



COPRA CHRONICLE

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

April 2022

MEMBERSHIP IS OUR STRENGTH

Issue 4

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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 Mary Jo Sunder.

Mary Jo can be reached by: telephone at 602-206-5515, or by email at copra.members@gmail.com

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COPERS UPDATE

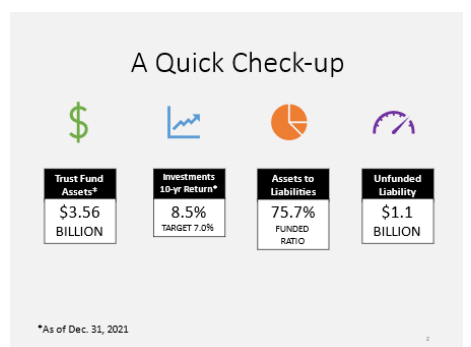
BY SCOTT STEVENTON
RETIREMENT PROGRAM ADMINISTRATOR

Spring in Phoenix is always met with mixed feelings. It means our mild winter is done and we have beautiful weather the rest of the country is envious of for a few months, but it also means the summer heat is right around the corner. For me, spring means I have the opportunity to touch base with our retirees and share exciting news from COPERS.

For those that were not able to attend the annual COPRA spring meeting, I'm happy to share several updates with you via this article.

First and foremost, please know that your retirement plan is safe, your benefits protected, and our future continues to look brighter each day (even considering things happening on the world stage). As of Dec. 31,

2021, the COPERS trust is valued at \$3.56 billion. That's a 17% increase over the prior year. We have exceeded our long-term assumed earnings rate of 7% with a 10-year average rate of return on investments of 8.5%. Our funded ratio jumped from 63% to 75%, leaving the unfunded liability just over \$1 billion. Our funding level is approaching pre-2005 levels. All of this speaks to the leadership of the COPERS Board of Trustees and the City's commitment to COPERS. These strong numbers also show the pension reform enacted by the voters in 2015 is working. Too many times in various media coverage, public employee pension plans receive negative attention. While it is true that some plans across the US have faced a challenging few decades, I am proud to share that the steps taken by the COPERS Board, the City, and the voters are starting to have a positive effect on our retirement plan. Thanks to the efforts of many, we are starting to see employer contributions heading down, which puts less strain on the overall city budget.



(Continued on page 4)

PRESIDENT'S MESSAGE



Rob Sweeney

I like Snapple®. You know, that ubiquitous bottled tea drink you can find on the grocery store shelves and in convenience store coolers. Well, I guess I have a significant preference for the Diet Half n' Half (lemonade tea) variety and not just any Snapple.

I recall having my first Snapple while in graduate school. Needing something to keep me energized for night classes after a full day's work, I migrated to a cold Snapple at the university's snack shack. Maybe I had a subliminal voice asking me a question, 'Snapple?', just like Jerry and Elaine in the comedy sitcom *Seinfeld*.

While I do love the taste of the Half n' Half (yes, sometimes, 'too fruity'), I was like a kid in the candy store when twisting off the top to read the fun 'Snapple Fact' printed on the backside of the twist top.

Snapple has rebranded its product a bit: plastic bottles vs. glass; new variations of flavors; 'Snapple Fact' became, 'Real Fact #nn'. I don't know if I can count on reading the Real Facts as an element of my life-long learning strategy. But hey, it's fun!

Like Real Fact #69: No word in the English language rhymes with month. Or Real Fact #833: Children have more taste buds than adults. Or Real Fact #44: The bullfrog is the only animal that never sleeps. I admit, I do fact check Snapple's 'Real Facts' just to make sure I don't sound like a reincarnated Cliff Clavin, Jr. espousing inaccurate (useless) facts.

We are all bombarded with information and facts daily. Sometimes it is hard to tell the truth from fiction. I will help you with one: if you ever receive an email or phone call purporting to be me seeking money to help me due to some unfortunate circumstance (insert issue of your choice here!), rest assured it is not me.

Here are a few more FACTS: The Internal Revenue Service will never call you or email you and demand money from you (Source: <https://www.irs.gov/newsroom/avoid-scams-know-the-facts-on-how-the-irs-contacts-taxpayers>). No state lottery requires a winner to pay money (other than buying an initial ticket) to receive the grand prize (Source: <https://www.justice.gov/archives/opa/blog/lottery-fraud-if-you-have-pay-you-didn-t-win>). The Social Security Administration will never call or email you and threaten non-payment of your monthly benefits (Source: <https://faq.ssa.gov/en-us/Topic/article/KA-10018>).

Scammers by nature are unscrupulous. The only fact they care about is finding a way to separate innocent people from their money or personal information. I wish we could live in a society where we can generally trust what we hear and what is requested of us. As we age, scammers take advantage of the fact that our minds might not be as sharp as they once were. Given that, we need to learn and embrace a new strategy to understand fact or fiction.

When you receive calls, emails or US mail that seem out of the ordinary or unsettling, you need to pause and give yourself time to check the facts. I have not researched a marketing tagline for this moment. In grade school we learned, 'Stop-Drop-Roll' if we were on fire. Perhaps we should contemplate, 'Pause-Review-Validate-Report' before acting on something we did not request.

Pause: This gives you time to fact check what is asked of you. Get the name and number of the individual calling. Don't immediately give any information or reply to emails or US Mail.

Review: Take the time to review all information provided. Ask yourself a question: does the caller's or sender's request seem plausible? Hover over the email to determine if it is from a legitimate government or corporate entity. Scammers can, 'spoo' an email to look legitimate. You need to look at the address correctly and you may find it is coming from 'Chase Bank Fraud' using an email of 'lieforme2022@gmail.com'. If you can, look up the phone number of the caller in your computer's browser. You may see that the number has already been reported as a scammer. *(Continued on page 3)*

PRESIDENT'S MESSAGE (CONTINUED)

(Continued from page 1)

Validate: Use known organizational communications channels to validate what is being asked of you. If the so-called 'bank' calls you and asks for information, tell them you will call them back. You can then find the official number to your financial institution via your monthly statement or back of the credit card. Call the number and ask if they are seeking any information from you. NEVER call the number given by the scammer.

Report: If you determine you were being scammed, you can report the issue to numerous sources such as the Federal Trade Commission (<https://reportfraud.ftc.gov/#/>) or call 1-877-FTC-HELP) or non-profits like AARP (<https://www.aarp.org/money/scams-fraud/> or call 1-877-908-3360). If you have unfortunately fallen victim to a scam, please contact your local police so they can investigate and hopefully help you recover any financial losses.

Finally, you can register your phone number(s) on the Federal 'Do No Call Registry' (<https://www.donotcall.gov/> or call 1-888-382-1222). While scammers often ignore the registry and call you regardless, it does help to limit the number of marketing calls you will receive. You can also report spam email to your email provider or drop the email in your 'Spam' folder and the system will learn to not deliver you email from the sender in the future. Ask a trusted friend or family member help you navigate through any of the steps above should you be unsure if you are dealing with fact or fiction.

Learning facts keeps our minds sharp and our hearts young. We can learn facts completing crossword puzzles, reading, visiting museum's or just drinking Snapple. Find your source for facts to always check what may be too good to be true or troubling.

I wish you good health and happiness – Rob

TECH CORNER - WHAT TO DO IF YOU GET A SPAM TEXT

If you have a cell phone, you more than likely have received spam text. The following is an abbreviated article from Reader's Digest on the best way to deal with them.

"Your best step is to block the text sender—don't click any links!—and report the spam. Then, delete the text from your phone.

Silence is always the best policy. Never respond to spam texts, not even with "stop." "Many times, spam texts are sent by programs that send them out en masse," explains Burton Kelso, chief tech expert with Integral, a computer and laptop repair service. "When you respond to a text message, you're letting the spammer know that your number is legitimate and that encourages the spammer to continue." Then, your verified number could be sold to other text spamming companies, which is why "silence is always golden," he says."

Block spam texts on an iPhone

1. Open the text.
2. Tap the arrow next to the contact number that's found at the top of the screen.
3. Tap the gray Info button.
4. Tap blue Info button.
5. Scroll down and tap Block this Caller.

Block spam texts on an Android

1. Open the text.
2. Tap the three-dot menu in the upper-right corner of the screen.
3. Tap Details.
4. Tap Block Contact.

Dealing with unwanted robocalls is somewhat different and will be covered in the May issue of the COPRA Chronicle.

Source: Bradford, Alina. "How to Stop Spam Texts on an iPhone or Android." Reader's Digest, 22 February 2022, <https://www.rd.com/article/how-to-stop-spam-texts>

COPERS UPDATE (CONTINUED)

(Continued from page 1)

In January, the Retirement Office was proud to announce that the City's [Deferred Compensation Plans](#) would be joining our team. In coordination with our partners at Nationwide, the opportunities to build your financial future together greatly increased. Your City of Phoenix related retirement income is now managed in one office, with the same team. We hope that you will continue taking advantage of the amazing programs and extremely low fees offered by Nationwide. As a retiree you have access to all the same benefits as you did while still actively working.



Nationwide®

Nationwide offers a wide range of Webinars and other live and recorded training available to you as a retiree. Please visit their [website](#) for a list of upcoming events and to contact your local Retirement Specialists that works only with City of Phoenix retirees and employees.

2022 brings a number of other exciting announcements. Thanks to strong investment earnings over the last five calendar years, COPERS is able to grant the largest PEP (Pension Equalization Program) increase in a decade. Eligible retirees will receive a 2.28% increase on their April 1st pension check. As a reminder, the PEP increase and 13th check are self-funded by excess returns and are only paid if the excess returns support the minimum amount as described below.

Post-Retirement Increases

Pension Equalization Program (PEP)

- Permanent increase
- Eligible if retired 36 months by January 1st
- Paid with April check retroactive to January
- Lesser of prior year's CPS (not less than zero) or percentage supported by excess returns reserve
- Reserve Fund balance based on excess investment returns over 8%

13th Check

- Dependent upon last Fiscal Year's Results
- One time payment
- Eligible if retired by June 30th of payment year
- Paid with December pension payment
- Lesser of ½ of prior year's CPI increase or 3%; minimum of 1%, if excess returns reserve balance sufficient

Each spring, the Retirement Office coordinates the annual Benefit Entitlement Affidavit process. For 2022, those with the last names beginning G through M, should have received an affidavit. To those that have returned them already, Thank You. Second notices will be sent out in April. Remember, failure to respond by the due date may result in your benefits being suspended until we hear from you. Retirement Office staff is happy to assist you via a scheduled appointment. City Hall is by appointment only. If you show up without an appointment, you may be turned away. To speak with staff or to schedule an appointment, please call our office at (602) 534-4400.

As we move fully into 2022, I'll leave you with the words from a sign that hangs in my office: "Life Begins at Retirement". For more information on this and many more topics, I encourage you to visit the [COPRA Website](#) to view the full presentation from the meeting and also take a moment to visit the [Retirement Office Website](#) to sign up for our email list.

NEW MEMBERS

Carolyn Willmer

Human Services

"The world is its own magic."

— Shunryu Suzuki

IN REMEMBRANCE

Name	Department	Date of Death
Julian Gonzales	Public Works	06/30/2021
Samuel Gonzales	Street Transportation	12/05/2021
Janice Pike	Library	01/08/2022
Betty Jo Thornton (Warren B.)		01/08/2022
Roberta Howe	Police	01/24/2022
John D. Aspeitia	Parks and Recreation	01/27/2022
Robert Baird	Development Services	02/02/2022
Shirley Arvizu (Frank G.)		02/07/2022
Mary Matako (John M. Sullivan, Jr.)		02/14/2022
Manuel G. Garcia	Public Works	02/18/2022
Al S. Rodriguez	Public Works	02/18/2022
Betty J. Chipman	City Court	02/22/2022
Michele Wdowik	Police	02/22/2022
Librado Renteria	Street Transportation	02/25/2022
Arthur Alejandro	Aviation	02/27/2022
David R. Peterson	Street Transportation	02/28/2022
Antonia N. Trujillo	Aviation	03/09/2022
Henry Helmar (Joan)		03/13/2022

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

"April has put a spirit of youth in everything"

— William Shakespeare

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 March winner is **Julie Pearman. CONGRATULATIONS Julie!**

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 Mary Jo Sunder at copra.members@gmail.com. She can also be reached by phone at 602-206-5515.

Sign up now!

COPRA ANNUAL HOLIDAY PARTY SAVE THE DATE

The COPRA board is very hopeful that we will be able to resume in person membership meetings this fall. We have begun planning for the Annual Holiday Party, which will be held on Friday December 2nd at the Washington Activity Center. There will be great food, good friends, door prizes and our annual toy drive.

This party will be a great opportunity to reconnect with other COPRA members who we have missed during COVID. Look for updates and more info in upcoming issues of the Chronicle.

NEW RETIREES (JANUARY)

Mohssain Aram	Public Works	Patty Martin	Aviation
Tony Beal	Water Services	Virgil Mendoza	Street Transportation
Anthony Bouldin	Street Transportation	Julian Meyers	Water Services
Rodney Brooks	Water Services	Todd Pease	Planning and Dev Dept.
David Burgess	Planning and Dev Dept.	Justin Perkins	Water Services
Jose Chavez	Phoenix Convention Center	George Petro	Aviation
Walter Chisum	Street Transportation	Eva Pierson	Housing Dept.
Mark Fuss	Public Works	Patrick Presley	Street Transportation
Tony Garcia	Street Transportation	Teresa Rivera	Police Dept.
Charles Garvey	Housing Dept.	Mary Smith	Fire Dept.
Gerardo Gutierrez	Water Services	Victoria Welch	Water Services
Michael Hintze	City Courts	Terrie Wimberly	Public Transit
Ann Kells	Police Dept.	Anthony Zubia	Street Transportation
Thomas Lahm	City Clerk		

NEW RETIREES (FEBRUARY)

Annie Alvarado	Neighborhood Services	Hans Harambasic	Planning and Dev Dept.
Mariana Arismendez	Planning and Dev Dept.	Robert Harper	Police Dept.
Leonard Brooks	Public Works	Randall Hein	Public Works
Thelma Campbell	Charging	Jeffrey Ide	Library
Anne-Marie Cross	Aviation	Rudy Leyva	Phoenix Convention Center
Doug Dinodica	Municipal Court	Terry Lowry	Municipal Court
Michelle Dodds	Planning and Dev Dept.	Deborah Miller	Human Resources
Richard Dominguez	Planning and Dev Dept.	Edward Perez	Water Services
Patrick Doran	Water Services	Victor Rodriguez	Public Works
Lawrence Espinosa	Water Services	Rodney Saubel	Communications Office
Michael Fitch	Water Services	Ian Smith	Development Services
Thomas Fowler	Street Transportation	James Villarreal	Planning and Dev Dept.
Darien Halle	Street Transportation	Stephen Wetherell	Civil

POSTCARD FROM THE PAST



Phoenix's first City Hall was located on Washington Street, between First and Second Streets. It was completed in 1888, but the bell tower was a 1905 addition, so this postcard probably dates back to around 1907. Part of the building was used as the temporary territorial capital from 1889 to 1901. City offices moved into one side of a new City-County building (Historic City Hall) in 1929 and old City Hall was demolished.

THANK YOU!

The COPRA Board would like to thank Jeff Barton and Scott Steventon for the excellent presentations they gave during the March 17th General Membership Zoom Meeting. COPERS and the City as a whole are in good hands under their leadership. This issue has Scott's update on COPERS and a summary of Jeff's State of the City presentation will appear in the May Chronicle.

APRIL FACTS

- April is a great month for meteor showers. One of which is the Lyrids meteor shower, which appears from April 16th to April 26th each year. There's another one called the Eta Aquariids meteor shower that can be seen onwards from April 21st.
- There are quite a few notable historical people born in April, such as Leonardo da Vinci, Shakespeare, and Queen Elizabeth II.
- On April 15, 1912, the famous Titanic ship hit an iceberg and sunk on her first and only voyage.
- George Washington was inaugurated as the First President of the United States on April 30, 1789.
- Of course, one of the most well-known dates of April, is April Fools' Day on the 1st of the month. No one is sure where this originated from, but some believe it to be inspired by Geoffrey Chaucer's story in "Canterbury Tales" called "Nun's Priest's Tale."
- On April 11, 1970, Apollo 13 was launched and ran into difficulties about two days later. It was then that the famous line "Houston, we've had a problem here" was said, and is today usually misquoted.

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
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Human Resources - Benefits Section	(602) 262-4777
COPMEA.....	(602) 262-6858

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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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2022 MEMBERSHIP MEETING ANNOUNCEMENTS

Meetings held virtually until further notice

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