



COPRA CHRONICLE

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

March 2024

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, or \$100 for lifetime. 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:
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.

PENSION EQUALIZATION PROGRAM (PEP) INCREASE FOR 2024

SCOTT STEVENTON - RETIREMENT PROGRAM ADMINISTRATOR

On February 14, 2023, the COPERS Board reviewed the in-depth analysis by COPERS' actuary and staff and voted to grant a PEP increase of 0.02% for calendar year 2024. The increase will be processed for payment with the April 1, 2024, pension check, which is the March 2024 pension payment. It will also include two months of retroactive PEP payments for the months of January and February 2024.

To see what your new monthly pay rate is, access your eCHRIS account at <https://hcmprod.phoenix.gov/psp/hcmprod/?cmd=login>, click on the Payroll icon, then click in the area to view to the details of your April 2024 pension check. The new pay rate is located in the Hours and Earnings section of the pay stub. If you need a password reset to access your online account, please contact the City of Phoenix Help desk at (602) 534-4357.

PEP was added to the plan in 1992 as a way to provide a permanent increase to a person's pension (similar to a cost-of-living adjustment), but tied the amount to excess earnings of the plan. Prior to that there were no increase provisions for retirees. PEP increases are guaranteed and must meet certain criteria each year to be granted. Importantly, reserve funds (described below) must be available to fund such increases.

To be eligible for the PEP increase, the you must have received 36 months of pension payments as of January 1, 2024. Further, the PEP amount is the lesser of the prior year's Consumer Price Index, or CPI, (not less than zero), or a percentage supported by the reserve fund.

The PEP is self-funded by the Pension Equalization Reserve (PER) Fund. This PER Fund is only increased when COPERS' five-year arithmetic average return exceeds 8%. Any amount in excess of 8% is transferred to the fund to cover the cost of the increase to the benefit. Based on the most current five-year average return (8.02%), a limited amount of funds was transferred to the PER to fund this increase.

PRESIDENT'S MESSAGE



Rob Sweeney

March, the month of Ireland's Patron Saint and a time to clean house!

The US spends more money per capita celebrating St. Patrick's Day. We all, apparently, claim to be a, 'wee bit' Irish on March 17. Green everywhere! Green beer; green brats; green pasta; green cabbage and corned beef!

I used to tell my kids the leprechauns visited the night before March 17 when I poured milk into their cereal bowls. The milk swirled in Kelly Green as their cereal of choice was met with the magic of leprechauns. Little did they know my trick!

As you may recall, St. Patrick was credited with driving out all the horrid snakes from the Emerald Isle. Who cares about the fact that serpents may have never inhabited Ireland; take credit anyway! We Irish love St. Patrick so much that we

ignore the fact he was actually Roman-British. Hey, in the end, he claimed to be Irish (or the Irish claimed him)!

My Irish-Catholic parents were blessed to have their first born on March 17, 1949 – a daughter. I used to sarcastically count the months from my parent's June 12, 1948 wedding day forward to my sister's birthday, all to an immediate scowl of my mother! So, what would my parents name this gift from God? Surely, Patricia! Well, no: Kathleen Ann! I do have a sister Patricia (Patty); she is third in line among us seven children. I asked my parents many years ago why Kathy was not named Patty and Patty, Kathy? My father confessed he was holding out to name a son Patrick. He got tired of waiting in northwestern Indiana to have a son. After the fourth of four girls was born, they moved to Phoenix! A lack of humidity spurred three boys!

We all went to a local parochial school in town, Ss. Simon and Jude. Our mascot: The Fighting Irish! Ninety-eight percent of the nuns were from a small Irish community of Mullingar in central Ireland. This is just north of Tullamore, whose name-sake whiskey is key to the best Irish coffee (Buena Vista in San Francisco, anyone?). My Uncle Ed dedicated his Highland, IN basement to Notre Dame football. My brother John took, 'Patrick' as his confirmation name and dedicated himself to learn the Gaelic language. Even if I forgot to wear green on St. Patrick's Day to school, I could not be pinched as I don green eyes. The Irish thread in my life is as strong as steel!

My brother John and I spent a week in NYC this past January. Of course, we needed to visit an Irish pub or two! Every Irish pub (yes, there were multiple!) we visited had bartenders, waitresses, musicians and other helpers who were from Ireland. They came to NYC to work in the hospitality industry and never left. My brother and I took the Irish tour at the Tenement Museum; it is very humbling to understand how all immigrants in the 1800s lived and made life better for themselves. Let's just say I still love to learn about all aspects of history and how those who came to the US made this a better place.

Which is precisely what St. Patrick was known for: he found himself in Ireland in not so comfortable circumstances and found a way to lift himself and others up from despair. Patrick forced out the unwanted, the serpents, from the Isle. Or he at least has that claim to fame. Patrick was the true, 'spring cleaner!' Rid yourself of dangers which may lurk about you! Clean the cupboards! Change the evaporative cooler straw pads! Wash the walls! (did I mention we lived with evap cooling!) Burn the old tax forms! Glean the citrus tree! These were the spring, 'calls-to-action' in my house growing up. It was about making room for something more valuable and important than what was occupying space in your house. Just like St. Patrick ridding the Irish of the thoughts of serpents crowding their minds.

Many jurisdictions sponsor community document shredding events. Many non-profits will pick-up your unwanted donations. Your family would love to hear about your favorite family recipe. Take advantage of these opportunities, as they will help honor St. Patrick, the patron saint of gleaning, cleaning and sharing!

Sláinte – Rob

IN REMEMBRANCE

Name	Date of Death	Department
Virginia Dennison (Jesse M.)	10/07/2023	
Evelyn L. Eggen (DJ)	12/27/2023	
Ruth Woodson (W.A.)	01/04/2024	
Mary Peworski (Franklin)	01/08/2024	
Betty Schleis (Daniel)	01/08/2024	
Lloyd Doka	01/10/2024	Water Services Department
Dennise E. Metzger	01/10/2024	Phoenix Police Department
Gregory Fretz	01/15/2024	Personnel Department
Maria Padilla (Bartolo)	01/17/2024	
Lorene Buchert (Gordon)	01/18/2024	
James Fulbright	01/20/2024	Human Services Department
Alex Cota	01/22/2024	Street Transportation Department
Patricia Mead	01/22/2024	Library Department
Lydia Williamson	01/22/2024	Parks and Recreation Department
Patricia Aio (Gilbert)	01/23/2024	
Paul Breen	02/03/2024	Public Works Department
Rick D. Kessler	02/03/2024	Parks and Recreation Department
Raymond E. Harris	02/04/2024	Parks and Recreation Department
James Vernatt (Flonda)	02/05/2024	
Larry Arce	02/06/2024	Water Services Department
Ben Hardin	02/08/2024	Aviation Department

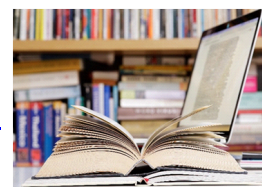
(Those on the list who are surviving spouses will have the retiree's name in parentheses after the deceased's name.)

WANT TO READ MORE IN 2024? LEE FRANKLIN - PHOENIX PUBLIC LIBRARY



Reading more or picking up reading again is a common New Year's resolution and Phoenix Public Library is the perfect place to start! With [17 library locations](#) and a robust [eBook and eAudiobook collection](#), reading with us has never been easier!

Take a look at our [Best of 2023](#) lists for the best in books to get you started. Consider joining a [Phoenix Public Library Book Club](#), we have something for all ages across our system. Or follow along with the [Just Read online book club](#) and read what you want within a selected theme or genre. March's theme is Springtime... get inspired with us!



Phoenix Public Library accounts are free to all residents of Maricopa County. Visit one of our [17 locations](#) or [Phoenix Public Library eCard Registration](#) to get started today.

NEW MEMBERS

Michael Negrete

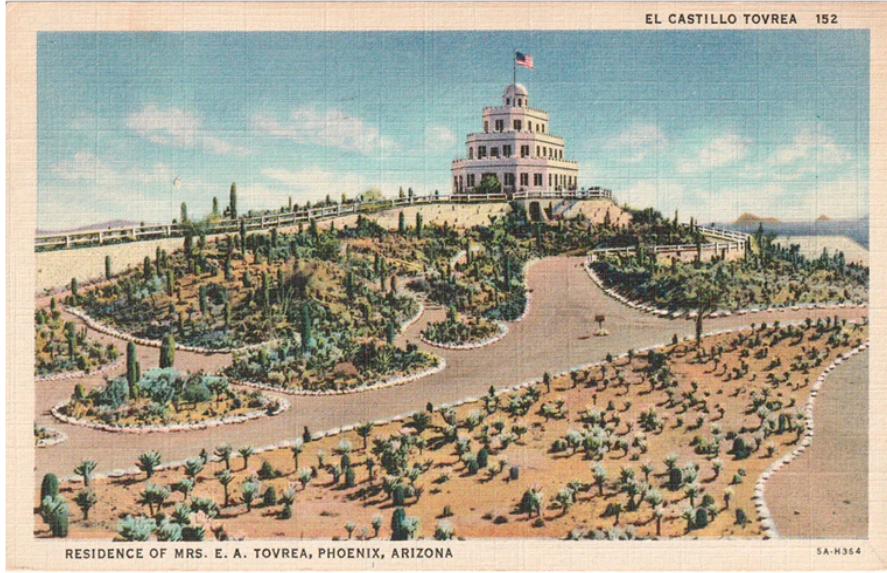
NEW RETIREES (DECEMBER)

Anthony Davis	Parks and Recreation Dept.	Tamara Quezada	Phoenix Police Dept.
Christina DuBois	Water Services Dept.	Judy Reynolds	Public Works Dept.
Gregg Flowers	Street Transportation Dept.	Franklin Roberts	Parks & Recreation Dept.
Frances Griggs	Phoenix Police Dept.	Daniel Salinas	Public Works Dept.
Alfred Jernigan	Comm. & Eco. Dev. Dept.	Wendy Swanson	Aviation Dept.
Andrew McCartan	Info. Tech. Services Dept.	Marci Thies	Street Transportation Dept.
James McNeal	Water Services Dept.	Loyson Wiechmann	Info. Tech. Services Dept.
Joseph Parisi	Aviation Dept.		

POSTCARD FROM THE PAST

This postcard of Tovrea Castle (*Castillo Tovrea*), one of Phoenix's most iconic landmarks, dates back to the 1930's.

In 1928, Italian immigrant Alessio Carraro moved to Arizona with dreams of developing a resort destination and housing subdivision known as Carraro Heights. The centerpiece of his vision was a hotel, the main structure we see today. Construction started in 1929 and continued through 1930. Probably due to the financial hardships caused by the Great Depression, Carraro abandoned the project, and the "Wedding Cake Castle" was bought by Edward Ambrose (E.A.) and Della Tovrea in



1931. Some speculate Carraro sold the property due to nuisance odors from Tovrea's meat packing plant and stockyard nearby.

E.A. passed away shortly after the purchase and Della resided in the home until her death in 1969. The castle and the surrounding 44 acres of cactus gardens were purchased from the Tovrea Family Estate by the City of Phoenix in 1993 and is currently maintained by Tovrea Carraro Society, which offers guided tours and hosts special events.

Sources:

"El Castillo Tovera." Ephemera Obscura. 2024. [https://](https://ephemeraobscura.com/products/el-castillo-tovera-phenix-arizona-postcard-c-1930s)

ephemeraobscura.com/products/el-castillo-tovera-phenix-arizona-postcard-c-1930s. Accessed 5 February 2024.

"Tovera Castle." Arizona Cities and Towns @AZ CITIES @ WORK. 2024. <http://azcitieswork.com/tag/alessio-carraro/>. Accessed 4 February 2024.

"Castle at Carraro Heights." Tovrea Carraro Society. 2024. <https://tovreacastletoours.com/the-characters-of-the-castle/>. Accessed 5 February 2024.

"Tovrea Castle." Wikipedia. 2024. https://en.wikipedia.org/wiki/Tovrea_Castle. Accessed 5

BE AWARE OF HOME IMPROVEMENT SCAMS

ARIZONA ATTORNEY GENERAL OFFICE

Whether you are planning an addition to your home or simply getting new windows, finding a competent and reliable contractor is the first step to a successful and satisfying home improvement project.

Your home may be your most valuable financial asset. It is important to be cautious when you hire someone to work on it. Before hiring a contractor, check with the Arizona Registrar of Contractors to assure that they have the appropriate license (www.azroc.gov)

Use the following tips to avoid scam contractors:

1. Not all contractors operate within the law. Avoid contractors that:

- Offer services door-to-door
- Offer a "free" inspection and find a "problem" that needs to be repaired immediately, or point out other problems with your home that you never noticed yourself
- Claim they are doing work in your neighborhood and have "extra material" left over
- Use high pressure sales tactics, like pressuring you to sign a contract immediately or offering a "special deal" available "today only"

(Continued on page 6)

**CITY TO OFFER VIRTUAL INFORMATION SESSIONS REGARDING CHANGES TO NON-MEDICARE
MEDICAL PLANS AND ENROLLMENT RULES**
HUMAN RESOURCES DEPARTMENT BENEFITS OFFICE

The City of Phoenix Benefits Office will be hosting monthly virtual retiree health plan information sessions beginning in March 2024 regarding the previously communicated changes to the retiree non-Medicare medical plans and enrollment rules.

Information sessions will occur on the last Wednesday of each month from 1 – 2 PM and are scheduled through August 2024. Benefits staff will be available to answer questions. Register for a session on our website at www.phoenix.gov/hr/benefitsretiree.

Virtual Retiree Health Plant Information Session Schedule

Day	Date	Time	Day	Date	Time
Wednesday	March 27 th	1:00-2:00 PM	Wednesday	June 26 th	1:00-2:00 PM
Wednesday	April 24 th	1:00-2:00 PM	Wednesday	July 31 st	1:00-2:00 PM
Wednesday	May 29 th	1:00-2:00 PM	Wednesday	August 28 th	1:00-2:00 PM

For questions about these virtual information sessions, contact the Benefits Office at (602) 262-4777 or email at benefits.questions@phoenix.gov.

MARCH 2024 FESTIVALS AND EVENTS

Phoenix Scottish Games - MARCH 1-3

Enjoy a day of highland pageantry as the Caledonian Society of Arizona hosts the 59th annual event featuring pipes and drums, highland dancers, Celtic bands, and more. Gilbert Regional Park, 3005 E. Queen Creek Rd., Gilbert, phoenixscottishgames.com

Melrose Street Fair - MARCH 2

Hailed for its vintage shops, the Melrose 'hood is also home to this bustling event featuring food trucks, live music and the handiwork of more than 200 local artisans. 11 a.m.-5 p.m., melrosemerchantsassociation.com

Indian Fair & Market - MARCH 2-3

More than 600 top American Indian artists exhibit and sell handmade artwork – including baskets, beadwork, quilts, jewelry, paintings, weavings, sculpture, pottery and pueblo carvings. Heard Museum, 2301 N. Central Ave., Phoenix, 602-252-8848, heard.org/indian-fair

Mecum Auctions - MARCH 5-9

Approximately 1,200 classic and collector cars – Corvettes, exotics, trucks, hot rods, resto-mods and muscle cars – cross the auction block at this high-energy event. State Farm Stadium, 1 Cardinals Dr., Glendale, mecum.com

Rodeo Scottsdale - MARCH 7-10

The PRCA-sanctioned event attracts world-class bull riders, ropers, steer wrestlers, bronc riders, barrel racers, rodeo clowns and bullfighters. Dances follow most performances. WestWorld of Scottsdale, 16601 N. Pima Rd., Scottsdale, 480-648-4369, rodeoscottsdale.com

Tempe Festival of the Arts - MARCH 8-10

Nearly 350 fine artists and craftsmen from across the country showcase original artworks at this street festival. Food trucks, wine and beer gardens, children’s activities and live entertainment are included. Mill Avenue District, Tempe, tempefestivalofthearts.com

St. Patrick’s Day Parade - MARCH 16

Known as the “Greenest Day in the Desert,” the annual event celebrates all things Irish in Arizona. Attendees can enjoy traditional music and dance, dishes like corned beef and cabbage and more. 10 a.m.-5 p.m. Irish Cultural Center, 1106 N. Central Ave., Phoenix, stpatricksdaysphoenix.org

(Continued on page 7)

BE AWARE OF HOME IMPROVEMENT SCAMS (CONTINUED)

ARIZONA ATTORNEY GENERAL OFFICE

(Continued from page 4)

- Demand full payment up front, particularly if payment is demanded in cash
- Lack identification, such as a permit from the city or locality
- Offers to help finance the project, either from their own funds or the funds of an associate, especially if your home equity or home deed is involved

2. Consumers can take some precautions to avoid home repair scams, including:

- Get multiple estimates on any home repair job before signing a contract.
- Compare bids and services and get bids in writing. A detailed, written proposal including the improvements discussed and the length of the project allows you to shop around. Be skeptical if the bid is too low. Cheaper is not always better.
- Ask the contractor for a list of references. Contact the contractor's references to ask whether they were satisfied with the contractor and visit the site to check out the quality of the work.
- Check for complaints with the Better Business Bureau and make sure the contractor is registered with the Arizona Registrar of Contractors.
- Never pay in full up front, especially if cash is the only payment accepted.
- Make sure the contractor is insured and bonded.
- Write down all of the work to be done, the complete cost and time necessary to complete the job, and how payment will be handled.
- Do research. Know how much you can afford and what you want done.
- Opt for the local, well-established contractor. Don't assume that a high-quality advertisement makes the contractor reliable.
- Get bids in writing. Does the bid reflect the improvements you discussed? How long will the project take? A detailed, written proposal allows you to shop around.

3. Get a written contract that includes:

- The price of the job
- Payment schedule—Never pay for the entire project before the work begins. Do not pay more than 1/3 of the total cost as a down payment. Remaining payments should be tied to completion of specified amounts of work.
- A detailed description of the work and materials (including colors, brand names and patterns)
- Estimated start and completion dates
- The contractor's name and address
- A name and telephone number of the person to contact if problems arise
- The contractor's signature.

4. After Signing the Contract:

- **Permitting.** Is a permit needed for your home improvement? Many localities require permits for building projects. Contact your local building department to see if a permit is needed. A contractor should not start work until the permit is issued.
- **Payment.** Don't make the final payment to the contractor until you know that all subcontractors and/or suppliers have been paid. Get written proof of payment. Subcontractors and suppliers may file a mechanics lien against your home if they haven't been paid.
- **Warranty.** Get a copy of the warranty. If a contractor guarantees labor and/or materials, those warranties should be in writing.
- **Records.** Keep all records related to your project. This includes the contract, change orders, warranties, and correspondence. These records are important, particularly if you have a problem with your project.
- **Problems.** Even if precautions are taken, problems may arise. Take time to talk to your contractor to resolve these issues. If problems continue, put your complaints in writing and send them to the contractor. Be sure to keep a copy of these complaints for your records.

Source:

"Home Improvement Plans." Arizona Attorney General Office. 2024. <https://www.azag.gov/consumer/topics/home-improvement-schemes-solicitations>. Accessed 6 February 2024.

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 September winner is **Carl T. Smith**.

CONGRATULATIONS Carl!

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

Sign up now!

MARCH 2024 FESTIVALS AND EVENTS (CONTINUED)

(Continued from page 5)

Arizona Dragon Boat Festival - MARCH 23-24

Paddle crews from around the world celebrate the ancient Chinese sport of dragon boat racing at Tempe Town Lake. See the elegant boats – outfitted with a dragon's head in front and a tail at the back – glide through the water to the "heartbeat" cadence of each boat's drummer. 550 E. Tempe Town Lake, azdba.org

Source: "March 2024 Festivals and Events." Phoenix Magazine. 25 October 2023. Accessed 13 February 2024. <https://www.phoenixmag.com/2023/10/25/march-2024-festivals-events/>

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

MARCH COPRA CHRONICLE

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POSTMASTER

Please send address corrections to:
COPRA
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Litchfield Park, AZ 85340



MEMBERSHIP MEETING ANNOUNCEMENTS

**MARK YOUR
CALENDAR**

COPRA GENERAL MEMBERSHIP MEETING
10:00 AM -12:00 PM MARCH 14, 2024
Washington Activity Center
[2240 W. Citrus Way](#)
(23rd Ave. and Glendale Ave.)

Representatives from the City Manager's Office, Human Resources Division, and Retirement Office have been invited to answer your questions about your healthcare and pension benefits.

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