



COPRA CHRONICLE

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

January 2021

MEMBERSHIP IS OUR STRENGTH

Issue 1

INSIDE THIS ISSUE

President's Message	2
In a Funk?	3
Beware of Scams	3
New Retirees (November).....	4
Burn Cleaner, Burn Better	4
Your E-mail is Your Entry.....	4
Resolutions for 2021	5
2020 COPERS Board Election.....	5
Let's do a Work Search	6
COPERS News	6
In Remembrance.....	7
New Members	7
2021 COPRA BOARD	7
Membership Meetings	8



"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

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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.

2021 COPRA BOARD

The following candidates were elected to the COPRA Board on December 4, 2020 at our virtual General Membership meeting. Their bios were previously published in the November 2020 COPRA Chronicle.

Laura Ross (incumbent)	Sue Stites (incumbent)
Brian Suggs	Rob Sweeney (incumbent)
Kathy Wenger (incumbent)	Barbara Weiss

Welcome to our newest Board members, Brian and Barbara. All of these elected Board members will be serving a two-year term to provide support and assistance to the City retiree community.

Also, many thanks to our outgoing COPRA Board members **Regina Ficken** and **Dawnell Navarro** for their longtime service to our organization.

SOCIAL SECURITY PAY BUMP

Social Security checks will rise by a modest amount this month, but at least more people will get to keep the increase, thanks to a recent change in the law.

The annual cost-of-living adjustment (COLA) for beneficiaries will be 1.3 %, or about \$20 a month for the average retiree. The increase – while modest – is needed to help Social Security beneficiaries and their families try to keep up with rising costs.

Annual increases have typically been reduced by increases in Medicare Part B premiums, which are deducted from Social Security payments. But another recent change in law will see the Part B premium hike for this year reduced substantially, preserving an increase for many beneficiaries.

Source: *AARP Bulletin*, December 2020

PRESIDENT'S MESSAGE



Rob Sweeney

Happy New Year! Welcome to 2021!

There are times in history where a year stands out and is remembered for all time, such as:

1776 – British Colonists Declare Independence from England – USA is Born

1865 – The 13th Amendment is signed abolishing slavery

1914 – Archduke Franz Ferdinand is assassinated; World War I starts

1918 – Spanish Flu Pandemic

1929 – Stock Market Crash; start of the Great Depression

1941 – Pearl Harbor attacked; US officially enters World War II

1945 – Atomic Bombs are dropped on Japan

1953 – Edmund Hillary and Tenzing Norgay reach Mt. Everest summit

1969 – Apollo 11 lands on the moon; Man takes one small step

1973 – OPEC Oil Embargo

1986 – Chernobyl Disaster

1994 – End of Apartheid in South Africa

2001 – 9/11 attacks on US soil

2020 – Coronavirus (COVID-19) Pandemic

Often the remembrance is a time for celebration. But sometimes it is a time of reflection and sadness. Regardless of the feeling, each historical event was a time to learn, grow, change and become stronger as a society.

As we start 2021, we find ourselves waiting for wind to fill our sails again, post-pandemic. We can see signs of hope as vaccines are being deployed to our front-line workers and the most vulnerable. Hopefully, we look back in 10-20 years and list, '2021' as a year to remember for the advances in genetic therapies or some other profound discovery. What ever the outcome, we will not forget 2020 as we look forward to what the new year will bring.

For COPRA, we start the new year with a new mix of volunteers on the Board of Directors. I want to thank those COPRA Members who joined us for the virtual General Membership meeting in December where six Board Members were approved, including: Barbara Wiess, Brian Suggs, Kathy Wenger, Laura Ross, Rob Sweeney, Sue Stites. Congratulations and thank you for your service.

I want to personally thank Regina Ficken and Dawnell Navarro for their service to COPRA. Both decided to not continue on the Board. I want to extend an extra bit of gratitude to Dawnell who spent many years on the COPRA Board, and was recently the Board Secretary. Her skills, passion and dedication will be missed.

We will continue with virtual Board Meetings and General Membership meetings for the foreseeable future. Hopefully our 2021 Holiday Luncheon can be held in person. With that said, look for information in the February *Chronicle* regarding registration for our Spring Meeting. We want to provide you updates from City of Phoenix staff regarding the latest news regarding city government as well as our retirement plan. We will have both audio-only and audio/video connections available.

I am not big on, 'New Year's Resolutions.' I do, however, have a challenge to each of you: how do you want to remember 2021? We can learn from history. But we can also, 'make' history! Best of luck making 2021 your best year ever!

May 2021 bring you good health, happiness and success the whole year long – Rob

IN A FUNK?

THINGS YOU CAN DO, IF YOU'RE FEELING A LITTLE DOWN.

If you don't feel like yourself or are feeling down because your hopes for the future have changed, try these ideas to boost your mood.

- Take a deep breath. If you feel like you're losing control, it can help calm you down to focus your own breathing.
- Talk with somebody else about what's going on in their life. Hearing about what's happening to others may help you tune out a bit, and offer a little perspective on your own issues.
- Spend some time with a pet. Whether it's yours, or someone else's, petting an animal can really help improve your mood.
- Watch your favorite TV show. It's a great distraction.
- Take care of some plants. Water them, trim their leaves, re-pot them in fresh soil...it can feel empowering to nurture something, but it's also nice to connect with nature, even if it's in a small way.
- Drink a glass of water. You might be dehydrated. When as the last time you drank a glass of water just for the sake of drinking it?
- Take a different route home. It's an easy way to get out of your routine, and you might find something new along the way.

Hopefully, one or more of these ideas will help get rid of the funk. Look for more ideas next month.

Source: *The Grand Season family*, December 2020

BEWARE OF SCAMS

Scammers are working overtime and taking advantage of the COVID-19 pandemic and the holidays. APS (Arizona Public Service) has recently received reports of their customers being targeted; however, the same types of scams could apply to customers of any service company. To help protect you and yours, we are sharing signs of common scams and how to avoid them.

- **Recognizing a Scam:** If someone calls, texts, emails or appears at your home or business demanding immediate payment of your bill and threatening to disconnect your service, it's a scam. Scammers may even disguise their phone number on your caller ID, so it appears as your service company. Be aware that most companies will never contact customers in this way to demand immediate payment. Also, never purchase a prepaid card to prevent your service from being disconnected. It's a scam. Again, most service companies will never require payment via a prepaid card or specify the method of payment you should use. APS, and most other companies, notify customers with past due accounts in advance if they become at risk of disconnection or loss of service, never only one time and never an hour or less before disconnection or loss of service. Most service providers strive to offer flexibility and options like payment arrangements, while scammers are focused on getting your money right now.
- **Protecting Yourself from Falling Victim:** Never use the phone number provided by the scammer and do not use the "call back" or redial feature to return the call. Hang up and call the provider at a known number to verify the status of your account or check your account on-line. Never share personal information or credit card information with an unverified source.
- **Steps to Take if You Are Targeted:** Hang up the phone, delete the text or email, or shut the door. Report the incident to local law enforcement. Contact the service provider at a trusted number to report the scam. Most importantly, contact the Arizona Attorney General's Office at 602-542-5763.

Source: info.aps.com

NEW RETIREES (NOVEMBER)

Nicholas Alejandre	Parks & Rec.	Michelle Miller	Fire Dept.
Eleanor Altamirano	Property Management	Joseph Millsap	Planning and Dev Dept
Robb Barr	Library	Douglas Montgomery	Street Transportation
Andre Best	Neighborhood Services	Earl Morrow	Water Services
P Alberto Bravo	Municipal Court	Mary Muesegades	City Manager's Office
Joe Carbajal	Parks & Rec.	Kimberly Ostroe	Property Management
Michelle Connor	Police Dept.	Gary Oulton	Water Services
Romeo Cordova	Street Transportation	Kathy Parizek	Finance Dept.
Sandra Dame	Public Works	Jean Parkinson	Fire Dept.
Debra Denner	Police Dept.	Tracy Reber	Budget And Research
Gregg Duckett	Public Works	Michael Riley	Library
Ronald Elkins	Water Services	Todd Rogers	Information Tech. Serv.
Celicia Fiedler	Aviation	Debra Rosenberg	Housing Dept.
Godelva Figueroa	Police Dept.	Daniel Roth	Finance Dept.
Chester Flaxmayer	Public Defender's Office	Toni Salazar	Fire Dept.
Dale Gilchrist	Public Works	Judy Sotelo	Police Dept.
David Gonzales	Library	David Taylor	Public Works
Renee Grant	Parks & Rec.	David Torres	Water Services
Kristina Green	Police Dept.	Quentin Tyler	Fire Dept.
Celia Islas	Finance Dept.	Ramon Valencia	Public Works
Chris Krum	Municipal Court	Judy Vasquez	Municipal Court
Yen-Ping Liu	Housing Dept.	James Walloch	Property Management
Scott Magley	Public Works	Robert Winters	Planning and Dev Dept
Mary McComas	Street Transportation	Carl Wright	City Auditor

BURN CLEANER, BURN BETTER

While a fireplace can be comforting on a cool winter night, the smoke it emits may pose a substantial health risk to some residents across Maricopa County. On No Burn Days, please do not burn wood or you could face a fine. Consider converting your wood-burning fireplace to natural gas or retrofit your fireplace with an air pollution reduction device. Call 602-372-WOOD (9663) or visit the Clean Air webpage (cleanairmakemore.com/home) to see if you qualify for a free device. You can also sign up for text and email alerts ahead of No Burn Days.

Source: PHX At Your Service newsletter, December 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 January winner is **Albert Zielinski**. **CONGRATULATIONS AL!**

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!

RESOLUTIONS FOR 2021

Lessons from this past year that we can apply to the next.

Aren't we all ready for a fresh start? The new year beckons after an awful year of shutdowns, sell-offs, disease, death, and dismay. Seemingly solid financial plans crumbled for families and businesses; savings dwindled, and jobs disappeared overnight.

At least we can mine the miserable year for valuable lessons, financial and otherwise. Here's a fresh sheaf of resolutions for 2021 – all doable and all based on what we learned in the COVID wars.

- **Build an emergency fund.** It turns out that having just \$2,500 socked away can mean the difference between muddling through a crisis or falling off a cliff. That's based on research from the University of Colorado Boulder and Universidad Diego Portales in Chile. Remember to keep some of your money at home, in both large and small bills, suggests Sheryl Garrett, founder of a network of financial planners. Who hasn't needed cash to pay or tip people who are delivering meals or helping out in other ways?
- **Get your affairs in order.** Hundreds of thousands of Americans led a normal life one day, and then were cut off from their families the next – in hospitals, nursing homes or elsewhere. So many died without wills, plans or goodbyes. Start by filing a HIPAA (Health Insurance Portability and Accountability Act) release form with all of your doctors to specify with whom you would like your information to be shared. This will let family members get updates about your health. Free forms can be found online. Some sites will require a fee to complete the forms, but most will provide legally binding documents that lay out explicit health care and after-death desires. It's a good exercise.
- **Make some cuts permanent.** In normal times, many people spend a shocking amount of their income on restaurants, concerts and shows, shopping, and other forms of entertainment. Much of that stopped in March, but it might be surprising how much people have saved since they no longer are impulse buying at malls they are no longer visiting. So, reexamine your spending. What have you given up in 2020 that you can keep giving up in 2021?
- **Practice gratitude.** 2020 hammered home Joni Mitchell's truism: "Don't it always seem to go that you don't know what you've got till it's gone?" Be more appreciative of friends, trees and all the little moments previously taken for granted. See how lucky you are to have food, health, and a home in which to live.

Source: *AARP Bulletin*, December 2020

"The new year stands before us, like a chapter in a book, waiting to be written."

— *unknown*

2020 COPERS BOARD ELECTION RESULTS

On November 30, 2020, the COPERS Board closed the triennial election process to elect 3 active employee Board members. The election and tabulation processes were overseen by the City Clerk Department and official results were certified by the City Clerk on December 4, 2020.

The Retirement Office is excited to announce that incumbent Board member Charlene Reynolds (Assistant Director – Aviation Department), incumbent Board member Jason Stokes (Communications Shift Supervisor – Police Department), and newly elected Board member Aaron Avila (Management Assistant II – Budget and Research Department) will officially be seated on the COPERS Board at their first meeting of 2021 on January 7th.

Retiree representation on the COPERS Board is decided through a separate process managed by the COPRA (City of Phoenix Retiree Association).

Source: COPERS News and Information, December 2020

Let's Do a Word Search

Here is another word search to keep your eyes and brain active. This puzzle was created especially for the Chronicle. We hope you enjoy it.

Almost everyone has some experience with word search puzzles. The puzzle will include a list of words to find within the grid of letters.

The words may be found in normal reading order (left to right), they may be backwards (right to left), they may be vertical (either top-to-bottom or bottom-to-top), and they may also be on the diagonals.

To start the puzzle, you can ignore the word list at first, and just search out all the words you can find, circling or highlighting them, focusing on the larger words, as they are the ones usually in the list. Small words of only three or four letters show up less often and are sometimes accidental by-products of the miscellaneous letters tossed in to create the puzzle.

Searching first in one direction, then the other, both horizontally and vertically, go through the entire puzzle.

Summarized from HobbyLark.com

C	J	R	P	A	D	P	N	O	M	
E	W	J	H	Q	P	S	A	V	E	EARNINGS
R	I	G	O	N	H	V	T	X	Z	ENJOY
Z	E	L	E	I	B	N	I	D	S	MONEY
P	A	T	N	D	T	P	O	N	E	NATIONWIDE
A	R	I	I	A	S	A	N	N	C	PHOENIX
P	N	O	X	R	W	Q	W	R	U	RETIREMENT
G	I	I	B	V	E	X	I	U	R	SAVE
U	N	O	M	A	N	M	D	Y	I	SECURITY
G	G	Y	M	E	J	D	E	S	T	SHINING
Q	S	W	E	R	O	T	Y	N	Y	TAXING
O	M	O	N	E	Y	A	S	D	T	

COPERS NEWS



December 2020 Pension Payments

COPERS' pension payments for December 2020 will be processed on January 1, 2021. 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.

2021 Pension Check Schedule

Pension checks are mailed (or deposited) on the 1st of each month. Exceptions for 2021, because of weekend payment dates are April 30th for the May 1st payment, and July 30th for the August 1st payment. The complete schedule can also be found on the COPERS website at phoenix.gov/COPERS/Retirees.

IN REMEMBRANCE

Janet Adams	07/31/2020
Patricia Molnar	10/07/2020
Irene E. Bosley	11/09/2020
Earle D. Williams III	11/10/2020
Cherie A. Rupe	11/11/2020
Theresa Nowlin	11/14/2020
Amy Mays	11/14/2020
Ronald A. Sissons	11/14/2020
Virginia Campbell	11/15/2020
Betty J. Thurman	11/15/2020
Fannie D. Richey	11/16/2020
Jose M Chavez	11/19/2020
Marilyn Nelson	11/19/2020
Richard K. Crider	11/21/2020
Thomas D Palma	11/21/2020
Eusebio Hernandez	11/23/2020
Vicky Kaye	11/23/2020
Wilbur Quick	11/24/2020
Rudolph Martinez	11/24/2020
Joseph C Albers	11/25/2020
Raymond Siordian	11/26/2020
Karen Hagy	11/27/2020
Robert Kolbeck	11/30/2020
Marie Hawley	12/01/2020
Eva Kemp	12/04/2020
Gurthie Mosley	12/04/2020
Rosalio Matus	12/04/2020
Patsy Smith	12/04/2020
Lily Krich	12/05/2020
Gilbert Pantoja Jr.	12/06/2020
Thomas F. Robins	12/08/2020
Andrew Tampone	12/09/2020
Patricia Estrada	12/10/2020
Cecil Conrad	12/12/2020
Niki D. Tope	12/15/2020
Norma E. Weeks	12/19/2020

NEW MEMBERS

Mary Mitchell	Library
Sandra Ross	Police Dept.

HAPPY NEW YEAR!

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

2021 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

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2021 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings held
Virtually until further notice

Board meetings are held quarterly on the 2nd Thursday of the Month
Except for June, July and August.