



COPRA CHRONICLE

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

January 2022

MEMBERSHIP IS OUR STRENGTH

Issue 1

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Please update us when you change your address, email and or phone number. You can send it to:
lindajoyhenderson@gmail.com



"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.

2022 COPRA Board

The following candidates were elected to the COPRA Board on December 10, 2021 at our virtual General Membership meeting. Their bios were previously published in the November 2021 COPRA Chronicle.

Victoria Correll

Linda Henderson (incumbent)

Gail Piceno

Louis Matamoros (incumbent)

Tammy Ryan (incumbent)

Mary Jo Slunder (incumbent)

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

Also at this meeting, Our Board President, Rob Sweeney, asked again for members to volunteer to complete terms being vacated mid-term. The Board will appoint 3 of the interested members at our January Board meeting.

Also, many thanks to our outgoing COPRA Board members **Laura Ross, Sue Stites, and Barbara Weiss** for their service to our organization.

Because of Laura's longtime service to our organization, she was awarded a lifetime membership in COPRA. Thank you again, Laura, for your many years of serving COPRA and working so hard with the Health Care Task Force to ensure that our retirees receive the best healthcare options available.

MEMBERSHIP MEETING PLANNED FOR MARCH

We are planning on a membership meeting in March 2022. At this meeting, we plan to have the City Manager and the Retirement Administrator attending to provide some updated information for us. As soon as we have a date firmed up, we will publish the information in the Chronicle and on our website at phoenixcopra.com. We continue to monitor the City restrictions on gatherings in City facilities. Currently, the City is limiting meetings to 10-15 attendees. If this is still in effect in March, we will again conduct the meeting virtually via Zoom.

PRESIDENT'S MESSAGE



Happy New Year!

2021 was a crazy and unpredictable year! I for one am not shedding any tears for that year to be over. I am an eternal optimist, so I am excited about the new year!

We held a virtual General Membership Meeting in December where we heard some exciting news about future health care options and the status of COPERS (retirement plan). All signs point to new options for non-Medicare health care during the next open enrollment period. We hope to share additional updates during our Spring Meeting. More on that below. Additionally, the financial health and stability of our retirement plan is strong.

Rob Sweeney

We also welcomed new, and in some cases continuing, Board Members. The General Membership voted for a slate of 6 candidates to fill 6 Board Member positions, serving a two-year term. Congratulations to Victoria Correll, Linda Henderson, Louis Matamoros, Gail Piceno, Tammy Ryan and Mary Jo Slunder. We still have 3 vacancies on the Board. COPRA is an all-volunteer organization and would appreciate your help. Please reach out to any current Board Member to express your interest.

With new Board Members coming in, that means we are saying goodbye to a few of our friends and colleagues. Thank you to Laura Ross, Susan Perkins and Barbara Weiss for their collective service to COPRA. Laura has been a driving force for COPRA for many years. Her dedication to and advocacy for retirees, especially regarding health care, will be missed. Susan tirelessly served COPRA for many years serving as the Retirement Board representative. We appreciate Barbara's assistance as Secretary during her tenure.

We will continue with virtual Board Meetings and General Membership meetings for the foreseeable future. Hopefully our 2022 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.

From a personal perspective, my wife and I are excited about a few known events in 2022. We love music, especially experiencing it live. The pandemic put the brakes on most live shows, but it had opened up late 2021 and into 2022. We have a number of shows scheduled; here's hoping they stay on the calendar. We are also expecting our first grandchild in January. We can't wait to see and hold the little guy, but it will have to wait until June. Our daughter and son-in-law live in New Zealand, where they have strict protocols for traveling tourists. We bought our tickets, so let's pray we can get in! We will also be adding a daughter-in-law this September. Our son and his fiancé recently set the date and are expecting the invited New Zealand guests to attend!

What do you have to look forward to in 2022? Family time? Travel plans? Volunteer opportunities? Whatever you may chose, I hope you find a source of joy throughout 2022.

I wish you good health, happiness and success the whole year long – Rob

2022 PENSION CHECK SCHEDULE



Pension checks are mailed (or deposited) on the 1st of each month. Exceptions for 2022 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.

Source: phoenix.gov/copers, accessed 12/12/2021



You're Invited! To our Retiree Webinar

Retiree Webinar with Christina Lessard, CFP®

Thursday, January 27th

12 p.m. to 1:30 p.m.

Geared toward your life in retirement, this seminar will give you strategies, tools and resources to help you stay on track. We'll cover:

- Financial planning services
- Withdrawal strategies
- Advantages of staying in the Plan
- Public Safety resources
- Investment strategies
- ***NEW 457 Loan Feature for Retirees***

The first Nationwide Retirement Solutions webinar for retirees in 2022 will be held on January 27th. All retirees are invited. Contact Christina Lessard at Lessac1@Nationwide.com to sign up.

The next Webinar will be on March 24th, and topics will include Required Minimum Distributions, Roth 457s, and Roth Conversions.

If you are unable to attend the Webinar on January 27th, but are interested in the topics to be covered, these topics will be included in the Webinar on May 19th.

PRACTICING SOCIAL MEDIA SAFETY

Every day we see stories on the news or from friends about internet hackers obtaining login and password information to various websites and financial institutions. One tip to stay safe is to be mindful of the information you post online.

Many of us are frequent users of social media and enjoy catching up with friends and family. We have all seen those quizzes that ask you to answer questions like "What was your favorite teacher's name?", "Who was your childhood best friend?", "What is your favorite color?", "What was your first car?", and many more. Do these questions sound familiar? They should. These are the same questions you are asked as security questions when setting up access to your bank account, credit card and health insurance portals. When answering these types of questions and posting them online, you are giving out answers to security questions that you may be using without realizing it. Hackers are setting these up as "get to know each other better" games on Facebook and other social media platforms. They can take this information to easily gain access to your other accounts.

A tip to staying safe online is to avoid posting information on social media about when you're traveling. We've all seen posts where a friend or family member is "checking in" at the airport, or "traveling" to a specific destination. This can serve as an open invitation to people that your house will most likely be empty. Those wishing to do harm can scroll through non-private photos on your account which may give enough clues to where you live. Thanks to many free public records websites, a quick internet search may reveal property records attached to your name. So be discreet about your whereabouts.

For more information on how to practice social media safety:

- <https://www.experian.com/blogs/ask-experian/9-ways-to-stay-safe-on-social-media/>
- <https://www.nortonlifelockpartner.com/security-center/15-social-networking-safety-tips.html>
- <https://www.realsimple.com/work-life/technology/safety-family/social-media-safety-tips>

Source: COPERS News and Information email blast, 8/31/2021

NEW RETIREES (NOVEMBER)

Richard Andresen	Neighborhood Services	Shelly Miller-Reyes	Housing
John Baxter	Planning and Dev Dept.	Robert Moreno	Street Transportation
Gloria Begay	Housing	Arthur Navarro	Street Transportation
Michael Billingsley	Planning and Dev Dept.	Venessa Nuanez	Police Dept.
Jayne Brown	Fire Dept.	Jeffrey O'Meara	Aviation
Terri Compton	Planning and Dev Dept.	Christina Y Parks	Parks & Rec.
Scott Covey	Parks & Rec.	David Pedroza	Street Transportation
Donald Cross	Street Transportation	George Perez	Water Services
Terry Dorschied	Water Services	Lawrence Polk	Parks & Rec.
Kedrick Ellison	Comm. & Econ. Develop	Gilberto Quintana	Public Works Dept.
Ralph Erives	Street Transportation	Don Russell	Public Works Dept.
Brian Fayle	Water Services	Gail Saraydar	Housing
Nicholas Flaim	Public Works Dept.	Lois Scarane	Infor. Tech. Serv.
Roberto Frietz	Neighborhood Serv. Dept	Catherine Schwindt	Finance Dept.
Ernest Gonzales	Parks & Rec.	David Scott	Infor. Tech. Serv.
Cynthia Gutierrez	Police Dept.	Terry Stevens	Parks & Rec.
Frederick Hernandez	Water Services	Scott Stirek	Water Services
Ronald Holland	Aviation	Mury Sutherlin	Planning and Dev Dept.
Robert Hughes	Municipal Court	Katherine Tassopoulos	Public Transit
Dinorah Irvin	Municipal Court	Scott Trombley	Public Works Dept.
Scott Johnson	Planning and Dev Dept.	Darlene Turner	Fire Dept.
Phyllis Jones	Police Dept.	Joel Waggener	Aviation
Becky Kivioja	Finance Dept.	Heping Wei	Housing
Toni Maccarone	Deputy City Manager's	Tami Whitmore	Human Resources
Martha Macias	Public Works Dept.	Patricia Wilburn	Police Dept.
Ronald McDonnell	Public Works Dept.	Kimberly Wilmot	Comm. & Econ. Develop
Dorothy Miller	Water Services		

You are never too old to set another goal or to dream a new dream.

—C.S. Lewis

Reminder!

Please remember to update us (COPRA to lindajoyhenderson@gmail.com) if you change your address, email, or phone number. We do not get updates from COPERS. Thank you!

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 January winner is **Thomas Doyle. CONGRATULATIONS THOMAS!**

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!

IN REMEMBRANCE

Name	Department	Date of Death
Richard A Green	Aviation Department	09/07/2021
Beverly A Gray	Human Services Department	10/24/2021
Helen Webster (Raymond)		10/29/2021
Avis Schlar (Edward)		11/03/2021
Patricia A. Wokulich	Water Department	11/04/2021
Michael Chavez	Water Services	11/05/2021
Bernard E. Quaid	Public Works Department	11/08/2021
Sarah L. Battle		11/10/2021
Robert Steele	Street Transportation Dept.	11/17/2021
Patsy Eppinger	Information Tech. Dept.	11/17/2021
Gregory S. Wolfe	Aviation	11/18/2021
Danny Gollihar	Streets	11/19/2021
Thomas J. Kelly	Water Services	11/20/2021
Lindbergh Haywood	Public Works Department	11/20/2021
Donna Lauer (John)		11/24/2021
Rosalind Rikli	Planning and Dev. Dept.	11/26/2021
Charles Hamilton	Water Department	12/02/2021
Manuel B. Espinoza	Housing	12/02/2021
Sandra L. Reid	Housing Dept.	12/02/2021

(Those on the list who are surviving spouses will have the retiree's name in parentheses after the deceased's name.)

NEW MEMBERS

Michelle Glancy Aviation

|

JANUARY FUN FACTS

In a lot of places around the world, January 4th is celebrated as Trivia Day. It's a day to share your love of seemingly useless knowledge. Let's start the new year by learning about this month.

- **Named after the god of transitions.** January was named after Roman god Janus, who ruled over beginnings and transitions. He's a bit two-faced, literally. He's often depicted as having two faces, one that looks forward and one that looks to the past. That's kind of poetic and fitting, isn't it? It's natural for us to reflect on the past year and also look forward to the new one.
- **January's birthstone and flower.** January's birthstone is the beautiful red garnet. The garnet represents balance. That is definitely something we all need after the crazy busy month of December. It is also thought to keep the wearer safe during travel. Meanwhile, the Dianthus Caryophyllus is one of two flowers recognized as the official birth month flower. It comes in many beautiful colors and is the ancestor to the Carnation. In fact, most people just call it a Carnation now. Fancier Latin names are always prettier, though!
- **International Creativity Month.** January, the first month of the year, provides an opportunity to take a fresh approach to problem-solving and renew confidence in our creative capabilities.
- **Month of the wolf.** During Anglo-Saxon times, people supposed that wolves were extremely active in the month of January. That is why it is called "Wulfmonath" or "wolf-month." It was the month hungry wolves came scavenging at peoples' doors.
- **Shakespeare.** The only Shakespeare plays that mention January are "Much Ado About Nothing" and "Winter's Tale."
- **More on January.** January in the Northern Hemisphere is the seasonal equivalent to July in the Southern Hemisphere and vice versa. Leap years exempted, January always begins on the same day of the week as October. In leap years, January always begins on the same day of the week as April and July.

Source: <https://www.plat4om.com/>

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
R	I	G	O	N	H	V	T	X	Z
Z	E	L	E	I	B	N	I	D	S
P	A	T	N	D	T	P	O	N	E
A	R	I	I	A	S	A	N	N	C
P	N	O	X	R	W	Q	W	R	U
G	I	I	B	V	E	X	I	U	R
U	N	O	M	A	N	M	D	Y	I
G	G	Y	M	E	J	D	E	S	T
Q	S	W	E	R	O	T	Y	N	Y
O	M	O	N	E	Y	A	S	D	T

EARNINGS
ENJOY
MONEY
NATIONWIDE
PHOENIX
RETIREMENT
SAVE
SECURITY
SHINING
TAXING

TWO EASY STRETCHES TO RELEASE TENSION

Feeling stressed? After the hustle and bustle of the holidays for the past two months, many of us may need to de-stress. Give your body a break with these two stretches.

Back Stretch:

- Scoot to the front of a sturdy chair with your feet flat on the floor.
- Bend slowly forward at the hips.
- Let your chin drop and your hands fall to your shins until you feel a stretch.
- Hold for 10 to 30 seconds.
- Sit up slowly.
- Repeat 3 to 5 times.

Neck Stretch:

- Sit up tall and look straight ahead.
- Turn your head slowly to the right until you feel a slight stretch.
- Hold for 10 to 30 seconds.
- Turn to the left and hold again.
- Repeat 3 to 5 times.

As with any new exercise regimen, talk to your doctor before starting a new routine.

Source: *Strive*, newsletter for healthy living, Spring 2021

SOCIAL SECURITY PAY BUMP

Social Security and Supplemental Security Income payments for approximately 70 million Americans will increase by 5.9% in 2022, the Social Security Administration announced on October 13, 2021. The increase will begin with the January 2022 benefit payments. This is the largest increase in over a decade.

You should have received your notification of your increase by mail in December. You can also view your COLA notice online through your personal *my Social Security* account at www.socialsecurity.gov/myaccount. If you have not already created your account, you can do so at the same website.

There will also be changes to Medicare premiums for 2022. Your change should be included in your Social Security notice received in December. Those changes are also available at the Medicare website, www.medicare.gov.



"Snowflakes are one of nature's most fragile things, but look at what they can do when they stick together."
- Unknown

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

JANUARY COPRA CHRONICLE

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Litchfield Park, AZ 85340



HAPPY NEWYEAR

2022 MEMBERSHIP MEETING ANNOUNCEMENTS

Meetings held virtually until further notice

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