in Europe post-WWI. The American people were struggling. We all recall FDR's famous quote from his first inaugural speech in 1933: '...the only thing we have to fear...is fear itself...'. Most of us can only recall that portion of his speech. However, FDR continued: '...nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance.' Politics aside, he was calling upon the strength and resiliency of citizens to not be bogged down fearing the unknown and resolving into a state of hopelessness, but to face the fear of the unknown and move forward; to find clarity in what you can control and to work together to improve economic and societal conditions.

Today, we all are seeking to remove elements of uncertainty in our personal lives. The City's Retirement Office offered a great sense of certainty in a recent communication to retirees and plan members: Your Retirement Is Not In Jeopardy. I for one feel extremely blessed to have a pension which provides a huge level of certainty for one of the most important aspects of daily life. This helps us to free our minds on how to address other elements of uncertainty which may be facing you, your family and friends. We can draft a plan to 'advance' our way out of the uncertainty as social-distancing restrictions start to relax.

I recognize there is no magic wand that will fix the current health and economic situation. We can continue to stay engaged to follow government health/safety practices. We can continue to reach out to family and friends to comfort them in time of need. We can and should continue to find those daily joys which provide us comfort and certainty. These together will allow each of us to take recovery one day at a time, knowing we will be stronger in a post-pandemic society.

I wish you all safety and comfort in these trying and stressful times – Rob

RAY'S OF LIGHT IN UNCERTAIN TIMES

The world is topsy-turvy, but it is clear that Arizonans are banding together to help one another throughout this time. Here are some highlights of the many acts of kindness happening in our state. There are many more examples, so we hope this can bring a smile for a while.

- In Laveen, a community pantry is overflowing with donations of canned food, water, diapers, baby wipes and other necessities.
- Angel Perez, a country singer and songwriter living in Tucson, performed a concert from his balcony to residents of his neighborhood.
- So many people signed up to donate blood at a drive held at State Farm Stadium in Glendale that the drive was extended, and hours added.
- To celebrate her mother's 83rd birthday, a Gilbert woman gathered family, friends and neighbors to participate in a surprise drive-thru birthday party.

Summarized from AZCentral.com, April 3, 2020

CLEANING TIPS YOU WILL LOVE

Use your dryer sheets in new ways.

Attach a dryer sheet to your Swiffer in place of a microfiber cloth and you'll pick up all that unwanted dust while simultaneously lending a sweet scent to your home.

Scrub the bathtub clean with grapefruit and salt. Just cut the fruit open and cover it in salt. The salt creates an abrasive texture while the citric acid in the grapefruit will help break down stains.

Disinfect your sponges in the microwave. Slightly dampen your sponge, pop it in the microwave for 90 seconds on full power, and you will reduce the amount of bacterial contamination on it by up to 99%. Be sure to let it cool!

Clean your vents with Turtle Wax. Though they often go ignored during the cleaning process, your vents accumulate a surprising amount of dust and debris, especially during the summer and winter, when they are most in use. But all you need to get them looking good as new is a little bit of Turtle Wax.

Excerpted from Costco Connection, April 2020

MONEY ON TARGET

Most of us did not retire with pensions in six figures. Many of us have pensions that are in the low- to mid-five figures. When we are on a fixed income, it is vitally important to manage our debt responsibly.

Americans' credit card debt totaled \$930 billion in the fourth quarter of 2019 (which does include holiday shopping), a \$46 billion increase over the third quarter, according to recent data from the Federal Reserve Bank of New York. At the same time, the proportion of borrowers whose credit card payments were 90 days late or later increased to the highest percentage recorded in almost eight years.

Credit cards come with a certain amount of risk, and growing debt can cause problems ranging from stress and depression to a poor credit score and reduced retirement savings. But when used wisely, credit cards can be a helpful tool for managing personal finances.

Here are some tips for staying out of credit card trouble:

- Create and stick to a budget. This will help ensure you are not spending more money on your credit cards than you can pay off at the end of every month.
- Keep your credit card bills organized, be aware of payment due dates, maintain regular payment schedules to avoid ballooning debt, and protect or even improve your credit score.
- Set up automatic credit card payments from your bank account so you'll never be late. If you're not sure you'll always have enough to pay in full, set an automatic payment for the minimum amount due, which will also remind you to pay the bill in total.
- If you need help minimizing your credit card use, consider contacting a credit bureau to freeze your

(Continued on page 4)

HOPE - GAME CHANGER

While it's impossible to know what lies ahead for our community and nation, HOPE is the one thing that will strengthen our communities with the resolve that better times are just around the corner.

Right now, the greatest gift you can give to those around you is hope. Hope reminds us that the darkness will eventually fade. Hope inspires us not to lose faith in the dreams we desire. Hope empowers us to go above and beyond to love one another.

Hope is a spark that keeps us going because it offers three key benefits: it renews faith, promotes clarity, and brings people together.

Excerpted from *Family, Northwest Valley*, April 2020

NEW RETIREES (MARCH)

Frank Badilla	Water Services	Karen Maitilasso	Public Works
Cynthia Brown	Parks & Rec.	Ruben Nieto	Water Services
Rene Brugman	Police Dept.	Thomas Ocano	Phx Convention Center
Sonya Contreras	Fire Dept.	Scott Randza	Aviation
Kathleen Cruz	Municipal Court	Robert Sauers	Water Services
Leslie Dewar	Human Resources	Tamara Smith	Fire Dept.
Chester Freegard	Aviation	Anthony Stewart	Public Works
Juan Giron	Street Transportation	Ana Stigsson	Housing
Carmen Hauer	Aviation	Diana Tercero	Police Dept.
Gregory Hills	Library	Dwight Walth	City Manager's Office
Gary Kennedy	Information Tech. Serv.	Marian Yim	Office Of The Mayor
Isaac Lewis	Parks & Rec.		

EXPRESSIONS OF HOPE

Hope lies in dreams, in imagination, and in the courage of those who dare to make dreams into reality. – **Jonas Salk** (developed the first successful polio vaccine)

Hope is important because it can make the present moment less difficult to bear. If we believe that tomorrow will be better, we can bear a hardship today. – **Thich Nhat Hanh** (Vietnamese Buddhist monk and peace activist)

The capacity for hope is the most significant fact of life. It provides human beings with a sense of destination and the energy to get started. – **Norman Cousins** (an American political journalist, author, professor, and world peace advocate)

Excerpted from *Family, Northwest Valley*, April 2020

MONEY ON TARGET (CONTINUED)

(Continued from page 3)

credit. You can even freeze your credit via smartphone apps. You can always deactivate the freeze when you truly need to use credit for a big purchase or in an emergency.

These are all things we have heard before, but it never hurts to be reminded that we are living longer and need to make our retirement savings last even longer.

Source: *Family, Northwest Valley*, April 2020

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 **Andrew Brown**. **CONGRATULATIONS ANDREW!**

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!

PART OF I-17 IN PHOENIX CLOSED FOR NEXT FEW MONTHS

A portion of south-bound Interstate 17 frontage road in Phoenix will be closed until approximately mid-July so crews can modernize a regional storm drainage system in northwest Phoenix. The closure began at 6 a.m. on Tuesday, March 17, on the I-17 frontage road between Peoria and Dunlap Avenues, according to the Department of Transportation. Southbound on- and off-ramps in the area will remain open.

The new gravity-controlled pipeline system between Dunlap Avenue and Greenway Road is expected to limit the potential for cross-street flooding beneath I-17, according to an ADOT news release. The system, when finished, will replace outdated pump stations that are not always able to keep up with runoff during heavier-than-normal rain, officials said in the release.

Other closures of other sections of the north- or southbound I-17 frontage roads will be needed in the future as the project progresses. The \$38 million project is scheduled for completion in fall 2021.

Additional information about the project is available at azdot.gov/I17drainage.

Sources: [All About Arizona News](#), March 17, 2020 [ADOT News](#), March 16, 2020

PHOENIX'S INTERACTIVE STREET CLOSURE AND RESTRICTIONS MAP

It is aggravating when we are trying to drive somewhere, and we get sidetracked or slowed down due to street construction. Using the following resource might lessen your aggravation when driving in the City of Phoenix.

To view a listing of current or planned street restrictions, you can visit Phoenix's interactive map on-line at <https://www.phoenix.gov/streets/street-closures>.

The dashboard is a multi-agency effort to keep residents informed of street closures and restrictions due to planned construction activities or utility work, as well as unexpected events such as flooding, traffic collisions, fires, utility failures or other emergencies.

For street closure alerts, follow the Phoenix Street Transportation Department on Twitter at @StreetsPHX.

Source: [District 1 News](#), March 20, 2020

NORTHWEST PHASE II LIGHT RAIL EXTENSION

The next phase of light rail construction is expected to begin in the Fall of 2020. Phase II of the Northwest Extension will extend light rail west on Dunlap Avenue from 19th Avenue, then north on 25th Avenue and across I-17 on Mountain View Road, with a terminus on the west side of the freeway near Metrocenter Mall.

At the end-of-line, the Metrocenter station will be the first elevated station in Valley Metro's light rail system. The existing Transit Center will relocate to below the elevated station. Adjacent to the transit center will be a four-story park-and-ride garage that will be accessible to the station.

Next Steps:

- Surveyors will start collecting property data in the corridor.
- A public meeting in summer 2020 will inform the public about the final project design.
- Project construction is anticipated to begin in August 2020.
- A workforce development program focused on education and career development related to the project will be launched in mid-2020.

Source: District 1 News, April 3, 2020

ARE YOU ZESTY?

Zesty people are fully present and engaged in life.

When you think of zest, you might imagine a co-worker who is always eager and wired, even first thing in the morning. Or, you might picture the Energizer Bunny ® pounding its drum or a person singing in the rain. These images are a bit extreme for the character strength of zest, which might explain why most people don't especially relate to it.

But zest is important for all of us. It means to activate yourself, to live life fully. It is one of two character strengths (along with hope) that is most connected to happiness. Zest brings many benefits, such as greater meaning, better physical health, and a higher level of engagement in life. While we can't all be zestful Energizer Bunnies ®, each of us can naturally come alive with energy.

Consider this: What situations bring out your zest? Maybe it's anytime you are around your children. Or perhaps practicing your favorite hobby or sport.

We all have moments in which a higher amount of energy is flowing within and from us. And, if you are mindful of these moments, you can create more.

What does the research say about how to build zest? Here are three practical strategies:

1. **Talk about the good.** When something good happens to you, share it verbally with someone and not just through social media. Research shows that frequently sharing positive events boosts your energy and zest.
2. **Find Nature during the day.** Take your work breaks outdoors whenever possible. Research shows that going outside, especially in nature, boosts zest. If you aren't working, be sure to arrange bits of your day that involve going outside.
3. **Activate your behavior.** Think of the exercise/activity that you find most pleasurable. Be sure to consider the many varieties of movement such as yoga, tai chi, walking, dancing, swimming, biking and sports. Structure your week so you can do this one specific activity a few times per week.

Source: *Family, Northwest Valley*, April 2020

DISCARD THE DRUGS: WHAT YOU NEED TO KNOW TO DISPOSE OF THEM

When your medicine cabinet is full of medications that have expired or are no longer needed, it's time to take stock. Medications that are no longer being taken can present a temptation for misuse or a health risk.

Safe disposal of unused and/or expired medications can prevent accidental poisonings, plus medication misuse and abuse, and helps to protect the environment.

Here are some options for safe medication disposal.

- Find a location by visiting takebackday.dea.gov. Most Walgreens and CVS Pharmacies are drop-off locations.
- Ask your pharmacist for options available for purchase from the pharmacy:
 - **Non-toxic powder** that, when mixed with water and unused pills, becomes a solid that can be safely thrown in the garbage.
 - **Prepaid envelopes** to mail your unused medications to a company that will safely destroy them.

Some medications include specific disposal instructions, which should be followed. According to the Food and Drug Administration ([fda.gov](https://www.fda.gov)), if no disposal instructions are included with your medication and a take-back option is not readily available, take the following steps:

1. Mix medications with an unappealing substance, such as used coffee grounds, kitty litter, or dirt.
2. Place the mixture in a container, such as a sealed plastic bag.
3. Throw the container away in your trash at home.
4. Scratch out any personal information on the prescription bottle before you toss it to protect identity and personal health information.

Excerpts from Costco Connection, April 2020 and [dea.gov](https://www.dea.gov)

IN REMEMBRANCE

Eursaline Jerome	03/03/2020
Raymond Dube	03/08/2020
Louis F. Pete	03/17/2020
Margaret Varela	03/18/2020
Robert Mulvihill	03/19/2020
James Shibley	03/21/2020
David Gierek	03/25/2020
Ronald Doubek	03/26/2020
Deborah A. Radford	04/01/2020
Ronald Cross	04/03/2020
William Hamann	04/05/2020
Bruce Eaton	04/07/2020

COPERS IS HERE FOR YOU!

If you are not receiving the email messages from COPERS (City of Phoenix Employee Retirement System), please contact them at 602-534-4400 or by email at copers@phoenix.gov to provide them with your email address. Copers sends monthly email messages with updates regarding the system.

For retirees and survivors with last names beginning with letters N-Z, the deadline to return the Retirement Benefits Entitlement Affidavit has been suspended until further notice. Your pension payments will NOT be affected if you have not returned the affidavit.

The Retirement Office remains open and their team members are available to assist you Monday through Friday from 8:00 a.m. to 5:00 p.m. by calling or by emailing. Out of an abundance of caution, in-person appointments are being limited. Please call or email with your questions to see if your situation can be addressed over the phone or by email.

Summarized from COPERS email, April 3, 2020

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 to determine what is best for your situation. COPRA expressly disclaims and denies liability for any decisions based on the information presented.

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COPERS website.....	www.phoenix.gov/copers
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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

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2020 MEMBERSHIP MEETING ANNOUNCEMENTS

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

TBD - City Manager's Office and the Retirement Office

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