



COPRA CHRONICLE

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

April 2021

MEMBERSHIP IS OUR STRENGTH

Issue 4

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INFORMATION FROM MARCH MEMBERSHIP MEETING

We had a great turnout for our March membership meeting. We had 75 members attend the virtual meeting. As we usually do at our membership meetings, we will be drawing 20 random names from the attendees to receive a \$25 gift card. Once the drawing is complete, the winners will be notified by email about their win, and given options for the type of gift card they would prefer.

For those of you were not able to attend our March ZOOM membership meeting, here are some highlights of the City Manager's and Retirement Administrator's presentations. We hope to have the presentations posted on the COPRA website in the near future.

Ed Zuercher, City Manager

For the 2nd year in a row, the City of Phoenix was the fastest growing city in the country. We currently have 1.7 million residents.

The Covid-19 pandemic was the most important issue the City had to deal with in the past year. At the height of the pandemic, only about 200 employees continued to do their jobs at City Hall. Normally there are about 1200 employees there. They are slowly reopening operations. During Phase II, City Hall will return to 50% occupancy, hoping to get current working-at-home employees to voluntarily return. If enough volunteers are not found, it will be made mandatory for others. They are hoping to be fully open by summer.

The City lost 14 employees to the virus this year. Because of the ongoing restrictions, services could not be held as they would normally. The City wants to find a way to properly honor those who died.

The City is currently in budget mode. The trial budget is available on the website – be warned, this is a 62 page document. Your input is invaluable during the budget process. There will be several virtual budget hearings throughout April.

(Continued on page 3)



"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:
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.

PRESIDENT'S MESSAGE



Rob Sweeney

April showers bring May flowers!

Ahhhh....the constant of life!

Water begets life...dormant seeds await hydration to spring forth a colorful beauty to be repeated in another year. So, what have you sowed in the last month or year to enjoy the coming spring of life?

We have all been anxiously awaiting the time to spring from our collective couches and run outdoors, sans mask and hand sanitizer like a little kid running around with a lollipop in his/her mouth, knowing it is frowned upon.

This spring is the mother of all springs. There is so much pent-up energy that needs to get out! The sense of impending freedom is intoxicating! It is interesting to hear news reporting talk about the coming of cicadas who have been patiently waiting 17 years to make their return. They have nothing on us!

April is a historical month, providing many of springboards for brighter tomorrows. In 1513, Ponce de Leon set sights on land now known as Florida. Ironically, he was searching for the fountain of youth, and instead, created a hotbed for retirees seeking the same. Without the Pony Express springing into service in 1860, we may not have the expectation of receiving those long-awaited birthday cards. The Greeks waited 1,500 years to give rebirth to the modern Olympics in 1896. The long-awaited Civil Rights Act was passed in 1968, and unfortunately, MLK was not around to see it to fruition. And for me, a baseball nut as a kid, I recall the night in April 1974 as I returned from a Little League game to hear Hank Aaron had hit home run #715!

We all have planted seeds over the last year of the pandemic, hoping for the right amount of rain and warm sunshine to experience that spring-out moment we so cherish. Spring 2021 will be remembered for great things. Maybe they will not be in the annals of history, but we will all have our own special memories of what post-COVID will bring.

At COPRA, we continue to sow seeds to ensure our Members are well represented and informed. When meeting in person was unattainable, we were able to connect via technology. As information came to us from other sources, we sent additional emails to those on file to quickly share what we learned.

Like a good farmer, we are now busy looking to the fall and next spring as to what fruits of our labor we expect to harvest. Look for some exciting news about additional engagement with our COPRA Members via *The Chronicle*. We are also seeking that next new crop of volunteers to help keep COPRA thriving. It's not too early to plant that seed for our Board Elections in December!

We held our March General Membership last month via Zoom (video/audio conference). Thank you to the many Members who attended. We had informative presentations/discussions from City Manager Ed Zuercher and Retirement Administrator Scott Steventon. For those that missed it, we will try and load the presentations on our website. My hope is that our upcoming meetings in October (Health Care Update) and December (Holiday Luncheon/Board Member Voting) will be in person. If not, we will use the technical capability of Zoom to keep moving us forward as an organization.

We have all adapted to the changing world of what COVID has delivered. Our focus now as an organization and individuals is to plan for the crops of tomorrow. What we do today will bless us in the days, months and years to come.

Whatever you decide to sow, I leave you with an Irish Blessing:

"May the road rise to meet you; May the wind be always at your back. May the sun shine warm upon your face; The rains fall soft upon your fields. And until we meet again...."

Stay safe, warm and healthy - Rob

INFORMATION FROM MARCH MEMBERSHIP MEETING (CONTINUED)

(Continued from page 1)

You can get more information on the Budget and Research Department's website at www.phoenix.gov/budget.

Contrary to initial projections, the City currently has a \$153 million surplus. Of this, \$103 million is one-time money that has specific requirements for spending. That leaves \$50 million more due to the economy performing better than predicted during the pandemic, hiring freezes and reduced spending over the past year. The surplus will be used to increase funding for employee pay, affordable housing & homelessness help, and public safety reform. A crisis response team will be created within the Fire Department to respond to police calls for service to intervene and determine if mental health is an issue in the call.

Because the requirement to make appointments to meet with City staff was so successful this year, the City is going to continue this process into the future.

The City will be receiving \$416 million from the latest round of COVID relief funding. The City Council will be developing a strategic plan for allocation of this money. There are specific limits and requirements for this funding.

Scott Steventon, Retirement System Administrator

Great news from Scott! COPERS, our retirement system, is the leading public pension plan in the country. Because the retirement system portfolio has exceeded the minimum required return for the past 5-year period, we will be getting a 1.2% PEP (Pension Equalization Program) increase in our pensions. The PEP provides for a permanent pension increase. Eligible retirees and survivors must have received 36 pension payments as of January 1, 2021. The increase is paid on April 1st and is retroactive to January 1st. This increase will cost the system \$36 million.

Scott also anticipates that we will get a 13th check this year. That is based on a different set of criteria, so he can't guarantee that until later this year.

COPRA President Rob Sweeney mentioned that there is a pension crisis in this country, and he referred us to a PBS (Public Broadcasting System) video on this issue.

COPRA Board Member Updates

Healthcare Task Force: We have a new consultant, Foster and Foster, for the Healthcare Task Force. The consultants have mainly been doing research to find and determine what the 15 largest American cities are doing for their retirees regarding healthcare. We will have a much better idea of any changes for next year in the Fall.

Many **thanks to Laura Ross**, our Healthcare Task Force chair for her hard work over 32 years on behalf of employee and retiree health benefits. Laura will be handing that function over to Tammy Ryan, our current COPRA representative on the COPERS Board, next year. Many thanks to Tammy for assuming this role for next year.

Membership Chair: Linda Henderson provided an update on COPRA membership. We currently have 1490 paid memberships. We have 139 that expired on December 31, 2020. These members have continued to receive the Chronicle through April, according to our bylaws. If they do not renew, they will be removed from our membership roll May 1st.

NEXT MEMBERSHIP MEETING

We will be having our annual Fall membership meeting in October of this year. We won't know until closer to that time if we will be meeting in person or virtually. We will keep you updated via the Chronicle and our website, www.phoenixcopra.com, with the date and attendance options.

NEW RETIREES (FEBRUARY)

Anthony Bell	Water Services	Vincent Moreno	Water Services
Kimberly Bruntmyer	Municipal Court	Prescilla Pappas	Street Transportation
Milton Dohoney	City Manager	Ralph Rodriguez	Aviation
Dorothy Freeman	Water Services	Audrey Ross	Human Resources
Rudy Garcia	Public Works	Ernest Scharkan	Water Services
Veronica Grittman	Property Management	David Stimens	Aviation
Diane Hanson	Finance Dept.	David Walker	Information Tech. Serv.
Dolores Henderson	Water Services	Kevin Whetstone	Water Services
Irene Larkin	City Auditor	Robert Zieger	Street Transportation

NEW MEMBERS

Patricia Albanese	Human Resources	Laura Smith	Neighborhood Services
Diane Hanson	Finance Dept.		

WAYS TO SAVE MORE

Saving takes discipline. Though saving money can be hard, there are a few ways to make it easier. First, let me say that saving is like weight control. I wish there were an electronic belt that allowed me to sit on the couch, eat pizza and lose weight, but there isn't. The only two ways to lower that scale number are to take in fewer calories eating or burn more calories exercising. The same goes with money. You can save only by making more money, spending less or a combination of both. I've written many pieces on making more money with your investments. Here a couple of ways to save money. (Allan Roth)

Automate. Research reveals that we get used to living on a certain budget if that is all we have. But if more money shows up in our checking account (from our paycheck, for example), we tend to spend it. So setting up an automated monthly withdrawal from your checking account to your investment account, or to pay down debt, is an effective way to save more. Think of that monthly withdrawal as an obligation you can't turn off, and you'll quickly learn to live within the new budget.

Use cash. Some credit cards can give you great frequent flier miles or cash back. But even if you pay off the cards monthly (as you should), using them makes buying things far easier than using cold hard cash. Actually handing over cash for a purchase gives us immediate feedback. And having to run to the ATM helps us minimize what we take out.

(Continued on page 7)

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, 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 **Milford Smith. CONGRATULATIONS MILFORD!**

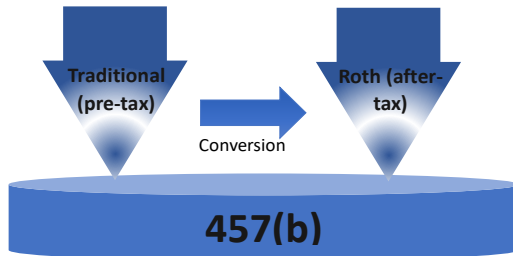
If we already have your email address, you are automatically entered! If you do not receive the Chronicle by email, do so NOW! You can provide your email to Linda Henderson at lindajoyhenderson@gmail.com. She can also be reached by phone at (623) 693-9955.

Sign up now!

NEWS FROM NATIONWIDE RETIREMENT SOLUTIONS



Should you take advantage of the City of Phoenix Roth 457?



If you are no longer employed by the City of Phoenix, you cannot contribute to The City of Phoenix Roth 457. However, you can still take advantage of the Roth 457 the City has to offer by converting your existing Traditional 457 money to the Roth 457.

Advantages of a Roth 457:

- Tax-free withdrawal of contributions, conversions and earnings *
- Tax-free inheritance for beneficiaries*

What you need to know:

- The limit on how much you can convert from a Traditional 457 to a Roth 457 is 100% of your

account value and you can convert partial amounts or 100% of your Traditional 457

- The amount that you convert is taxable as ordinary income in the year that the conversion takes place
- Each conversion has its own 5-year time period for the earnings to be tax free upon distribution

Contact your Nationwide Representative today to discuss if the Roth 457 is suitable for you:

https://www.phoenixdcp.com/iApp/tcm/p/hoenixdcp/support/contact/meet_your_rep.jsp

* Contributions, conversions and earnings distributed from a Roth 457 account are not taxable if the distribution is made after five consecutive tax years since the first Roth contribution was made to the Roth 457 account and the distribution is made after age 59½, or because of death, or disability.

Source: Christina Lessard, CFP, Nationwide Retirement Solutions

The next Nationwide webinar for retirees will be held on May 12th. Topics to be discussed at this webinar will be provided in the May Chronicle.

HELP MANAGE STRESS WITH MEDITATION

This has been a CRAZY 12 months in Arizona and the United States. Because of the mandated isolation, many people are feeling more stress than ever before.

If you're looking for ways to help manage stress, meditation may be a potential option. Start by picking a time and place to meditate every day. Set a digital timer, and start with a small time goal, like five minutes. Meditation is a personal practice, and you may need to experiment with techniques to find what works for you.

Source: www.cvs.com, accessed 2/25/2021

COOL IN YOUR ZIP

PHOENIX ZOO VIRTUAL SAFARI

Did you know you can visit the Phoenix Zoo from right in your living room? The Phoenix Zoo offers a variety of virtual experiences that bring the Zoo to you. Virtual Programs are a great way to experience the Zoo from the comfort of your home, classroom or wherever you are. Go on digital safaris, take a virtual field trip, meet ambassador animals and so much more!" To launch your virtual visit, check out PHXTV's video on YouTube by clicking on this link: [Cool In Your Zip - Phoenix Zoo Virtual Safari - YouTube](#)

SOMETHING TO THINK ABOUT... WHY ENGLISH IS HARD TO LEARN

We'll begin with *box*; the plural is *boxes*,
But the plural of *ox* is *oxen*, not *oxes*.
One fowl is a *goose*, and two are called *geese*.
Yet the plural of *moose* is never called *meese*.

You may find a lone *mouse* or a houseful of *mice*,
But the plural of *house* is *houses*, not *hice*.
The plural of *man* is always *men*,
But the plural of *pan* is never *pen*.

If I speak of a *foot*, you show me two *feet*,
And I give you a *book*, would a pair be a *beek*?

If one is a *tooth* and whole set are *teeth*,
Why shouldn't two *booths* be called *beeth*?

If the singular's *this* and the plural is *these*,
Should the plural of *kiss* be ever called *keese*?

We speak of a *brother* and also of *brethren*,
But though we say *mother*, we never say *methren*.
Then the masculine pronouns are *he*, *his*, and *him*;
But imagine the feminine...*she*, *shis*, and *shim*!

Source: Anonymous, Internet meme

THE BEAT ON HIGH BLOOD PRESSURE

Nearly half of adult Americans have high blood pressure or are taking medication for hypertension. About one in five adults with high blood pressure is unaware of it and would not report it. If left untreated, high blood pressure, also known as hypertension, can lead to serious health consequences.

What is high blood pressure? Blood pressure is the pressure that blood puts on the walls of your arteries. Your blood pressure may fluctuate based on many factors, including daily activities, emotions, and even certain medications. Having blood pressure that's consistently too high may result in a diagnosis of hypertension.

What are the symptoms of high blood pressure? People with chronic high blood pressure may not show any signs or symptoms. Measuring your blood pressure is the only way to determine if it's high. Regular appointments with your health care provider may help you determine your blood pressure patterns.

What happens if high blood pressure goes untreated? If left untreated, high blood pressure can affect everything from your brain to your kidneys. Hypertension can be a risk factor for heart attack, heart disease, stroke, kidney disease and dementia.

How do I know if I have high blood pressure? The best way to determine if you have chronic high blood pressure is a screening by a health care provider. If you are diagnosed with hypertension, you can work with your health care team on a plan to manage your blood pressure, which may include lifestyle adjustments, medication and regularly monitoring your blood pressure at home.

How can I manage high blood pressure? Many people with high blood pressure can help manage it by making lifestyle changes. Talk with your health care provider about adjustments to your routine that may help manage high blood pressure, such as:

- Getting regular physical activity
- Quitting smoking
- Keeping a well-balanced diet
- Maintaining a healthy weight
- Limiting sodium and alcohol
- Managing stress

If you're interested in a screening for high blood pressure, contact your health care.

Source: www.cvs.com, accessed 2/25/2021

A HEALTHIER CREAMY PASTA

Lots of us enjoy Fettuccine Alfredo, or other cream sauce pasta dishes. If you make your own, replacing cream with low-fat milk and spreadable cheese helps keep this creamy spinach and mushroom pasta recipe low in fat without sacrificing taste. Spinach and mushrooms also contain heart-healthy antioxidants.

Ingredients:

- 1 Tbsp olive oil
- 2 garlic cloves, thinly sliced
- 4 oz. mushrooms, cleaned and sliced
- 8 oz. fresh fettuccine, or other fresh pasta
- 4 cups packed, fresh spinach
- 1/3 cup (about 3 oz) light garlic and herb spreadable cheese
- 1/4 c low fat milk
- 1/4 tsp salt
- Fresh ground pepper to taste

Directions:

1. Cook pasta according to package directions, omitting salt and fat. When done, reserve 1/4 cup of water, drain the rest, and set pasta aside.
2. Meanwhile, heat oil in a large skillet over medium heat. Add the garlic and cook for 1 minute, until just soft and fragrant. Add mushrooms, stir, cover, and cook for about 3-4 minutes, until mushrooms are soft.
3. Add spinach to the skillet and stir until just wilted. Reduce the heat to low and mix in the garlic and herb cheese and milk.
4. Turn off the heat and add the pasta to the skillet and toss until well-mixed. If pasta dish seems dry, add reserved pasta water, 1 tablespoon at a time, until creamy. Season with 1/4 teaspoon of salt and fresh ground pepper to taste.

Serves 2. **Exchanges:** 4 starches; 1 lean meat; 2 vegetables; 2 fats

Source: health.cvs.com, accessed 2/25/2021

IN REMEMBRANCE

Francis J. O'Loughlin	02/15/2018
Helen Pennington	12/29/2020
Debra Carnes	01/17/2021
Maria Guerrero	01/25/2021
Filiberto Mireles	01/29/2021
Gail Baird	01/31/2021
Ralph Aranda	02/01/2021
Philip A. Patricki	02/04/2021
James I Park	02/08/2021
Elizabeth Olea	02/12/2021
Lloyd Richard Pennington	02/16/2021
Eva J. Smith	02/13/2021
Dale Borger	02/18/2021
John Shuster	02/19/2021
Oswaldo Seville	02/21/2021
Annie R. Satterla	02/23/2021
Aurelio Hernandez	02/24/2021
Irene Thiss-Carrillo	02/25/2021
Antonio Medina	02/26/2021
Larry Coffman	02/26/2021
Lillian Thompson	02/26/2021
Elsie Snyder	02/27/2021
Sharon Childree	03/01/2021
Mary Vejar	03/07/2021
Charles W. Scott	03/07/2021
Juanita De La Rosa	03/09/2021
Frances I. Rozzen	03/11/2021
Diane Lash	03/21/2021

WAYS TO SAVE MORE (CONTINUED)

(Continued from page 4)

The key to saving money is to start small. Start tracking your spending on a daily basis. Review your credit card or debit card statement for reoccurring purchases. Is there something small you could live without? Such cutbacks might seem trivial, but they do add up and will help you build savings momentum over time.

Source: www.aarp.org

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

APRIL COPRA CHRONICLE

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April



2021 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings held

Virtually until further notice

October meeting date TBD - Healthcare Update

December meeting date TBD - Holiday Luncheon/Board Member Voting

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