



# COPRA CHRONICLE

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

April 2015

**MEMBERSHIP IS OUR STRENGTH**

Issue 4

## INSIDE THIS ISSUE

	Page
President's Message.....	2
Did You Know?.....	2
Social Security Secrets.....	3
New Retirees.....	4
Phoenix News.....	4
Guest Column.....	5
Membership Renewal Notice....	6
AARP Cites 2015 Travel Trends .....	6
In Remembrance.....	7
COPRA Board.....	7
Meeting Dates.....	8

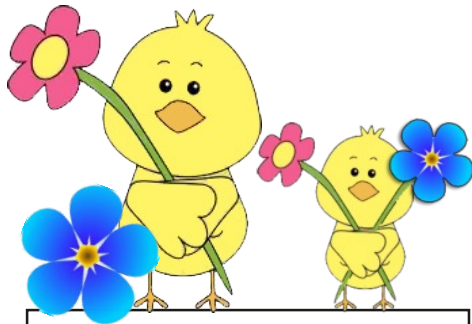
## REMEMBER YOUR HEALTH NEEDS WHEN PLANNING A TRIP

Travel for us retired folks can take on many variations – car, RV, airplane, boat or bicycle – you name it, we are doing it!

But just imagine that you're skiing in Colorado or cruising the Danube River or lounging on a beach in Jamaica, relishing your 7 day vacation, when you suddenly realize that the medicine you take every day will run out in 3 days. Imagine that panic sets in, phone calls will have to be made, more money will have to be spent on prescriptions and clinics and your leisure time could end up being anxiety time.

But good news! A little planning on our part will save us time, money and anxiety down the road. Check out these tips:

- Talk with your physician(s) to create a list of past and current conditions and any medications you are currently taking. This will help the physician who may be treating you away from home to better understand you and your medical history. Be sure to inform any traveling companions about this list, and keep it on you at all times when traveling.
- Figure out time zones and a medication schedule ahead of time which takes into account the different time zones you will be visiting during your travels.
- If you are planning on international travel, be sure your vaccinations are up to date. Check on the vaccination guidelines of any country you will be visiting.
- If flying, be sure to pack vital medications in your carry-on to prevent an emergency situation should your checked bags be lost during your travels.



### 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 Sheryl Jeremiah, Membership Chair. Sheryl can be reached by telephone at (623) 376-2980, or by mail at: COPRA Chronicle, 19031 N 76<sup>th</sup> Ave, Glendale, AZ 85303-8303, or by e-mail at sheryljeremiah6@gmail.com

For those of you who may be planning a little RV travel, or even a cross-country trip by car, be sure to consult your physician about the advisability of such a trip or lifestyle change. Whether you are managing ongoing health issues, or are as fit as a fiddle, take the time to consider medical offerings while planning your route. Do you need to be within range of emergency services? Will you need to refill prescriptions along the way?

*(Continued on page 3)*

# PRESIDENT'S MESSAGE



My message this month continues to focus on pension issues, both good for current retirees at this time, and future challenges for public pension systems going forward. The good news that we received this past week from our representative to the COPERS Board (Susan Perkins) is that City of Phoenix Retirement Board voted a PEP (Pension Equalization Program) increase to pensions for 2015 of 1%. Please see the article in this month's edition for more details on this adjustment, including who will be eligible to receive it. This is the second year in a row where we have received a small adjustment as part of the PEP program.

I reported to all of you in last month's Chronicle that the Mayor's "Civilian Retirement Security Ad Hoc Committee" recommendations would be presented to the City Council on March 4. The majority of the City Council at that meeting supported the recommendations pending a formal vote before going to the Phoenix voters next fall for possible approval. These recommendations will have no impact on current city retirees, and will only impact current and future employees that are a part of COPERS. Please refer back to last month's issue if you would like to review the recommendations made.

The pension issues at the City of Phoenix, along with other cities and the State are still making the news cycle on TV and newspapers, primarily because of the growing costs to support these programs and disagreements within the media and some elected officials on the appropriate steps needing to be taken going forward. Phoenix, through multiple studies, Council actions, and voter approvals over the past three years has taken steps to mitigate these growing costs within the civilian system (COPERS) to a certain degree, but some draconian recommendations from multiple sources still emerge on occasion and I suspect will continue to do so for some time. The bottom line shared by these studies is that the needed recovery from the Great Recession, coupled with the positive changes already made to the program, is still going to require an extended number of years to stabilize the pension costs.

The efforts to begin addressing the COPERS issues have happened, while the State Police and Public Safety Retirement System (PSPRS) is still making even larger headlines these days. The work to resolve those issues are outside the direct control of the City of Phoenix, but will require the attention of the State Legislature and potentially State constitutional amendments at some point to resolve. Efforts to make amendment changes to the State Constitution will be both expensive and hard fought to occur, but efforts appear to be underway by some to try and make that happen. A potential side impact, should constitutional changes happen, could result in additional pressure for another round of efforts within the City of Phoenix to make further modifications to COPERS, which are currently bound by constitutional restrictions.

What future changes could be made to our Pension System is still very speculative and no one can forecast that with reasonable certainty. The efforts that have been made over the past three years to stabilize the growing costs have been positive and will help ensure that the program is well funded for future city retirees, and certainly will continue for me and you as well.

In closing I want to welcome our newest member to the COPRA Board, Linda Henderson. Linda retired from the City's Telecommunications group and we are excited to have her onboard. Thank you to all of you as well for being a member of this great organization.

Jack

**Good news!** The City of Phoenix Retirement Board voted a PEP (Pension Equalization Program) increase to your pension for 2015 of 1%. This is a permanent adjustment that will be paid on your April 1st check, retroactive to January 1st. In order to receive the PEP you must have received 36 pension payments as of January 1, 2015. PEP increases are allowed when the average return of COPERS (City of Phoenix Employee Retirement System) investments exceeds the assumed actuarial rate of return over a five-year period (currently 8%).

## REMEMBER YOUR HEALTH NEEDS WHEN PLANNING A TRIP (CONTINUED)

*(Continued from page 1)*

And how's the cell phone coverage along your route? Will you be able to call for help in an emergency?

Another issue to consider when taking an extended trip is the need to keep your medicines in a climate-controlled environment. That is, read the information pamphlet that comes with each prescription to see how best to store each medicine. Some medications may lose their effectiveness if they become too hot or too cold. (1)

You should also write up your itinerary and give copies to those who need to know where you might be. Then, make a list of your important contacts and their phone numbers, including family members, physicians, insurance agents, etc. and keep with your other important travel documents. (2)

Whatever your destination this spring or summer, consider and plan for the medical needs of you and your companions before you set out.

(1) [www.adventure.howstuffworks.com](http://www.adventure.howstuffworks.com)

(2) [www.bottomlinepersonal.com](http://www.bottomlinepersonal.com)

## SOCIAL SECURITY SECRETS

### **You may be entitled to more than you're getting**

Social Security might end up being your most valuable retirement asset...and the most difficult to understand. The system has more than 2,700 core rules and thousands more codicils. A single misstep could cost you as much as one-third of the money you might have received. Here's a closer look at four Social Security guidelines that are poorly understood, even by financial planners.

### **You might have more than one benefit available to you, but you can't claim more than one at a time.**

Examples of benefits in addition to your standard retirement benefit...

- If your spouse (or former spouse if you are divorced and your marriage lasted at least 10 years) is alive, you might qualify for a monthly spousal benefit equal to as much as 50% of your spouse's "full retirement benefit" –the amount your spouse would receive if he starts his benefits at his "full retirement age," which is 66 for people born between 1943 and 1954...between 66 and 67 for people born between 1955 and 1959...and 67 for people born in 1960 or later.
- If your spouse or ex passes away, you might be entitled to a monthly survivor benefit of as much as 100% of the retirement benefit that he could have received if he were still alive.

Social Security rules make it difficult to understand that you can't get more than one of the benefits at the same time. The rules seem to indicate that you can receive your own retirement benefit plus the portion of another benefit that is in excess of your retirement benefit—but that's really just a confusing way of saying that the smaller of the two benefits is eliminated.

*What to do:* It sometimes is worth claiming first one benefit, then switching to a different one later on. Doing this delays the start of the second benefit, which could increase the size of the check that you receive each month from that benefit for the rest of your life.

There are many complex rules governing this. It's easy to make a mistake and apply for two benefits even though you intended to apply for just one. If this happens, you might eliminate any upside to switching benefits later. Three important benefit-switching guidelines...

- *It may not be wise to claim a spousal benefit before you reach your full retirement age.* Doing so would cause you to be deemed to be filing for your own retirement benefit at this early age, too, forever reducing your monthly retirement benefit.
- *If you are married, you cannot file for a spousal benefit until your spouse has filed for his own retirement benefit* (though if you are divorced, you can).
- *Although your monthly retirement benefit continues to increase in size for each month you delay starting it until age 70, spousal and survivor benefits stop increasing once you reach your "full" retirement age, so there is no advantage to delaying the start of these benefits any further.*

**Mishandling Medicare premiums could lead to a Social Security loss.**

*(Continued on page 4)*

## NEW RETIREES (JANUARY 2015)

Frank Arlia	Water Services	Veronica Esparza	Public Works
Victor Barba	Parks & Rec	James Garrison	
Robert Barone	Public Works	Mark Gustafson	Police
Tahir Beg	Parks & Rec	Anne Kegley	Water Services
Patrick Brown	Public Works	Michele Kern	ITS
Stanley Cox	Public Transit	Ian Munro	Police
Phyllis Crawford	Human Services	Karen Pagel	Parks & Rec
John Culwell	Water Services	Angela Richardson	Public Works
Jill DeBenedetto	Police	Robert Scutari	Public Works
Ruby Dirks	Equal Opportunity	Lou Ann Smith	Housing

## SOCIAL SECURITY SECRETS ( CONTINUED)

*(Continued from page 3)*

It's not uncommon for people to start Social Security benefits and then later suspend them. Suspending benefits, like delaying the start of benefits, can result in larger monthly benefits later. *Example:* A woman applies for her retirement benefit at age 62. Four years later, her husband turns 70 and starts his own retirement benefit, so she suspends her retirement benefit and switches to a spousal benefit based on his earnings. That way, her own monthly retirement benefit checks will be larger when she restarts them at age 70.

Trouble is, many people have their Medicare Part B premiums withdrawn directly from their Social Security benefits—and if these premiums are withdrawn from a suspended account, the account might not be considered fully suspended. When the benefits are later restarted, the recipient might be shocked to discover that her monthly checks are no larger than they were when the payments were supposedly suspended years earlier. The whole point of suspending benefits is to receive larger monthly checks later. If future checks are not larger, years of checks have been sacrificed for nothing.

*What to do:* Switch to paying Medicare premiums out of pocket if you suspend your Social Security benefits. If you currently are paying Medicare premiums out of a suspended Social Security account, contact the Social Security administration immediately. If you have not yet reached age 70, you can request a lump-sum payment of what you could have earned while the account was suspended. Your future benefits will not be increased, however, your checks still will be the same size that they were before the account was suspended. This money likely is gone forever if you do not request the payment by your 70<sup>th</sup> birthday.

*(Continued on page 5)*

## PHOENIX NEWS

### **NO RATE CHANGE FOR PHOENIX WATER AND SEWER CUSTOMERS**

Under the leadership of Mayor Greg Stanton and Phoenix City Council, the Phoenix Water Services Department is proposing no water or sewer rate increases in 2015. The proposal was considered and unanimously approved at the formal City Council meeting.

Visit <https://www.phoenix.gov/news/waterservices/663> for more information.

### **CITY COUNCIL APPROVES 35-YEAR STREETS, TRANSIT PLAN**

A comprehensive plan to modernize Phoenix's streets and public transit system over the next 35 years was approved by the City Council. Besides tripling the number of light rail miles by 2050, the transportation plan calls for significant expansion of bus service and upgrades to the city's aging streets.

Visit <https://www.phoenix.gov/news/mayor/662> for more information.

### **MOBILE MINI OPENS NEW WORLD HEADQUARTERS IN PHOENIX**

Mobile Mini, Inc. (Nasdaq GS: MINI), the world's leading provider of portable storage solutions, joined Phoenix Mayor Greg Stanton and Phoenix City Councilwoman Kate Gallego in a ribbon-cutting ceremony marking the opening of the company's new headquarters and national sales center. Mayor Stanton and Councilwoman Gallego were joined by Mobile Mini President & CEO Erik Olsson at the ceremony and for a tour of the new offices.

Visit <https://www.phoenix.gov/news/econdev/661> for more information.



## GUEST COLUMN BY MILTON DOHONEY, JR., ASSISTANT City Manager



Milton Dohoney, Jr.

Next month will mark my one year anniversary of being with the City. I came here last April after nearly 8 years in Cincinnati. Prior to that, I spent long stretches in Louisville and Lexington Kentucky. My first summer here was shall we say a BIG adjustment. Since then, I have become educated about the values of constant water consumption and moisturizing throughout the day. These things were never taught in my graduate program. The winter made it all worth it and I am fortunate to be working here as Assistant City Manager.

My experience in Phoenix is supported by the other career stops I have had. There are thousands of employees working in our facilities that personify that public service is an honorable vocation. Many here demonstrate daily that they take pride in their work, and are focused on problem solving for those we service. Our pride and dedication is sometimes lost in the various things that are said about public employees.

Even though the strength of our commitment has been shown repeatedly in examples like responding to monsoon flooding, producing widely praised Super Bowl activities or rallying in support of fallen coworkers we all must acknowledge the evolution of the public workforce. Just as in other sectors the young professionals that come to join our ranks increasingly have no desire to work any one place for an entire career. That dynamic will shape and influence our environment for years to come. As we grapple with pension stability it will be interesting to see how that affects us going forward.

I'm sure we've all gone to a favorite spot at some point and discovered a sign saying "under construction." Well that would be an appropriate message for what is transpiring right now at the place you dedicated your career to serving. A major effort is underway to modernize how we do business. Perhaps a better way to say it is we are transforming our organization.

We are upgrading our technology on projects like e-procurement. We are replacing our email system, pursuing a 21<sup>st</sup> century phone system, charting a new vision for sustainability, championing a new General Plan, and striving to be healthier with our new Fit Phoenix plan. With the energy provided by an interdepartmental team we are finding processes that frustrate us, keep us from efficient service delivery and overhauling them. In short we are taking the steps to get better.

We are building upon a legacy that retirees left. There is no day that is challenge free but progress is happening in small doses and big gulps. I am happy to be part of it!

## SOCIAL SECURITY SECRETS (CONTINUED)

*(Continued from page 4)*

### **If you claim your benefit early, your spouse might pay the price.**

Many people start their retirement benefits as soon as they become eligible at age 62. That can be a very costly decision—especially if you are a man who is both older and higher-earning than your wife. If your spouse outlives you, as is usually likely, her survivor benefit will be based on the monthly retirement benefit you are receiving (or entitled to) when you pass away. And the retirement benefit you are receiving will be larger the longer you wait, up to age 70.

*Example:* A 67-year-old man was diagnosed with cancer and told he had two years to live. His local Social Security Administration office suggested that he file for benefits immediately—better to receive two years of benefits than nothing at all. But that advice assumed the man's goal was maximizing his own benefits rather than the combined amount he and his wife would receive. The couple would have been better off if he continued to delay the start of his benefits until he turned 70 or died. If this man's monthly benefit was \$2,000 at age 67, two years of benefits would net him \$48,000—but delaying benefits by two years would increase his

*(Continued on page 6)*



## A REMINDER FROM THE SPRING CHICK... RENEW YOUR COPRA MEMBERSHIP!!

**Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2014”, you should renew your COPRA membership NOW!**

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.

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.”

As of January 1, 2015, COPRA membership dues are \$12.00 annually. There is a dues special that if you pay \$50.00, you receive membership for 5 years. To renew your COPRA membership, send a check payable to “COPRA” to the following address:

COPRA  
% Barbara Kellogg  
1465 E Rosemonte Dr  
Phoenix, AZ 85024-2962

## AARP CITES 2015 TRAVEL TRENDS

Among Baby Boomers age 50 and over, 42% plan both international and domestic travel, with 32% of international travelers looking to cross a destination off their bucket list. Most popular overseas destinations were Europe, the Caribbean, South America, and Asia/Middle East.

Among stateside travelers, 30% will be taking a summer vacation and 26% are planning weekend get-aways. Most popular U.S. destinations include Florida, California, New York City and Las Vegas.

One interesting trend saw 37% of Baby Boomers traveling alone, with 97% of those solo travelers reporting they were satisfied with their trip.

When planning any travel, 85% of Baby Boomers used an online resource. Trip Advisor was ranked as the most used review site by far, and Expedia and Travelocity were the favorite booking sites used.

“AARP Travel Research: 2015 Boomer Travel Plans” [aarp.com](http://aarp.com)

## SOCIAL SECURITY SECRETS (CONTINUED)

*(Continued from page 5)*

wife's future monthly survivor benefits by 16%, putting an extra \$3,840 in her pocket for every year that she survived him (actually a bit more, because Social Security benefits are inflation-adjusted). She would steadily earn back that forgone \$48,000 over a period of 12.5 years, and after that all of the additional benefit amount would be a bonus.

### **Social Security's earning penalty often is not much of a penalty at all.**

You might have heard that the “earnings penalty” makes it foolish to continue to work while receiving Social Security benefits, whether it's standard retirement benefits or spousal or survivor benefits. After all, this penalty can claim \$1 of your benefits for every \$2 you earn above a very low income limit (currently \$15,720). But this earnings penalty may not be as bad as it seems for two reasons. It applies only to people who have not yet reached their full retirement age... and benefits lost to the penalty are paid back later in the form of a higher monthly benefit starting at full retirement age (unless you are receiving benefits as a survivor because you are caring for a minor or disabled child.).

Your monthly benefit will be adjusted by the amount that would fully compensate you for the withheld money if you live to a certain age. If you don't live to that age, you will come out behind...live longer, and you will come out ahead.

*(Continued on page 7)*

## IN REMEMBRANCE

Anna Hendricks	01/21/15
Harley Hill	02/12/15
Dolf Uyleman	02/28/15
Julian Cruz	03/04/15
Richard Walsh	03/05/15
Donald Bower	03/06/15
Patricia D. Macinnis	03/09/15
Neilson A. Bertholf Jr.	03/12/15
Robert P. Scott Jr.	03/14/15
Juan F. Iniguez	03/14/15
John M. Montano	03/16/15

### 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 Franklin at (602) 705-8822.

## SOCIAL SECURITY SECRETS (CONT.)

*(Continued from page 6)*

**What to do:** Most people should not let the earnings penalty stop them from earning more than \$15,720. But if you have not yet reached your full retirement age and poor health or family history suggests a short life span, it is worth avoiding. And anyone who does incur the earnings penalty probably shouldn't switch from one type of benefit to another during retirement. Only the specific benefit that is subject to the penalty will be adjusted upward later.

**Example:** if you are receiving a survivor benefit when the earnings penalty is imposed, only this survivor benefit will be increased at your full retirement age to pay back the earnings penalty.

Take income taxes into account when you decide whether to continue earning income while receiving Social Security benefits, however. Your benefits could be taxable if you earn more than \$25,000 a year (\$32,000 for joint filers). Unlike money lost to the earnings penalty, money lost to income taxes is gone forever.

*Source: Bottom Line/Personal, March 15, 2015 article from interview with Laurence J. Korlikoff, PhD, professor of economics at Boston University, a fellow of the American Academy of Arts and Sciences and a former senior economist with the President's Council of Economic Advisers.*

## 2015 COPRA BOARD

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

### 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**

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Glendale, AZ 85308-8303



## 2015 MEMBERSHIP MEETING ANNOUNCEMENTS

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

**May 21, 2015 at 1:30 pm - State of the City**

**October 15, 2015 at 1:30 pm - Healthcare**

**December 4, 2015 at 5 pm - Annual Holiday Party/Meeting (venue TBD)**

Board meetings are at 10 am on the 2nd Thursday of the Month  
Except for June, July and August