



# COPRA CHRONICLE

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

January 2014

**MEMBERSHIP IS OUR STRENGTH**

Issue 1

## INSIDE THIS ISSUE

	Page
President's Message.....	2
Renew Your COPRA Membership .	2
New Retirees.....	3
Did you know?.....	4
City Manager's Corner.....	5
The Most Popular Ages to Claim So- cial Security.....	6
In Remembrance.....	7
Tidbits.....	7
COPRA Membership.....	7
COPRA Board.....	7
Meeting Dates.....	8

## 14 EXERCISES FOR PEOPLE IN PAIN

Tempted to just skip the exercise? Don't. It can be surprisingly helpful for people in pain. When you're in pain, the last thing you may want to do is exercise. But people with conditions like rheumatoid arthritis are more likely to keep symptoms under control if they exercise at least a little bit every day, says Andrew McDonnell, supervisor of outpatient physical therapy at Scott & White Sports Medicine & Rehabilitation Clinic in Round Rock, Texas. Exercising also helps the heart, lungs, and brain.

Always consult a physical therapist before starting an exercise regimen so you don't do anything that worsens pain. If you're in the middle of a painful flare, you definitely don't want to do anything that's going to increase the inflammation. Generally, experts recommend that you continue any exercises you can, perhaps substituting range of motion and stretching for more rigorous strengthening. Or you could concentrate on an area of your body that isn't having the flare. In some cases, "it is appropriate for the person to discontinue exercises for a short period of time," says McDonnell. But not for long as this may become a vicious cycle, leading to stiff, weak joints.

Here are 14 types of exercise that may help you move and feel better.

**Swimming** - If your joints are aching, taking to the water may be the way to go. "The buoyancy takes weight off of the joints," explains McDonnell. Swimming is also good for the upper extremities, helping to keep the elbows flexible. Water exercises could take the form of regular lap-lengths, water aerobics, or just walking in the pool. A 2012 study found that aquatic exercises conferred small-to-moderate benefit on various forms of pain, including low back pain, osteoarthritis, fibromyalgia, and rheumatoid arthritis.

**Biking** - Whether it's a stationary bike in your living room or a ride outdoors, biking provides not only weight-bearing benefit, but can also release the feel-good hormones known as endorphins. People with arthritis of the knees may have some difficulty with biking, says McDonnell, so make sure the seat is at the right height. In this situation, a recumbent



### 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 [copramembership@gmail.com](mailto:copramembership@gmail.com)

*(Continued on page 3)*

# PRESIDENT'S MESSAGE



Happy New Year everyone. I hope this holiday season was enjoyable for you and allowed you to spend time with friends and family.

COPRA ended 2013 with our Annual Holiday Luncheon and Meeting which was enjoyed by all. Again, we had an excellent turnout and were also treated to a visit from Acting City Manager Ed Zuercher and Deputy City Manager Rick Naimark who both shared messages with us. We also had COPERS Chair Libby Bissa and the new COPERS Administrator Gail Strohl join us. We appreciated that these four very busy people took the time to attend our luncheon.

As you know, COPRA was very busy in 2013 continuing to support the interests of our retirees with both Pension and Health and Benefit matters. New year 2014 will most likely continue to keep us busy in both of these areas. My message last month shared the news regarding a petition that, if it succeeds in getting on the ballot and is approved by the voters, could change the retirement system for new employees and some benefits for existing employees as well. As we go forward in 2014, we will continue to monitor that activity and share with you any news we receive during the year.

At the luncheon, we conducted our Annual Meeting in which all but one of the incumbent members of the COPRA Board were re-elected. Robert Salemi did not run for re-election and will be missed by all of us. He served as our Chronicle Chair over the past two years and we truly appreciated the commitment that he made to COPRA and the excellent work on the Chronicle. We did elect a new board member, Tray Goodman, who joins us after retiring from Phoenix and serving with Phoenix Channel 11.

I hope to see you at our three meetings this year along with the next Annual Holiday Luncheon in December. Please check future Chronicles for the dates of these upcoming General Sessions. As always, the COPRA Board will be meeting every month except June through August continuing to work for all retirees.

Again, Happy New Year and see you soon.

Jack

***"Membership is our Strength"***

## **YOUR NEW YEAR'S RESOLUTION SHOULD BE TO RENEW YOUR COPRA MEMBERSHIP DUES FOR 2014**

**Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2013", you need to 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."

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

## 14 EXERCISES FOR PEOPLE IN PAIN (CONTINUED)

*(Continued from page 1)*

bike might be your best bet. "It's good because the seats are anatomic and help support the spine," says Robert Irwin, MD, associate professor of clinical rehabilitation medicine at the University of Miami Miller School of Medicine.

**Weight-lifting** - Weight lifting can be useful for people in pain, including those with rheumatoid arthritis, but such a program needs to be practiced in moderation," says Dr. Irwin. Don't think of weight-lifting as something that can turn you from a 90-pound weakling into the Incredible Hulk. Instead, think of it as taking a daily vitamin. "When we were younger, we wanted to look good in a bathing suit or have big biceps," says McDonnell. "As we get older we have to look at exercise as a kind of medicine."

**Walking** - Walking can be difficult if you have foot and knee symptoms, but if you can do it, this type of exercise can strengthen the muscles around the knee, which actually helps protect the joint. "If the thigh muscles or the quadriceps are in good condition, shock in the legs gets deflected away from the knee," McDonnell says. "If the muscle is in poor condition, it can't absorb the shock and it gets transmitted to the joint and causes inflammation." But just walking from your car to the front door may not be enough to reap the benefits of this particular exercise, as you're unlikely to get any cardiovascular benefit.

**Trace the alphabet with your feet** - According to the American Academy of Orthopedic Surgeons, 90% of people with RA will have symptoms in the foot and ankle. Needless to say, this can make many forms of exercise difficult. McDonnell shows his clients how to trace the alphabet in the air with their foot. Start with an "A" then a "B" and use your whole foot, not just your big toe. This will help preserve range of motion in the ankle which helps maintain function in the joints and reduces pain by relieving stiffness. "It also helps maximize nutrition to and lubrication to the joint," says McDonnell.

**Squeeze your hands** - Maintaining range of motion is just as important in your hands. More motion means that stress is distributed over a wider percentage of the joint cartilage, ensuring that one area won't be unduly burdened, says McDonnell. Simply squeezing your hand, opening and closing it or touching the tip of each finger then sliding it down to the base of the same finger can maximize range of motion and perhaps make simple everyday tasks like opening a jar easier.

**Tai chi** - More than one study now points to the effectiveness of this ancient Chinese martial art in improving arthritis pain. One, in the prestigious New England Journal of Medicine, found reductions in pain, stiffness, and fatigue in a group of 33 fibromyalgia patients who practiced Tai Chi twice a week for two weeks. Tai Chi harnesses both the mind and the body and can help build strength and endurance. What's more, it can easily be practiced at home, in a class, or in the park.

*(Continued on page 4)*

### NEW RETIREES (OCTOBER 2013)

Matthew Buesing	Law	Anthony Miano, Jr.	Public Works
David Cavazos	City Manager	Carmen Nicks	Police
Linda Chapman	Police	Michael Nolan	Water
Patricia Deines	ITS	Karen Owens	Street Transportation
Paul Driver	Street Transportation	Leonard Parker	Parks & Rec
Jared Harvey	City Court	Richard Peterson	Human Resources
Mitzila Hogans	Human Services	Lane Rich	Police
Susan Johnson	ITS	Austen Schroeder	Parks & Rec
Daisy Lowry	Police	Dan Smith	Parks & Rec
Lucille Mancuso	Human Services	Richard Smith	City Court
Carlos Manzanedo	Water	Jackie Temple	City Retirement
Corrinne Maran	Street Transportation	Michael Temporado	Water
Robert McCarthy	Law	Christine Thomas	Phx Convention Center

## 14 EXERCISES FOR PEOPLE IN PAIN (CONTINUED)

(Continued from page 3)

**Pilates** - This fitness system was developed by Joseph Pilates more than 100 years ago to build strength in the abdomen and back. Not only is it strengthening, says Dr. Irwin, it also promotes balance, perhaps enough to decrease the risk of falling and sustaining a fracture. Pilates has been shown to help people with low back pain as well as fibromyalgia.

**Resistance exercises** - A study conducted in the U.K. found that both resistance training and cardiovascular exercise not only reduced the severity of rheumatoid arthritis in a group of 40 adults, it also improved cardiovascular fitness. This is important because people with rheumatoid arthritis have a higher risk of both heart attack and stroke. But, again, the key is moderation. A physical therapist or occupational therapist will be able to advise you with respect to particular resistance exercises, sets, and repetitions.

**Yoga** - Like Pilates, yoga can improve strength and balance, and possibly reduce harmful falls. One recent study found that nine weeks of yoga provided relief for people with chronic neck pain. Another study found that "Yoga of Awareness," which focuses partly on awareness and breathing, relieved pain in fibromyalgia patients, with more being better. But don't overextend yourself. "A person who's doing this should pay attention to what their body is telling them," says Dr. Irwin. "They shouldn't push themselves in these situations."

**Pinch it** - Keep a ball of Theraputty (it looks like Play-Doh for adults) on your desk or table. Pinching, rolling, squeezing, and generally having fun with it will keep the hand and wrist joints limber and the muscles and tendons strong, says McDonnell. Another helpful exercise is placing a rubber band around the thumb and fingertips and spreading the thumb and fingers as much as possible against the resistance of the rubber band. Pinching clothespins will help maintain and increase pinch strength which is important in maximizing the functional ability of the hand, says McDonnell.

**Stretching** - Stretching can be a simple, any-time exercise that won't load the joints. Stretching programs abound, including one with pictures and instructions from The University of California, Los Angeles. As with all exercise programs, practice caution when starting something new.

**Partial squats** - Squats can be good for the knees but, if performed too intensely, can also cause pain and even damage. If you're not up to full squats (how many of us are?), try partial squats, advises McDonnell. Stand with your feet shoulder-width apart and pointed straight ahead. Slowly squat until you're at about a 45-degree angle, bending at the knees but making sure the knees do not extend forward beyond the toes. To help keep your balance, try the partial squat while leaning your back against a wall (partial wall squat).

**Running and jogging** - High-impact activities like running and jogging can be hard on the joints for anyone, not just those suffering from chronic pain. If you and your doctor or physical therapist decide this is an appropriate exercise for you, limit your stress on the joints by using "Bare Foot" sports shoes, the ones that have five toes like a glove, says Dr. Irwin. "You sort of glide over things," he says. "They are much safer on the knees and other joints." The good thing about aerobic activities like running, biking, and swimming is that they will, over time, increase blood flow throughout the body. This decreases cytokines, molecules that exacerbate inflammation, says Dr. Irwin.

Source: [MSN.com/Healthy Living](http://MSN.com/Healthy Living)

### Did you know that...

...more doctors are taking new Medicare patients? The number rose by one-third between 2007 and 2011. In recent years, some doctors had stopped taking new Medicare patients because of Medicare payment caps and paperwork. But now 90% of office-based physicians accept new Medicare patients, a rate similar to those taking privately insured patients.

Source: *Bottomline Personal*, November 1, 2013, *Roundup of experts in Medicare*, reported in *USA Today*.

...motorcycle riding is more dangerous for older adults? Motorcyclists age 60 and older are 2.5 times more likely to be seriously injured in crashes than riders in their 20s and 30s.

Source: *Bottomline Personal*, November 1, 2013, *Study of injuries among motorcycle riders by researchers at Brown University, Providence*, published in *Injury Prevention*.

# CITY MANAGER'S CORNER

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

Happy new year, everyone. I hope you had a wonderful and safe holiday season and that 2014 is off to a great start.

2013 ended with another display of generosity by our Phoenix family, including retirees. On the heels of raising more than \$1 million for the 2013 Community Service Fund Drive, our 2013 Employee Holiday Celebration included collecting 2,710 pounds of food for Phoenix families and food banks, as well as several hundred blankets, coats and other items for Human Services' Winter Respite program. I am impressed by the continued generosity of employees and retirees, not only during the holidays but year-round.



Ed Zuercher

The list of our accomplishments in 2013 reminds me that we have a team of winners working for the City, and we continue to build on the successful legacy that our retirees helped create. Listing every one of our achievements here would take up the entire newsletter, but allow me to share a few with you:

- **Being Kind to our Customers** - More than nine out of 10 residents, or 93 percent, said Phoenix is a good place to live. The rating was the highest in the history of the survey, which is conducted by a private research company every two years. Overall satisfaction with how the city provides city services increased from 83 percent in 2010 to 87 percent in 2012. The survey results are testimony to the hard work of our city employees at every level.
- **Saving Money Aggressively and Working Smarter** – Our current savings total for innovation and efficiency is \$91 million, with a goal of reaching \$100 million by 2015. With the continued emphasis on saving aggressively, the smart work of the entire Phoenix Team, as well as input from the community, I know we can reach this goal.
- **Better Transportation** – The PHX Sky Train debuted in April, providing a faster and more efficient way for customers to travel between the 44<sup>th</sup> Street Light Rail Station, East Economy Lot and Terminal 4. More than 2 million passengers and airport employees used the free service to date in 2013, with even more expected in it's first full year of operation in 2014.
- **Employee Wellness** – For the second consecutive year, the Phoenix Business Journal selected the City of Phoenix as one of the Valley's healthiest employers. Phoenix moved up to fifth from 13<sup>th</sup> in the rankings among employers with 1,500 or more employees. The city also received a 2013 Process, Progress and Leadership in Worksite Health Promotion award at the Wellness Council of Arizona's 28<sup>th</sup> Annual Meeting and Awards event.

To learn about other accomplishments, please take a few minutes to read the January/February issue of Phoenix At Your Service, the newsletter that is inserted into your city services bill.

I also want to recognize Councilman Michael Johnson and Councilman Tom Simplot for their combined 22 years of service as City Council members. Through their leadership, we have achieved significant community goals, including redevelopment in the central and southern parts of Phoenix, more public transit opportunities, and innovative housing programs, to name a few.

By the time you read this, we will have welcomed two new City Council members, Councilwoman Laura Pastor representing District 4, and Councilwoman Kate Gallego representing District 8. They have hit the ground running and I look forward to their leadership and input on many critical issues we will face in 2014.

I hope 2014 is off to a great start for you, your friends and family, and I look forward to sharing updates with you throughout this year.

# THE MOST POPULAR AGES TO CLAIM SOCIAL SECURITY

**Experts warn us against automatically signing up for benefits the minute we are eligible, but do we listen? Signs suggest some of us may be beginning to heed that advice.**

The age you begin to collect Social Security benefits affects the payments you will receive for the rest of your life. Checks are reduced if you sign up as soon as possible at age 62, but are increased if you delay claiming up until age 70. Here's when most people sign up for Social Security:

## **Age 62**

A smaller proportion of people have been claiming Social Security at age 62 in recent years, but it continues to be the most popular age to begin receiving payments. Some 45% of men born in 1943 and 1944 signed up for retirement benefits at age 62, down from 50% of people born between 1938 and 1942, and a peak of 57% of men born between 1930 and 1934, according to a 2013 Urban Institute analysis of U.S. Census Bureau data.

The share of women claiming Social Security benefits at age 62 has also declined over the past decade, but women continue to be more likely to claim early than men. Half of women born in 1943 or 1944 claimed at age 62, compared with 60% of those born between 1935 and 1937.

Social Security benefits are reduced for workers who sign up at age 62, and the amount of the reduction has recently increased from 20% for people born in 1937 or earlier to 25% for baby boomers born between 1943 and 1954. If you claim earlier you are getting more of a penalty now than you used to. The reduction in benefits for people claiming at age 62 will further increase to 30% for everyone born in 1960 or later under current law.

## **Age 65**

Signing up for Social Security at age 65 is declining in popularity, but the age many people associate with retirement remains the second-most popular claiming age among women and third among men. Nearly a quarter (24%) of men born between 1935 and 1937 signed up for Social Security at age 65, which is the age workers born in 1937 or earlier qualified for unreduced Social Security benefits.

But retirement at 65 declined to 14% of those born in 1943 and 1944, whose full retirement age increased to 66. People born between 1943 and 1954 get 6.7% smaller checks if they claim at age 65. The proportion of women signing up at age 65 stayed roughly constant throughout the period studied at about 16%.

However, about twice as many people claim Social Security at age 65 than at either ages 63 or 64. The possible reason for this is because Medicare eligibility begins at 65 and allows people whose health insurance is tied to their employment to retire. Most people can't afford to stop working unless they have access to health benefits. Even if they would prefer to stop working and collect Social Security sooner, they might need to wait until 65.

## **Age 66**

Claiming Social Security at age 66 has recently surged in popularity, due to the increase in the full retirement age to 66 for everyone born between 1943 and 1954. Some 19% of men and 13% of women born in 1943 and 1944 signed up at age 66, compared to about 1% among earlier groups of retirees. Age 66 is when most baby boomers will qualify for the full amount of Social Security they have earned and is also the first year that your benefit will not be temporarily withheld if you work and claim Social Security benefits at the same time.

## **67 or later**

Only 6% of men and 5% of women born in 1943 and 1944 signed up for Social Security at age 67 or later. But the benefits of further delaying your Social Security payments can be enormous. Payments increase by 8% for each year of delayed claiming up until age 70. After age 70 there is no additional financial incentive to delay starting your payments.

*Source: U.S. News & World Report*

*"Tomorrow, is the first blank page of a 365 page book. Write a good one."*

— [Brad Paisley](#)

## IN REMEMBRANCE

James W. Childres	09/16/13
Bart Delarenzo	11/18/13
Dolores Buescher	11/19/13
Winslet Collins	11/22/13
Harold Howerton	11/22/13
Jesus Uranga	11/24/13
Mary Regalado	11/24/13
Velia Pompai	12/02/13
Patricia Frazier	12/03/13
Henry Webster	12/03/13
Minnie Martinezi	12/05/13
Armando Garcia	12/06/13
Shirley Dechaine	12/07/13
Matthias Pastore	12/09/13
Mary Abbott	12/10/13
Lupe Doumert	12/11/13
Donald E Walsh	12/23/13

### 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

### POSTAGE INCREASES

Get ready for another postage increase. The cost of mailing a letter is scheduled to rise by 3 cents on January 26 - to 49 cents. This is a temporary hike that is suppose to last for 2 years. "Forever" stamps don't require extra postage.

### PHOENIX INCREASES TRANSPARENCY WITH ONLINE OPEN CHECKBOOK

The city's Finance Department announced it has launched Phoenix Open Checkbook, a web application to provide residents with information about city spending in an online website. The searchable format, available at [phoenix.gov/finance](http://phoenix.gov/finance) and updated monthly, allows city purchases to be reviewed by department, vendor, and date; and can be downloaded as a report or Excel spreadsheet.

Visit <http://phoenix.gov/news/122313checkbook.html> for more information.

## COPRA MEMBERSHIP

December 2013 - 2728 members  
December 2012 - 2744 members

## 2013 COPRA BOARD

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Vice President:	<b>Laura Ross</b>	(623) 878-3334
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Retirement Board Representative:	<b>Cathleen Gleason</b>	(602) 361-2315
	E-mail	<a href="mailto:cgleason2@cox.net">cgleason2@cox.net</a>
By-laws Review Chair:	<b>Karen Clifford-Anderson</b>	(623) 772-7472
	E-mail	<a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>
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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) 262-6858

### 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

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## JANUARY COPRA CHRONICLE

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10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85118

The COPRA  
Board wishes  
Everyone a



### 2014 MEMBERSHIP MEETING ANNOUNCEMENTS

General Session meetings and the monthly COPRA Board meetings are conducted at the  
Washington Activity Center, 2240 W. Citrus Way, Phoenix, AZ

The dates for the March, May, and October General Session meetings and the  
Annual Meeting/Holiday Party to be announced.

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