



# COPRA CHRONICLE

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

April 2013

**MEMBERSHIP IS OUR STRENGTH**

Issue 4

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### MEMBERSHIP

Have you changed your address, email address or phone number? For address, email address and/or telephone number changes, or for any questions about your COPRA membership, please contact Marvin Roelse, Membership Chairman. Marvin can be reached by telephone at (480) 288-1046, or by mail at: COPRA Chronicle, 10701 E. Peralta Canyon Dr., Gold Canyon, AZ 85118, or by e-mail at [marvinr567@msn.com](mailto:marvinr567@msn.com)

## KEEP GOING STRONG!

### **7 Fresh & Easy Lab-Tested Ways to Steer Toward Vitality as We Age**

We may live longer than ever, thanks to medical advances, but we're not living healthier. Obesity is at extraordinarily high levels - about 9% of Americans have diabetes, and roughly one in three adults has high blood pressure.

But you can make changes to live better. Starting today, adopt these four gold-plated habits: eat fruits and vegetables, get regular exercise, don't smoke, and keep alcohol consumption moderate. British researchers followed 5,000 men and women for 16 years and found that those four healthy habits in midlife best improve your chances of successful aging. Here are seven more new strategies:

**Drive 1 Less Mile Every Day.** That little move could be as effective as cutting calories. Researchers discovered that if Americans subtracted 1 mile of daily driving, the national average BMI (Body Mass Index) would drop by 0.21 points after six years (if you spend less time in the car, you're more likely to be physically active). But if Americans consumed 100 fewer calories a day, they'd lower BMI by 0.16 over three years. The takeaway: Be just as conscious about when you choose to *drive* as you are about what you choose to *eat*. Small changes to driving and diet habits can lead to significant improvements.

**Play Cards.** Or challenge friends to a favorite board game, read a magazine, or write letters. Any of these pastimes may help aging brains stay healthy, preliminary research shows. Previous studies showed mentally challenging tasks can help keep memory sharp. This new study out of Chicago suggests the same activities may also preserve the brain's structure. Scientists used MRI scans of 152 seniors to see how playing games or reading affected white brain matter, which is made of nerve fibers to transmit information. They found a strong association between mind-stimulating activities and structural integrity of the brain's white matter.

**Tell Your Doc About Supplements.** About one in seven Americans regularly take supplements (other than vitamins and minerals), but only 30% of supplement takers say the supplements were recommended to them

*(Continued on page 3)*

# PRESIDENT'S MESSAGE



In case you missed it, pension reform was approved by the voters of Phoenix in March, but sharing that news is not the purpose of my column this month. Instead, I want to briefly discuss what it appears to mean to be a City retiree in today's world as defined by all the negative press regarding pension costs, perceived burdens on taxpayers, and constant reminders of our standing as shaped in the media. More importantly, however, I want to reinforce the service given at an important time in the growth of Phoenix, the rules by which that service was provided, and hopefully expand that understanding to others who may have lost sight of those who served.

To no surprise, the news outlets, supported by some politicians and the public, portray individuals on pensions as "on the gravy train" or similar terminology to that effect. Current City employees are equally vilified in the same breath for simply receiving a salary that is owed them for the work they perform. Of course, the Great Recession and job losses have gone a long way to create some of this negative atmosphere toward the public sector, but I suspect it was further exacerbated by the more dramatic shift this past decade in the nature of work, salaries received, and benefits provided in the private sector. Another more recent by-product of these changing times, as we all know, has been the impact and changes made to public pension systems across the country, including now here in Phoenix.

There used to be an old saying that, "If you can't get a real job, go work for the government." Of course, many people incorrectly assumed back then that a typical job in the public sector was less important or prestigious, paid less, provided no increased salary incentives, and had fewer opportunities for real growth. The negative association with working for government never swayed me from joining the City and, most likely, you as well. But the challenges and opportunities were strong motivators and were contrary to some common perceptions at that time regarding the temptations to leave government work to earn a higher salary in the private sector. This old perception has now been forgotten in the rush of the new image of City retirees receiving benefits out of the taxpayer pockets. The reality of the situation has been amplified now that the pay scales of both the private and public sectors have become blurred and the benefits that were prevalent in private industry just 10 years ago are quickly becoming extinct.

What does this mean to you and me? Well, probably nothing from a personal perspective because we do have a pension. Lost, however, is the reality that the pension we earned is only the culmination of many years of dedicated service that, for the most part, were provided at far less salary compared to the private sector at that time. There is nothing shameful, as it has been subtly portrayed in the press, about government pensions and those who receive them. They were well earned and the service provided during the working years should be well honored.

In closing, it is the backdrop of this column and feelings that I have on the topic that I wanted to share with you this month. It is the message I have shared with neighbors and friends when the subject has been raised: how quickly some do not recall the commitments made to work for a City back when the "grass was truly greener on the other side" and how they continue to be forgotten as the rules of the game have changed within the public and private sectors.

It is up to you and me to remind those who may suffer from selective memory. Be proud of your civil service and the service you provided when it was truly needed. I will continue to do so and I hope you will, too.

Jack



The first day of spring is one thing, and the first spring day is another.  
The difference between them is sometimes as great as a month.

**Henry Van Dyke**



# PRESCRIPTION DRUG DISCOUNT CARD SAVES PEOPLE MILLIONS

The City of Phoenix partnership with Coast2CoastRx has saved people more than \$3 million on their prescriptions in just over a year. The free prescription drug discount card is saving card users an average of 62% - anyone can use it at almost all pharmacies in the country. There are no age, income or health status requirements. The program comes at no cost to the City and actually has generated more than \$70,000 to help support City services.

The card also offers discounts on hearing, dental and vision services and can be used by family members and friends anywhere in the country. Even many pet prescriptions are covered. The card saves money for the uninsured and underinsured, people who have high deductibles for their prescription insurance and also those in the Medicare "donut hole." You cannot use it along with your insurance – the discount is off of retail prices.

Cut out the card here and bring it to a pharmacy along with your prescription. You can use it as many times as you like. For more information, visit [www.coast2coastrx.com](http://www.coast2coastrx.com) or call 1-800-931-8872. To print out more free cards, go to [www.coast2coastrx.com/phoenix](http://www.coast2coastrx.com/phoenix). Cards also are available at all City of Phoenix libraries.

 <b>CUT THIS CARD OUT AND FOLD IN HALF</b>	<p><b>Coast2Coast Rx Card</b> <i>Your Prescription Savings Solution</i></p> <p><b>City of Phoenix</b></p> <p>Name: _____ Member ID: (10-digit #) _____ Processor NetCard Systems/RxWest Bin#: 008878 Group#: PHOENIX7 Coverage: Individual &amp; family</p> <p>This Plan Is Not Insurance WellDyneRx is the PBM</p> 	<p>Present this card and your prescription to any participating pharmacy. At the time of service, you are responsible for payment of your prescriptions. This program is VOID WHERE PROHIBITED BY LAW</p> <p><b>Patient/Member Help Desk:</b> 1-800-931-8872 <b>Additional Benefits:</b> Dental/Vision/Hearing Prepaid Lab/Imaging Discounts/Diabetes Savings Program</p> <p>Pharmacy Locator: <a href="http://www.coast2coastrx.com">www.coast2coastrx.com</a> <b>Pharmacist Only Help Desk:</b> 1-888-886-5822</p>

## KEEP GOING STRONG! (CONTINUED)

*(Continued from page 1)*

by a doctor or nurse. About the same number haven't even told their doctors they are taking supplements. That's not the best idea, because some supplements interact with prescription medications and lead to complications. For example, omega-3 supplements – the most popular in the survey – could interact with drugs that affect blood clotting, and the same is true for ginseng. People who have asthma may be more likely to have allergic reactions when taking the herb Echinacea. To be safe, talk to your physician before taking any herbal remedies.

**Move (Even a Little) More.** Nearly one-third of adults report no aerobic activity, and more than one-quarter of Americans lead sedentary lives. Here's the crazy part: Exercising for a measly 10 minutes a day at a moderate level (so you can talk, but not sing) could add 1.8 years to your life. Two 10-minute sessions a day – a total of 20 minutes – increased life expectancy by 3.4 years. Slight effort, big benefits: Regular exercise can help control weight, prevent chronic disease, boost mood and energy, improve your sex life, and help you sleep.

**Eat Brown Rice.** It's an easy way to eat more whole grains. You also could use whole-wheat pasta or bread instead of white, mix whole-wheat or oat flour with white flour when baking, use rolled oats as breading for baked chicken or fish, and replace salad croutons with whole grain cereal. As part of a healthy diet, whole grains may reduce the risk of type 2 diabetes, prevent constipation, and maintain weight control. They also help protect against cardiovascular disease, the No. 1 killer in the USA. Get at least three servings a day.

*(Continued on page 5)*

## FREE ANNUAL CREDIT REPORTS

Do you know how to obtain free credit reports? Don't be fooled by those advertisements that claim to provide free credit reports and then discover that you are asked to buy or subscribe to something. Everyone is entitled to receive one free credit report annually from each of the three main credit reporting bureaus (Equifax, Experian, and TransUnion) which means that you can obtain up to three free reports each year. Your reports can be ordered all at once or at different times of the year. However, [annualcreditreport.com](http://annualcreditreport.com) is the only site that's legally required to provide free reports. If you have been denied a loan, insurance, or employment based on your credit history, you may receive a free credit report if you request it. Be aware that credit scores and credit-monitoring services are different. In addition to requesting your free credit reports online through [annualcreditreport.com](http://annualcreditreport.com), reports can also be accessed by calling 1-877-322-8228. You will need to identify yourself by providing your name, Social Security number, and date of birth.

*Source: Russ Wiles, Personal Finance Expert*

### DON'T BE AN APRIL FOOL RENEW YOUR COPRA MEMBERSHIP NOW!!!

**Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2012", you should renew your COPRA membership now!**

As a retiree, it is important that you stay abreast of events happening in the City that may have an impact on your benefits and the retirement fund. Please renew your membership today. As our motto on the front page of the Chronicle says, "Membership is Our Strength."

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you should have received an email in December advising you of the status of your COPRA membership.

COPRA membership dues are \$10.00 annually. The dues special is still available so if you pay dues for 4 years (\$40.00), you get credit for 5 years. To renew your COPRA membership, send a check payable to "COPRA" to the following address:

COPRA  
% Marvin Roelse  
10701 East Peralta Canyon Drive  
Gold Canyon, AZ 85118-5130

## NEW RETIREES (JANUARY 2013)

Karen Berner	Library
Paul Chacon	Streets Transportation
Zelda Estrada	Streets Transportation
George Garrett	Public Works
Ronald Martin	Public Works
Paul Matak	Police
Rayma Melton	Police
David Osler	Water
Tamera Payne	ITS
Karen Poe	Police
Phyllis Rucker	Comm & Econ Dev
Robert Terhune	Water
James Tierney II	Public Works
Lisa Van Wormer	Budget & Research
John Wilson	Finance

## Cleaning Up Your Credit Report

Disputing errors on your credit report can be a hassle, said Alex Veiga in the Associated Press, but it's worth it. Free copies of your credit report are available once a year from the big three firms – Experian, TransUnion, and Equifax – via [AnnualCreditReport.com](http://AnnualCreditReport.com). If you find a mistake, you can file a dispute online or by mail with the credit bureau, which is required to investigate and reply within 30 days. If you're not getting anywhere, don't be tempted by so-called credit repair firms, which "can't do anything that you couldn't do yourself." Instead, try the Consumer Financial Protection Bureau – a new federal agency that regulates the credit bureaus and can help consumers who have problems with credit reports, credit monitoring, and complaints about debts.

*Source: The Week*

# CITY MANAGER'S CORNER

Like us at [facebook.com/cityofphoenix](https://www.facebook.com/cityofphoenix)

It's budget time at City Hall as we get ready for the important task of approving a budget for next year. I am pleased to announce that for the third year in a row, we will be presenting a balanced budget. Phoenix is committed to reducing costs as much as possible through innovation and efficiency while improving services to the community.

Due to a sluggish economic recovery and speculation about the Fiscal Cliff, revenue growth has been approximately 4 percent which is lower than what we had projected. Despite reduced revenue, there are no cuts to services, and no increases in general fund fees or taxes in the proposed budget. We are also proposing to add or restore \$6 million in critical general fund services beginning next year.

Voters overwhelmingly passed pension reform in the March special election which is expected to save the city \$596 million over the next 25 years, and as much as \$3.5 million as soon as next fiscal year. The measure will not affect pensions for employees hired before July 1, 2013.

We are already planning for the next five years and the budget outlook is optimistic. Three important factors will play a role in the budget outcome, including the continuing economic recovery, maintaining innovation and efficiency efforts as well as strong cost management practices.

Savings through innovation and efficiency will continue well into the future. It has become a growing part of our culture. So far, the city has saved more than \$63 million and expects to achieve nearly \$80 million by this summer. We recently set a goal of reaching \$100 million in savings by 2015. I have no doubt that we will reach this goal thanks to our dedicated employees.

Those employees are also responsible for the highest community survey rating in the city's history. Results indicate that more than nine out of ten residents, or 93 percent, said that Phoenix is a good place to live. Satisfaction rates increased over the last ten years for 20 out of 26 services. I am proud of our employees and appreciate the impact their work is having on the community.



David Cavazos

## KEEP GOING STRONG! (CONTINUED)

*(Continued from page 3)*

**Keep Your Home Well-Lit.** Change burned-out bulbs, place a lamp in arm's reach of your bed, keep night-lights on in your bedroom and bathroom, and install light switches at both the top and bottom of stairs. These modifications help cut the risk of falls at home – which is especially important for seniors. One in three adults age 65 and older fall every year, leading to hip fractures, head injuries, and an increased risk of early death. Other safety tips: Clear clutter and electric cords from walkways, tack down carpets and rugs, secure handrails on stairs, and place non-skid mats in the tub.

**Drink Black Tea.** It may help protect against type 2 diabetes. More research is needed to confirm the link, but a recent international study showed rates of type 2 were lower in countries that consumed lots of black tea. Ireland tops the list at more than 4.4 pounds of black tea a year per person. Drinking it with no milk or sugar also seems to reduce risk factors for heart disease, including lowering blood sugar numbers and triglycerides, and increasing antioxidant levels. Need more reasons? Black tea helps keep you alert, and there's some evidence it may reduce risk of Parkinson's, kidney stones, and ovarian cancer in women.

*Source: The Doctors*

## SOCIAL SECURITY Q & A

### Question: What's the easiest way to apply for retirement benefits?

**Answer:** Go online to [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline). It's easy and secure and your application can be completed in as little as 15 minutes. In most cases, after your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if more information is needed. You can also apply by calling a toll-free number 800-772-1213 (TTY – 800-325-0778) from 7 am to 7 pm Monday through Friday. Representatives will make an appointment to take your application over the telephone or at a Social Security office.

### Question: How can I get an estimate of my retirement benefits?

**Answer:** Use the online retirement estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). You can enter certain identifying information about yourself, including your name, date of birth, Social Security number, place of birth, and mother's maiden name. If the personal information provided matches their records, you can then enter your expected retirement age and future wages. The online application will combine your earnings data Social Security has and provide a quick and reliable online benefit estimate. You can also enter different "what-if" scenarios to find out what your benefits would be in different situations. A Spanish-language retirement estimator is available at [www.segurosocial.gov/calculador](http://www.segurosocial.gov/calculador).

Additionally, you can obtain your online Social Security Statement, which provides a record of your earnings to make sure your past earnings are reported correctly, at [www.socialsecurity.gov/statement](http://www.socialsecurity.gov/statement).

*Source: Social Security Administration*

## IS DIABETES IN YOUR FUTURE?

About 79 million Americans have pre-diabetes. That means they have blood sugar that's higher than normal but not high enough to be diagnosed with type 2 – at least not yet. One long-term study found that 11% of people with pre-diabetes develop the full-blown disease each year during the average three years of follow-up, according to the American Diabetes Association. Other research shows that without intervention, pre-diabetes will become type 2 in 10 years or less.

That progression is not inevitable: Last year, scientists in Colorado found that people with pre-diabetes who lowered their blood sugar to normal levels – even briefly – were 56% less likely to reach type 2 levels. If you have pre-diabetes, here are four steps to help prevent or delay a diabetes diagnosis:

**Lose 7% of your body weight.** That equates to about 15 pounds if the scale reads 200. Dropping that small percentage, coupled with regular moderate physical activity, has been shown to lower the risk of developing type 2 diabetes by close to 60%.

**Exercise 30 minutes five days a week.** Whether you do the 30 minutes at one time or in 10-minute intervals, the benefit is the same. Choose moderate-level exercises, such as brisk walking, playing tennis, or lifting weights. Activities such as scrubbing floors works, too. If you can talk but not sing during the activity, you're working out at a moderate intensity.

**Ask about medications.** In some cases, pre-diabetes raises the risk of heart disease and stroke by 50%. Your doctor may prescribe medication to control your glucose levels and keep cholesterol and blood pressure in check.

**Know your numbers.** To determine if your pre-diabetes is improving, have your blood sugar checked regularly. A fasting blood sugar of 100 to 125 mg/dl suggests pre-diabetes; 126 mg/dl or above is diabetes; and below 100 is normal. Other tests, including glucose tolerance and A1C, also are used to monitor blood sugar.

*Source: The Doctors*

## IN REMEMBRANCE

Joan E. Bernardi	01/08/13
Evelyn Yerby	02/17/13
David A. Barker	02/27/13
Willie Tucker	03/05/13
Joseph Kawa	03/06/13
Bessie Lue Ealimi	03/06/13
Joseph Proctor	03/13/13

### HEALTH AND COMPASSION

We care about our members and their families. If someone in your family is ill, whether at home or in a care facility, or if a loved one has passed away, please call Mary Dysinger-Franklin at (602) 705-8822.

## TIDBITS OF INFORMATION

Reduce the cost of homeowners insurance by updating your home's protective systems. If you update your alarm system or add a fire sprinkler system, it could lower costs by 15%, or \$132 off the typical bill. Redoing electrical, plumbing, and heating and cooling systems in a way that would help protect against costly water claims and fire damage could lead to a discount of 40% or more. Let your insurer know whenever you make a significant change to your home's systems.

Source: *CNNMoney.com*

People with a personal or family history of blood clots, recent surgery or trauma, obesity or cancer, and older men and women are most at risk for blood clots, or deep vein thrombosis. Young women, particularly those in their childbearing years and especially if pregnant or on birth control pills, are at risk as well. *To lessen your risk:* Move around every few hours, and avoid tight clothing that impedes blood circulation. If you are stuck in a car or plane seat for long periods, stretch and move your legs or contract your leg muscles to help your blood circulate. Don't cross your legs. Stay hydrated---drinking water can lower your risks. Be careful with medication---if you smoke or have family history of blood clots, you should avoid some medications, including estrogen hormone-replacement therapy and many popular birth control pills. Watch for signs such as pain, swelling and redness or discoloration in one leg. Sudden unexplained shortness of breath and/or chest pain could mean that a clot has traveled to your lungs. If you have any symptoms, go to the emergency room.

Source: *Roger A. Maxfield, MD, pulmonologist and clinical professor, Columbia University Medical Center, New York City*

In the Spring, I have counted 136 different kinds of weather inside of 24 hours.

*Mark Twain*

## 2013 COPRA BOARD

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COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6857

### 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](mailto:COPRAnewsletter@gmail.com)

Or mail to: Mary Dysinger-Franklin, 6208 E. Desert Cove Ave, Scottsdale, AZ 85254

#### Disclaimer

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## APRIL COPRA CHRONICLE

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**POSTMASTER**

Please send address corrections to:  
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10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85118



### 2013 MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Activity Center  
2240 W. Citrus Way, Phoenix, AZ

**IMPORTANT MEETINGS -  
MARK YOUR  
CALENDARS!**

**May 16 at 1:30pm - State of the City**

**October 17 at 1:30pm - Health and Benefits**

**December 5 at 11:30am - Annual Meeting/Holiday Party**

Board meetings are at 10 am on the 2nd Thursday of the Month

Except for June, July and August