



# COPRA CHRONICLE

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

March 2013

**MEMBERSHIP IS OUR STRENGTH**

Issue 3

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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)

## PENSION REFORM ELECTION - MARCH 12, 2013

Your voice is needed regarding the upcoming March 12 ballot. If you recall, we notified our retiree members last fall that the Phoenix City Council voted at their September 25, 2012 meeting to allow recommended changes to the current defined benefit program to go before the voters on March 12, 2013. These changes are based in part on recommendations included in the Pension Reform Task Force Report, City Staff Recommendations, and the City of Phoenix Employees Retirement System Board (COPERS).

The final City Council decision included three elements. The first impacts new hires only based on Task Force recommendations. The second and third concern Retirement Board and City recommendations for the City of Phoenix Employees Retirement System (COPERS).

### Element 1 – Changes for New Hires after 7/1/13:

- Change Rule of 80 provision to Rule of 87
- Change the pension multiplier to a graduated multiplier based on years of service, matching the Arizona State Retirement System (ASRS) schedule
- Eliminate rounding of service credits and minimum pensions
- Employee contribution rate is based on 50/50 split of actuarially determined rate
- Allow new City hires with service on account with ASRS prior to 7/1/2011 to join COPERS under current provisions

### Element 2 – COPERS Board Recommendations:

- Remove some non-standard investment limitations from the City Charter to provide opportunity to maximize investment returns for the Plan
- Put into the Charter certain IRS-required operational and documentation provisions that are current practice, but should be placed into the Charter, since COPERS operates as a tax-qualified retirement plan

### Element 3 – Additional City Staff Recommendation:

- Include in the Charter language an option for the City to pay more than the Actuarially Required Contribution

*(Continued on page 3)*

# PRESIDENT'S MESSAGE



Hi everyone:

I have been receiving more than just a few calls from current retirees and fellow COPRA members over the past several weeks regarding the upcoming March 12th ballot taking place in Phoenix. Many of the questions have centered on "what are your recommendations regarding the ballot measures?" As all of you know, we tried to keep you updated throughout 2011 - during the time that the Pension Reform Task Force was working - until final recommendations were agreed upon in December of that year. A full report from the committee, including their recommendations, was subsequently submitted to the Mayor and City Council in early 2012. An abstract form of this report was reported in the Chronicle. During the remainder of 2012, the

City Council took into consideration the report recommendations, the pension reform activity at the State of Arizona, City staff recommendations, and what the Council felt could be legally done while recognizing the limitations set forth in the State Constitution regarding any changes to public pension systems that could impact existing employees.

The March 12th ballot measure is the result of the Council decisions that were made on September 25, 2012. In this month's Chronicle, you will find a more detailed explanation of those decisions and what the citizens of Phoenix will be voting on in this upcoming election. In reference to this election and any City elections that have been held previously, COPRA has remained neutral as an organization. However, it is no secret that I was asked by the Mayor to serve on the Task Force and participated in the process which included having a voice regarding the committee's recommendations. Part of the Task Force's recommendations related to future City employees and is included on this ballot. This election also includes other elements that were not part of the Task Force study, but address recommendations of the COPERS Board and City Staff.

The bottom line on all of this is that you must decide what you think is the most appropriate way to vote. In many of my previous President's Messages in the Chronicle, I have tried to describe the importance of considering some changes to the pension system in the future. Should this measure pass, City employees hired on or after July 1, 2013 will be required to contribute a higher percentage of their salary into the pension system than current or new employees hired prior to that date. The pension rules that determine when those new employees can retire and the income information that is used to calculate retirement payments will also be different.

*(Continued on page 4)*



## A REMINDER FROM THE LEPRECHAUN... 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

## MARKETS CONTINUE UPWARD MOMENTUM

The markets began the new year where they left off in 2012: Moving generally upward. The Dow Jones Industrial Average closed the year at 13,904.14, a gain of about 13 percent. By Feb. 1, the Dow cleared 14,000 for the first time in five years. Of course, there was – and continues to be – a lot of short-term up-and-down movement. That's typical of the markets, regardless of longer term trends. And it's prudent to remember that past performance is no guarantee of future results. Trends can change quickly.

Nationwide Retirement Solutions, the administrator of the city's 457 and 401(a) Plans, has Plan Service Representatives you can turn to for investment knowledge and historical perspective. Representatives cannot tell you what to invest in; that's a conversation for you and your investment advisor. However, they do provide investment education and can help you understand the benefits and features of the city's Plans.

Nationwide's Representatives are available to meet one-on-one with employees and retirees. A series of retirement education classes are available to employees through the city's *Employee Training and Development Catalog*. Retirement planning tips, tools, articles, and forms are available to all participants in the Plans on Nationwide's website for the city's Plans, [phoenixdcp.com](http://phoenixdcp.com). For more information or to make a one-on-one appointment with a Plan Service Representative, call Nationwide's office in Phoenix at 602.266.2733.

Nationwide Plan Service Representatives are Registered Representatives of Nationwide Investment Services Corporation, Member FINRA. In Michigan only, Nationwide Investment Svcs. Corporation.

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NRM-9073AZ-PX.1 (03/2013)

## PENSION REFORM ELECTION - MARCH 12, 2013 (CONTINUED)

*(Continued from page 1)*

Though the March 12 ballot measure does not affect retirees or current City employees, if passed, it will affect new City employees hired after July 2013. It is estimated that these changes will save the City and taxpayers almost \$600 million dollars over the next 25 years.

So, please remember to either submit your early ballot or go to the polls on March 12 and vote on this important ballot proposition. For this election, the City will be using voting centers vs. traditional polling places. Information will be available at various voting centers around the City for several days preceding the election. Please visit the City Clerk's website [phoenix.gov/cityclerk/services/electinfo/electspcl.html](http://phoenix.gov/cityclerk/services/electinfo/electspcl.html) for additional information.

## IMPORTANT - UPDATED 1099 INFORMATION

The City Finance Department has mailed postcards to all COPERS retirees regarding corrected 1099Rs. Your 2012 1099R was made available to you - either on paper or online in the eCHRIS system. A print format issue on the 1099R form needs to be brought to your attention. Box 2a "taxable amount" was originally showing \$0.00 but this box should be blank. To alleviate confusion, a newly revised 1099R form, with box 2a left blank, is now available on the eCHRIS system. Please utilize this revised 1099R when preparing your 2012 return.

If you would like a new 1099R printed, please log on to eCHRIS at <http://employee.phoenix.gov/hr>. From the Main Menu, navigate to the Self Serve Menu > Payroll and Compensation > View 1099 Forms.

If you have any questions, need printing assistance, or need to have a new 1099R mailed to you, please contact Central Payroll at 602-262-6555.

**REMINDER:** The city of Phoenix is asking for donations to help homeless stay warm. Blankets, new or used (but clean and freshly laundered), are the highest priority. Clean warm clothing also will be accepted for families. Additional needs are baby food/formula, diapers and children's blankets. These are the only items the city will accept. The items will be collected through March. Donated items, which are tax deductible, may be delivered to any of the city's three Family Services Centers. Centers are located at Travis L. Williams, 4732 S. Central Ave.; John F. Long, 3454 N. 51st Ave.; and Sunnyslope, 914 W. Hatcher Road.

***COPRA will also provide a collection box for donations at the March general meeting.***

## SERVICE-LINE WARRANTY PROGRAM

### Service-line warranty program helping Phoenix homeowners -

The National League of Cities (NLC) Service Line Warranty program partnership with the City of Phoenix has saved residents tens of thousands of dollars on repair costs. Since the program launch in fall 2012, more than 16,000 Phoenix homeowners have enrolled. Local plumbers have made repairs at nearly 200 homes, saving those residents more than \$100,000 in sewer and water line repair and replacement costs.

The city is one of more than 150 in the country participating in the NLC program, provided by business partner Service Line Warranties of America (SLWA). The company offers residents optional sewer and water line warranties, covering sewer lines from the private property line to the connection to the home and water lines from the meter to the connection to the home.

Phoenix homeowners will receive two letters in April, as part of the spring campaign. Residents can sign up for water line and/or sewer line warranty coverage. The program is optional and the company bills residents directly – it's not on your city services bill. For more information or if you do not receive a letter and want to enroll, call SLWA at 1-866-922-9006 or visit [slwofa.com](http://slwofa.com). Only Phoenix residents are eligible to participate in the program.

The city does not spend any money on this program and it actually generates revenue for city programs and services – visit [phoenix.gov/bizpartners](http://phoenix.gov/bizpartners) for more information.

## PRESIDENT'S MESSAGE (CONTINUED)

*(Continued from page 2)*

From my personal perspective, this is an appropriate step to take at this time. Passage of this ballot measure would result in more balanced contributions being made into the pension system by the City and new employees. This will be a slow growing process that will take considerable time as more and more new employees come on board replacing existing employees. But the result should ultimately be a more fair system for all.

In closing, just a reminder that our annual meeting with the COPERS staff will be held on Thursday, March 28th. Staff will review the current state of the retirement system and have projections for the remainder of the year. This meeting is a prime opportunity to ask questions that you may have. Hope to see you there!

Jack

## NEW RETIREES (DECEMBER 2012)

David Allen	Neighborhood Services	Hawley LaRue	Public Works
Roxanne Allen	Parks & Rec	Raymond Lounsbury	Aviation
Robert Anderson	Water	Angela Martin	Aviation
Hermine Aronson	Library	Peggy Martin	Housing
Peter Barton	ITS	Mary Middleton	Human Services
Laura Belval	Streets Transportation	Jean Nelson	Public Transit
Edna Bienz	Water	Donna Overstreet	Equal Opportunity
Keith Cody	ITS	Julie Pearman	Planning
Veronica Costa	Human Resources	Linda Romero	Public Works
Frank Cuevas	Phx Convention Center	Laurie Scott	City Court
William Eastburn	Housing	Nancy Steptoe	Public Transit
Alfred Erives	Streets Transportation	Steve Stolpe	Public Works
Sharon Fogarty	City Court	Oliver Thomas	ITS
Hortense Glenn	Planning	Paul Thornton	Fire
Anna Gonzales	Housing	Fancesca Tropea	Human Services
Linda Haeufgloecker	Water	Steven Ward	Human Services
William Heilman	Neighborhood Services	Sue Waterworth	Human Services
Vincent Hernandez, Jr.	Finance	Gary Williams	Aviation
Henry Hoffman, Jr.	Police	Alan Wingert	Public Works
Leroy James	Phx Convention Center	Alice Wright	City Court
Jason Johnson	Parks & Rec	Teresa Young	Human Resources
Scherri Jones	Human Services		



# CITY MANAGER'S CORNER

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



Daniel Valenzuela

This edition of the City Manager's Corner is co-authored by David Cavazos and District 5 Councilman Daniel Valenzuela. We've teamed up to encourage everyone to get healthy. After all, spring is just a few weeks away and what better a reason to get outside and exercise.

Recently, the city launched [FitPHX](#) which is a new initiative to get Phoenix moving toward becoming one of the top ten healthiest cities in the nation. The program's website connects residents and city employees to health-related programs and services by encouraging participation in physical-fitness events, nutrition classes and other activities that promote personal wellness.

Workplace wellness programs like [Fit4Phoenix](#) have steadily increased over the last several years. [Fit4Phoenix](#) is a great resource for employees and retirees and provides on-site health coaching along with fitness and health management classes.

According to Health Affairs, a non-profit journal for health policy research, company wellness programs can lead to a reduction in not only chronic illness but health care costs and productivity as well. The journal also reports that employer medical costs fell approximately \$3.27 for every dollar spent on wellness programs and that the programs resulted in an overall reduction of 25-percent in sick leave, health plan costs, and workers compensation and disability costs.

Why is this important to Phoenix residents? We have the greatest employees in the world, and it's important that they remain healthy and productive for the overall health of the city. Good health leads to higher morale and less absenteeism which inspires employees to achieve greater results.

The City of Phoenix was recently recognized as one of the "Healthiest Employers in the Valley" for 2013 by the Phoenix Business Journal. Several programs led to this recognition including Fitness Fridays, Arizona Healthy Harvest and the city's Visual Eating and Exercise Program's (VEEP) Real Food Slim Down Challenge which helped employees and their spouses lose more than 4,000 pounds in six months.

We are also proud of our employees and retirees for completing their Health Risk Assessments and biometric screenings. A completion rate of nearly 80% is impressive and reduces each individual's monthly health insurance premiums. Aside from the savings benefit, it's important for all of us to know our blood pressure, glucose and cholesterol levels. You can still participate by getting an assessment with your doctor and completing the forms.

Exercising regularly and healthy eating feels great. We hope you step outside soon to enjoy the upcoming Arizona spring weather.

- David Cavazos & Councilman Daniel Valenzuela



David Cavazos

## STORES WITH EXCELLENT RETURN POLICIES

CVS accepts returns of store-brand items and beauty products anytime—with a receipt. *Kohl's* lets you return anything, anytime, even without a receipt. *Lands' End* takes products back anytime, for any reason with a return form, which is available online. *Nordstrom* takes things back anytime and pays shipping for online returns with a return form that is available online. *REI* allows returns of anything, anytime, even without a receipt—including worn items if you wash them. Some additional restrictions may apply.

Source: Consumer Reports Money Adviser. [ConsumerReports.org/bookstore](http://ConsumerReports.org/bookstore)

## IS IT A COLD OR THE FLU?

You're achy, your nose is runny, and your throat feels a little scratchy. Is it a run-of-the-mill winter cold or more serious flu? Here are 3 ways to tell the difference:

**Flu comes with a fever.** The common cold rarely causes body temperature to rise. A high fever is characteristic of the flu – it usually runs between 100 – 102 degrees (or higher, especially in children) and lasts 3 to 4 days. If your first signs are a runny nose, scratchy throat, and sneezing, that's most likely a cold. Those symptoms tend to develop more slowly, while the flu usually comes on suddenly.

**Flu makes you miserable.** Aside from an initial high fever, the aches and pains are more severe. Coughing is continual (and lasts longer), and weakness and exhaustion can be intense. Early reports from the Centers for Disease Control and Prevention predict a severe flu season this year. While a cold may lead to sinus congestion in adults or an ear infection in kids, the flu could develop into bronchitis, pneumonia, or even a brain infection for high-risk people (such as children under 2 and adults over 65).

**Meds won't help a cold.** Get rest and plenty of fluids – that's the advice you'll hear for both conditions. For some flu cases, doctors may prescribe antiviral drugs to ease symptoms and prevent complications. These don't work on colds and should not be confused with antibiotics. A survey showed about 1 in 3 Americans believe antibiotics treat both cold and flu. It's not true: Antibiotics help fight bacterial infections; cold and flu are caused by viruses. There's no cure for a cold, but if you want to try over-the-counter meds, talk to your doctor first – many meds have side effects, and some are dangerous for children.

*Source: The Doctors*

## SOCIAL SECURITY: CHECK'S NOT IN THE MAIL

Like it or not, many seniors have a few more jobs to do when it comes to Social Security – including signing up for direct deposit or hitting the computer. Still collecting a paper Social Security check? Get ready to make a change soon. The paper check is supposed to go away by March. People still receiving checks now can sign up for direct deposit or a Direct Express Debit card.

Roughly 5 million people nationwide continue to receive paper checks. There may be a little wiggle room, but Social Security would like people to willingly give up those paper checks. Walt Henderson, director of the electronic-funds-transfer strategy division for the U.S. Treasury, said seniors who are receiving paper checks and don't make a switch by March could receive letters offering assistance in changing to direct deposit or the debit card.

"We will not interrupt payments if a person does not comply, nor will we switch a payment method automatically," Henderson said. He noted that 11 million paper checks were sent out each month as of two years ago, so the number has already been cut by more than half.

Sure, many older people love going to the bank. But before anyone starts grumbling, it's good to know that seniors born on or before May 1, 1921, can still receive that paper check if they want to. Even so, many seniors say direct deposit is the way to go. The Direct Express Debit card is designed for people who do not have bank accounts – what some call the unbanked.

The Direct Express card has been used by more than 3 million people since it was introduced in June 2008. About two-thirds of those people did not have bank accounts when they signed up for the card. How do you make a switch? Call 800-333-1795 or visit [www.GoDirect.org](http://www.GoDirect.org).

Or, if you have an account at a bank or credit union, go there to sign up for direct deposit. Some consumers could save \$5 a month or more in checking fees if they sign up for direct deposit.

If you opt for a Direct Express card, pay attention to the fees. One free ATM withdrawal is allowed each month on the Direct Express Debit MasterCard. Additional ATM withdrawals are 90 cents. To get one free

*(Continued on page 7)*

## IN REMEMBRANCE

Angie Carlos	01/01/13
Robert F. Keck	01/12/13
Patricia A. Depetro	01/20/13
Beatrice Shapiro	01/30/13
Rawglie Perez	01/30/13
Jeanne L. Schnurstein	01/31/13
Raymond Smiley	02/01/13
Charles Woods	02/04/13
Jacquelyn Greene	02/07/13
Thomas F. Martin	02/11/13
Lee B. Weaver	02/19/13
Lilliam Imler	02/20/13

### 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.

## SOCIAL SECURITY (CONT.)

(Continued from page 6)

ATM withdrawal, consumers must go to ATMs in the network. See [www.usdirectexpress.com](http://www.usdirectexpress.com) to learn more.

The GoDirect.org site has a countdown clock for how many days, hours, minutes, and seconds are left for paper checks. Some exceptions exist to still receive a paper check, but you'd need to request a waiver in those cases, for example – if Social Security recipients live in remote areas without sufficient banking infrastructure or if electronic payments would impose a hardship due to a mental impairment. Waiver applications can be requested by calling 800-333-1795.

The estimate is that converting the remaining paper checks to electronic payments will save taxpayers \$1 billion over 10 years.

Source: USA Today

### Tidbit of Information

Dryer lint can be used to keep the home fires burning. It burns longer than newspaper because of the cotton fibers often trapped within it. What to do: Stuff the lint into a cardboard egg carton or empty toilet paper tube before lighting.

Source: GoodHousekeeping. Goodhousekeeping.com

## 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

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.



## MARCH COPRA CHRONICLE

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### 2013 MEMBERSHIP MEETING ANNOUNCEMENTS

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

**IMPORTANT MEETINGS -  
MARK YOUR  
CALENDARS!**

**March 28 at 1:30pm - COPERS**

**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