



COPRA CHRONICLE

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

March 2023

MEMBERSHIP IS OUR STRENGTH

Issue 3

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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 Slunder.

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

GET MORE OUT OF YOUR COPRA CHRONICLE GO ELECTRONIC!

If you have a computer, tablet, or smart phone, subscribing to the Chronicle electronically is way better than receiving it by mail. Why?

Reason 1: Electronic version provides hyperlinks to websites and email addresses so you don't have to type them in manually.

Reason 2: Can be read anytime, anywhere on your electronic device. You can even read it with the lights off!

Reason 3: No need for reading glasses because you can zoom into text and pictures.

Reason 4: Costs significantly less to produce and distribute than having a paper copy printed and mailed. No paper to recycle either!

To receive your Chronicle electronically, simply send an email requesting the change to Membership Chairperson, Mary Jo Slunder, at copra.members@gmail.com.

MARCH FUN FACTS

- President John F. Kennedy founded the Peace Corps on March 1, 1961. It is a successful volunteer organization that has since sent at least 235,000 Americans abroad to developing countries to help with health care, education, and other human needs.
- On March 10, 1876, Alexander Graham Bell made the first-ever phone call. It was to his assistant, and he said, "Mr. Watson, come here. I want to see you."
- March is the time of year when animals start waking up from hibernation.
- The name for March comes from Mars, the Roman god of war. It was named as such in both the Julian and Gregorian calendars.

PRESIDENT'S MESSAGE



Rob Sweeney

Spring is here, at least in the Phoenix area. It is always a joy to see the rebirth of the desert and the plants around our home. It is a reminder that another season is upon us and warmer (quite a bit warmer!) days are ahead.

Springtime also reminds me of the chores my mom and dad had lined up for us kids. I grew up just north of Christown Mall in a loving home with evaporative cooling. Each spring we brought the mattresses outside to 'dry out' in the sun and scrubbed the walls of every room to ensure no mildew was growing. We scraped the evaporative cooler grills, only to lose a few knuckles' worth of skin in the process, then painted them with a fresh coat of paint, which I am sure included lead.

The spring-cleaning chores also included getting rid of what no longer added value to the home. This was always a difficult task for my depression-era parents. They ALWAYS found some value in what was someone else's trash. used bottle of Palmolive dish soap: cut it in half and use the top half as a funnel and use the bottom half as a holder for cotton balls in the medicine cabinet! An empty coffee can: leave in the garage and put dead batteries in it until dropping off at the hardware store. Thread-borne bed sheets: they make great drop cloths when painting. Needless to say, the depression-era concept of repurpose is not lost on me, and my kids hate me for it!

While you may be drafting your own list of things to do this spring, businesses and governments have their own lists of things to clear out each year. Most states have laws which protect you and me, even if we forget we actually had a financial interest in a bygone transaction. Whenever an individual, business or government has an asset that is not theirs and cannot locate the person to whom it belongs, they MUST submit said asset to the state. Generally, this is called, 'unclaimed property.' States keep track of such unclaimed property and publicly publish lists in hopes to reconnect the property with its owner.

In Arizona, the Department of Revenue has a listing of unclaimed property available for public query on its website. Searching the site is simple, yet does not tell you the value nor description of the long-lost asset. You may notice your name along with an address you recognize and nothing else. Following the documented process will reconnect you with property you may have not remembered. This process is similar in every state.

It is a good idea to look at the unclaimed property listing annually in states you may have lived or had financial dealings. States' statutes dictate how long each state holds on to the property before considering it forfeited by the owner. A forfeiture means the state gets to keep the asset!

Whatever you may do this spring, adding a review of states' unclaimed property to your spring cleaning-list may be a good return on investment of your time.

I wish you good health and happiness – Rob

NEW RETIREES (JANUARY)

Ana Armenta	Fire Department	Jeffrey Loncao	Water Services Dept.
Carl Corona	Street Transportation Dept.	Joseph Loreda	Public Works Department
Jany Di Giovanni	Municipal Court	Nordahl Monohan II	Public Works:Department
Susan Elliott	Aviation Department	Tara Murphy	Human Services Dept.
Carlos Encinas	Water Services Department	Denise Overstreet	Human Resources Dept.
Gary Enoch	AviationDepartment	Curtis Porter	Phoenix Police Dept.
Michael Escobedo	Water Services Department	Mark Schroeder	Water Services Dept.
Yolanda Fernandez	Phoenix Police Department	Deborah Sedillo Dugan	Public Information Office
Carlos Huerta	Street Transportation Dept.	Kenneth Stilgenbauer	Water Services Dept.
Larry Hunter	Water Services Department	Eric Toll	Comm. & Economic Dev.
Erle Jones	Human Resources Dept.	Alvin Watson	Planning & Dev. Dept.
Walter Leavitt	Water Services Department	Thomas Worhack	Aviation Department
Donald Lee	Street Transportation Dept.		

RETURN YOUR BENEFIT ENTITLEMENT AFFIDAVIT BY APRIL 7

CITY OF PHOENIX RETIREMENT OFFICE

COPERS and the City of Phoenix take protecting the delivery of your monthly benefit and your personal information seriously. Confirming that we can reach you to deliver and protect your benefits and personal information takes many forms. One form that many retirees recognize is COPERS' yearly review of pensioners. All members receive a Benefits Entitlement Affidavit once every three years based on an alpha designation. This document must be notarized and returned to COPERS to avoid interruption to your monthly payments.

2021 – Last names beginning A – F
2022 – Last names beginning G – M
2023 – Last names beginning N - Z

COPERS asks that you please review the information, complete the form, and return it to the COPERS office in the enclosed self-addressed envelope as quickly as possible. **If your last name begins with N-Z and you have not received your affidavit by March 15, contact the Retirement Systems Office at (602) 534-4400.**

Did you know COPERS offers free notary services to all retirees? An appointment is required. Simply call our office to schedule an appointment. Notary attestations are also available through many different providers such as financial institutions and private vendors. The Arizona Secretary of State has a referral website to find a notary in your service area: <https://azsos.gov/search/node/notary%20search>.

UPCOMING EVENTS IN THE PHOENIX AREA

- March 4-5 **58th Annual Phoenix Scottish Games.** The Highland Games in Gilbert are a celebration of Scottish heritage, combining aspects of sport and culture. Men and women compete in traditional “heavy athletic” events including throwing various weights, stones, and the caber (a pole) for distance, height, or accuracy. Also take time to enjoy Celtic pipe and drum bands perform as entertainment, in competition, and as accompaniment to Highland dancing. For more information and tickets visit: <https://phoenixscottishgames.com/>
- March 11 **40th Annual St. Patrick’s Day Parade and Irish Faire.** The parade begins at 10:00am at 3rd Street & Oak Street and leads through downtown Phoenix to Margaret T. Hance Park. Events at Hance Parks run from 10:00am to 5:00pm. Three stages of entertainment include Irish music, Irish step dancing, and bagpipers. The venue also includes food and beverages, Irish crafts & merchandise, a children’s area, and a VIP pub featuring Arizona craft beer. For more information and tickets visit: <https://stpatricksdayphoenix.org/>
- March 9-12 **Parada del Sol Rodeo.** The Parada del Sol Rodeo at Westworld in Scottsdale has been officially sanctioned by the Professional Rodeo Cowboys Association (PRCA) and is one of the oldest rodeos in the country. The family-friendly event is packed with excitement, featuring bull riding, wrestling, calf roping, barrel racing, and more. For more information and tickets visit: <https://rodeoscottsdale.com/>
- March 18 **Boots in the Park.** This one-night-only event at Gilbert Regional Park is filled with chart-topping country artists, a variety of craft foods, refreshing beverages, full bars, line dancing, fun art installations for the gram, and much more. All ages are welcome to experience the fun! For more information and tickets visit: <http://www.bootsinthepark.com/events/gilbert-az/>



DESTINATION ARIZONA: KARTCHNER CAVERNS STATE PARK



If you are planning a trip to southern Arizona, Kartchner Caverns State Park is a must-visit destination for anyone interested in nature and geology. With its stunning underground chambers, beautiful desert landscapes, and rich array of wildlife, it is a unique and unforgettable experience that should not be missed.

The cave complex is a series of interconnected underground chambers and tunnels that covers approximately 2.4 miles of total passage length. It is one of the largest, most complex and biologically diverse limestone caves in the United States. The caverns are filled with stunning stalactites, stalagmites, flowstones, and other unique geological formations, making it a truly awe-inspiring place to visit.

Discovered in 1974 by two cavers, Gary Tenen and Randy Tufts, the caverns were kept a secret for more than a decade to protect its delicate ecosystem. The land was purchased by the state in 1988 so it could be developed into a park. After more than 10 years of careful planning and development, it finally opened to the public in 1999.

Kartchner Caverns offers a variety of activities for visitors to enjoy, including guided tours of the caverns, hiking, bird watching, and nature walks. It has several hiking trails, including a 1.5-mile nature trail that leads visitors through the stunning Sonoran Desert landscape and provides opportunities to see local wildlife. Bird watching is another popular activity, as the park is home to a variety of bird species, including the Gila woodpecker, the Western bluebird, and the cactus wren.

For more information about planning a trip to Kartchner Caverns, including location, park hours, entrance fees, tours, and accommodations, visit their website at: [Kartchner Caverns State Park](https://www.kartchnercaverns.com/).

Sources:

Kartchner Caverns State Park. 28 January 2023. Arizona State Parks. <https://azstateparks.com/kartchner>

Kartchner Caverns State Park. 27 January 2023. Wikipedia. https://en.wikipedia.org/wiki/Kartchner_Caverns_State_Park

[Kartchner Caverns State Park](https://en.wikipedia.org/wiki/Kartchner_Caverns_State_Park)

POSTCARDS FROM THE PAST



Long-time Phoenix residents may fondly remember Legend City, a western-themed amusement park located at the border between Phoenix and Tempe, near Papago Park.

Legend City was the brainchild of Louis Crandall, a Mesa advertising agency owner and artist, who envisioned it as an Arizona version of Disneyland. When it opened on June 29, 1963, it quickly became a fixture of the Phoenix community and offered a range of attractions, including thrill rides, arcades, and live entertainment. Despite its popularity, it faced financial difficulties in the late 1970s, and eventually closed in 1983. The 83-acre site is now home to the Salt River Project

corporate headquarters and other commercial buildings.

Sources:

Legend City. 28 January 2023. Wikipedia. https://en.wikipedia.org/wiki/Legend_City

Seely, Taylor. 29 September 2019. The Arizona Republic. What's the story behind Legend City, Arizona's shuttered theme park? <https://www.azcentral.com/story/news/local/arizona/2019/07/29/legend-city-arizona-theme-park-louis-crandall-valley-101-podcast/1807288001/>

IN REMEMBRANCE

Name	Date of Death	Department
Dolores Werner (Jerome)	12/01/2022	
Janet Shuart (Alan R.)	12/09/2022	
G. Gary Roberts (Linda N. Blew)	12/11/2022	
Nydia Martinez (Jose E.)	12/17/2022	
Alfonso Garibaldi	12/22/2022	Water Services
Jack G. Lynn	12/30/2022	Public Works
Thomas Buranich	01/09/2023	Public Works
Mary L. Mulvihill	01/10/2023	Law
Vicki Waddell	01/10/2023	Police
Melissa Torres (Guadalupe)	01/12/2023	
Jose S. Garcia	01/20/2023	Street Transportation
Eunice M. Scott (Walter)	01/23/2023	
Amelia Gollihar	01/24/2023	Water Services
John C. Scoles	01/24/2023	Water Services
William P. Siggins	01/25/2023	Finance
Guy F. Kelley	01/28/2023	Phoenix Convention Center
Maureen S. La Pointe	01/31/2023	Phoenix Police

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

EIGHT THINGS TO KEEP IN MIND AS YOU PREPARE TO FILE YOUR 2022 TAXES

Tax season is here. Whether you itemize or take the standard deduction, keep these eight things in mind when filing your federal return.

1. Income tax brackets shifted a bit

There are still seven tax rates, but the income ranges (tax brackets) for each rate have shifted slightly to account for inflation. For 2022, the following rates and income ranges apply:

Taxable Income Brackets

Tax Rate	Single Filers	Married Couples filing jointly (and qualifying widows and widowers)
10%	\$0 to \$10,275	\$0 to \$20,550
12%	\$10,276 to \$41,775	\$20,551 to \$83,550
22%	\$41,776 to \$89,075	\$83,551 to \$178,150
24%	\$89,076 to \$170,050	\$178,151 to \$340,100
32%	\$170,051 to \$215,950	\$340,101 to \$431,900
35%	\$215,951 to \$539,900	\$431,901 to \$647,850
37%	\$539,901 and more	\$647,851 or more

2. The standard deduction increased slightly

After an inflation adjustment, the 2022 standard deduction increases to \$12,950 for single filers and married couples filing separately and to \$19,400 for single heads of household, who are generally unmarried with one or more dependents. For married couples filing jointly, the standard deduction rises to \$25,900.

3. Itemized deductions remain mostly the same

For most filers, taking the higher standard deduction is more practical and saves the hassle of keeping track of receipts. But if you have enough tax-deductible expenses, you might benefit from itemizing.

(Continued on page 6)

EIGHT THINGS TO KEEP IN MIND AS YOU PREPARE TO FILE YOUR 2022 TAXES (CONTINUED)

(Continued from page 6)

The following rules for itemized deductions haven't changed much for 2022, but they're still worth pointing out.

- **State and local taxes:** The deduction for state and local income taxes, property taxes, and real estate taxes is capped at \$10,000.
- **Mortgage interest deduction:** The mortgage interest deduction is limited to \$750,000 of indebtedness. But people who had \$1,000,000 of home mortgage debt before December 16, 2017 will still be able to deduct the interest on that loan.
- **Medical expenses:** Only medical expenses that exceed 7.5% of adjusted gross income (AGI) can be deducted in 2022.
- **Charitable donations:** The deductions for charitable donations are not as generous as they were in 2021. In 2022, the annual income tax deduction limits for gifts to public charities are 30% of AGI for contributions of non-cash assets—if held for more than one year—and 60% of AGI for contributions of cash.
- **Miscellaneous deductions:** No miscellaneous itemized deductions are allowed.

4. IRA contribution limits remain the same and 401(k) limits are slightly higher

The traditional IRA and Roth contribution limits in 2022 remain the same as the prior year. Individuals can contribute up to \$6,000 to an IRA, and those age 50 and older also qualify to make an additional \$1,000 catch-up contribution. If you're able to max out your IRA, consider doing so—you may qualify to deduct some or all of your contribution.

However, the 2022 contribution limits for 401(k) accounts have increased to \$20,500. If you're age 50 or older, you qualify to make an additional \$6,500 catch-up contribution for this tax year as well.

5. You can save a bit more in your health savings account (HSA)

For 2022, the maximum you can contribute to an HSA is \$3,650 for an individual (up \$50 from 2021) and \$7,300 for a family (up \$100). People age 55 and older can contribute an extra \$1,000 catch-up contribution.

To be eligible for an HSA, you must be enrolled in a high-deductible health plan (which usually has lower premiums as well). Learn more about the [benefits of an HSA](#).

6. The Child Tax Credit is lower after a one-year bump

Tax credits, which reduce the tax you owe dollar for dollar, are normally better than deductions, which reduce how much of your income is subject to tax.

In 2021, the American Rescue Plan Act (ARPA) temporarily enlarged the Child Tax Credit. But in 2022, the credit returns to \$2,000 per child age sixteen or younger. The credit is also subject to a phase-out starting at \$400,000 for joint filers and \$200,000 for single filers. For other qualified dependents, you can claim a \$500 credit.

7. The alternative minimum tax (AMT) exemption is higher

Until the AMT exemption enacted by the Tax Cuts and Jobs Act expires in 2025, the AMT will continue to affect mostly households with incomes over \$500,000. For 2022, the AMT exemptions are \$75,900 for single filers and \$118,100 for married taxpayers filing jointly. The phase-out thresholds are \$1,079,800 for married taxpayers filing a joint return and \$539,900 for all other taxpayers. (Once your income for the AMT hits the phase-out threshold, your AMT exemption begins to phase out at 25 cents for every dollar over the threshold.)

8. The estate tax exemption is even higher

The estate and gift tax exemption, which is indexed to inflation, rises to \$12.06 million for 2022. But the now-higher exemption is set to expire at the end of 2025, meaning it could be essentially cut in half at that time if Congress doesn't act.

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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 **Susan J. Clouse**. **CONGRATULATIONS Susan!**

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

Sign up now!

2022 TAXES (CONTINUED)

(Continued from page 6)

The annual gift exclusion, which allows you to give money to your loved ones each year without incurring any tax liability or using up any of your lifetime estate and gift tax exemption, increases to \$16,000 per recipient (up \$1,000 from 2021).

Source:

Charles Schwab. 2022 Taxes: 8 Things to Know Now. 9 November 2022. <https://www.schwab.com/learn/story/taxes-things-to-know-now#:~:text=After%20an%20inflation%20adjustment%2C%20the,with%20one%20or%20more%20dependents>.

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.

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

MARCH COPRA CHRONICLE

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MEMBERSHIP MEETING ANNOUNCEMENTS

All attendees
will receive a
raffle ticket for
five chances
to win a \$25
gift card.



SAVE THE DATE!
Spring General Membership Meeting
March 17, 2023 (St. Patrick's Day)
10:00am – 12:00pm
Devonshire Senior Center
2802 E Devonshire Ave.

You may have the
Luck Of the
IRISH!

Note: COPRA Board meeting will take place immediately after the General Membership Meeting.