

COPRA CHRONICLE

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

October 2014

MEMBERSHIP IS OUR STRENGTH

Issue 6

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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 copramembership@gmail.com

COPRA BOARD ELECTIONS

In accordance with the COPRA By-Laws, as amended September 12, 2012, it is time again for the COPRA Board of Directors' elections. There are ten elected positions on the Board, each serving a two-year term. Elections are staggered with five Board positions coming up for election each year.

Candidate biographies and ballots will be included in the November issue of the COPRA Chronicle with the actual election taking place at the December 7, 2014 Holiday Dinner Party and Membership Meeting. If you are interested in becoming a candidate for the Board of Directors, please contact Jack Thomas at: itnt@cox.net

If you are interested, we must hear from you no later than October 17, 2014.

(Nominating Committee: Jack Thomas - Chair, Barbara Kellogg, Cathy Gleason, Tray Goodman, Marvin Roelse)

GO PURPLE IN SUPPORT OF NATIONAL DOMESTIC VIOLENCE AWARENESS MONTH

One in four women and one in seven men have experienced domestic violence in their lifetime.

In October, the city of Phoenix will "Paint Phoenix Purple" in observance of National Domestic Violence Awareness Month.

Residents can show their support for the second annual campaign with displays of purple. Displaying purple throughout the community sends a strong message that there is no place for domestic violence in our homes, neighborhoods, schools or workplaces.

There are other ways to show your support: Install a purple light bulb in your porch, wear purple clothing on Fridays, tie a purple ribbon on your car antenna, etc. Together, Phoenix residents can raise awareness about domestic violence and its impact on families.

For more information about the Paint Phoenix Purple campaign, visit paintphoenixpurple.org.

If you or someone you know is in need of victim services, call the Family Advocacy Center at <u>602-534-2120</u> or the National Domestic Violence Hotline at <u>1-800-799-7233</u>.

PRESIDENT'S MESSAGE



My October President's Message continues to be focused mostly on the situation and challenges of trying to defeat the upcoming Proposition 487 on the November 4 ballot. This is a good news/bad news story regarding that endeavor.

Let's start with the good news: The truth regarding the impacts of 487 are starting to surface increasingly with the citizens of Phoenix, as recently as the front page article in the Valley and State Section of the Arizona Republic on September 15. The Phoenix Fire Union started a grassroots effort on August 27 (before Labor Day), with the goal to personally visit (offduty) as many Phoenix homes as possible using over 1000 volunteers. They have also produced the "Vote No on 487 signs", which are appearing across the entire Phoenix area. Yard signs and bumper stickers will be available at both the COPRA September 25 General Meeting and October 7 Special Meeting for you to pick up and use. A special mailing is also

planned to go out to all households. AFSCME has also organized neighborhood canvassing efforts to expand the work of the Fire Union as well. At least one additional committee, "Citizens for Pension Responsibility", was formed early on by a member of our COPRA Board and a former City Council member to share the negative issues about 487 with as many voters as possible through both publications, newspapers and radio shows. Potential TV coverage may also happen soon if we can get support for debates on the subject to further expose the real truth about 487. At least all the effort on fighting 487 is not coming from "Dark Money" like those that created this terrible proposition. COPRA continues to be actively involved in providing support with all these organizations, with both community canvassing and other activities as needed, and as previously noted, writing an opposing argument regarding 487 that goes out with the ballot. COPRA also just approved donating \$5,000 to assist as needed with the campaign efforts. If it appears that the campaigning is turning around public opinion, we will donate an additional \$5,000 for additional signs, mailings, etc. as the committees see appropriate. Any additional funding to fight 487 in court, should it be approved by the voters, will most likely require a joint effort by the various employee organizations and COPRA if needed, seeking donations from both employee groups and retirees to build up a reserve fund for this endeavor.

Now for the bad news: As we shared in an earlier e-mail and mailing to all of our members, this proposition will have a direct affect not only on existing City employees, but on retirees as well.

The most concerning potential elements for current employees includes:

- Loss of substantial retiree benefits including MERP, PEHP, and FEBT and basing all retiree benefits on base salaries only with no overtime included.
- Elimination of the Defined Contribution System and all associated savings options
- Elimination of death and disability benefits for police officers and fire fighters killed or hurt in the line of duty
- Elimination of police and fire participating in the State Public Safety System and forcing them into strictly the Deferred Compensation System being set up for new employees.

The major affect for all existing retirees includes:

• The loss of MERP (Medical Assistance Reimbursement Plan) and the QCCA (Qualified City Contribution Amount) This is a significant impact since it could amount to costing retirees many additional hundreds of dollars every month to pay for City Health Insurance. MERP alone allows for between \$200 and \$300 per month for health insurance support. QCCA allows for an additional \$90 to \$375 per month. That would put the entire cost increase to a given retiree on City Health Insurance in 2015 to somewhere between \$290 to \$675 per month, based on the plan option selected and the MERP benefits that are provided.

The impact of elements of this proposition, if approved by the voters, will most likely not be sorted out fully until they go through the many lawsuits that will happen given that they violate both State and Federal Laws, not to mention the various existing contractual agreements that are in place for both retirees and active city employees. The City will need to spend years and millions of dollars defending this unconstitutional plan. Lawyers will make millions, while Phoenix taxpayers foot the bill. It is also estimated that Proposition 487 will cost Phoenix taxpayers more than \$350 million in additional funds over the next 20 years to support two separate retirement systems. These figures were produced by an independent City of Phoenix Actuarial Analysis published on June 3, 2014. They are further supported by the Independent Pension Reform Commission (made up of mostly citizens of Phoenix not associated with local government) Actuarial Analysis performed in 2011.

(Continued on page 3)

PRESIDENTS MESSAGE (CONTINUED)

(Continued from page 2)

As mentioned in last month's Chronicle, we have scheduled a <u>Special General Membership Meeting on October 7 (1 PM)</u> at the Washington Adult Center where your attendance is encouraged. There will be a short presentation and Q & A from our Retiree Representative (Cathy Gleason) and Tom Simplot (Former District 4 City Council Member), who have been very active since early July in educating the community on this costly proposition.

It is almost anti-climactic to talk about other subjects in my article this month, but a brief comment on two is necessary. For the first time ever, we are scheduling our Holiday Party for early evening at a new venue. We are again holding the costs down, but it will be a wonderful menu and a small band for entertainment along with a no-host bar, so we encourage you to bring your spouse or friend and get your tickets early since there will be limited seating. Look for further details in this issue of the Chronicle.

It is also that time of year when we will be holding the annual election of COPRA Officers. If any of you would like to run for the COPRA Board or serve on various committees we would love to hear from you. Please note the schedule and notification requirements published in this Chronicle.

See you on October 7 if possible, and in the meantime get out and spread the word on Proposition 487 and do not forget to vote.

Jack

Proposition 487

We hope you are all aware by now that there is a proposition on the November 4 ballot for Phoenix voters that has extremely negative consequences for taxpayers, the city of Phoenix, current employees, retirees and future employees. In other words, everyone!

Dark money supporters of the Arizona Free Enterprise Club drafted this proposition. The Arizona Free Enterprise Club does not have to share its donors because it claims to be a social welfare organization. In truth, they have already spent millions during the primary to affect the outcome of elections. The Secretary of State is currently investigating them for violating campaign laws. The Arizona Free Enterprise Club paid over \$250,000 to hire people to collect signatures to get this on the ballot, and is funding the campaign to get is passed.

It is clear that this group is either really dumb or has many motives they have not shared with the voting public. This proposition is so poorly written the city will be in court for years trying to figure out what parts, if any, can be implemented legally. In order to fund a new defined contribution plan (similar to a 401k) for new employees, they must reduce benefits for current employees. This is in absolute violation of the Arizona constitution; current employees' pension benefits cannot be impaired. Once you take the unconstitutional components out of the equation there are no savings, and this proposition will cost taxpayers \$400 million over the next 20 years.

The pro-487 group says their initiative will stop pension spiking. In fact, pension spiking has already been eliminated. The pro-group bemoans COPERS' \$1.5 billion unfunded liability, but their plan does nothing to address the unfunded liability. In fact, with no new employees contributing to COPERS, it puts the unfunded liability completely on the City's shoulders.

Cathy Gleason, a COPRA board member, is co-chairing the Citizens for Pension Responsibility committee along with former council member Tom Simplot. Cathy and Tom have been working hard with various groups to get our message out through media interviews, newspaper articles, interviews, and other opportunities as they arise.

Awareness alone however will not give us success; we must have a significant voter turnout at the ballot box in order to defeat Prop 487. Registering and voting in the comfort of your own home is now easier than ever. Below are a few handy links you can use and share to register to vote, check your voting status or request a mail-in ballot. Please make sure you, your family and friends are registered to vote so that we can all work together to stop this reckless, dark-money initiative from wreaking havoc in Phoenix

To check your voting status: https://recorder.maricopa.gov/earlyvoteballotnet/voterreglookup.aspx

To register to vote: http://servicearizona.com/voterRegistration

To check status if you receive an early (mail-in) ballot: https://recorder.maricopa.gov/earlyvoteballotnet/evbstatus.aspx
To request an early (mail-in) ballot: https://recorder.maricopa.gov/earlyvoteballotnet/evbrequest.aspx

Finally, please attend our **special meeting on October 7 at 1:00 pm** where Cathy and Tom will discuss the proposition and its effects, in particular, on retirees. This meeting will be held at the Washington Activity Center, 2240 W Citrus Way, Phoenix, AZ.

New Retires (June 2014)

Glenn Ackley Parks & Rec
Carol Adams Finance
Christina Adams Library
Jack Alvarez Street Trans
Tom Antila Water
Mary Arteaga Police
Kevin Beard Public Works

Gerald Birnbaum ITS Raymond Bissace Police

Andrew Borie Phx Covention Center Leslie Bowles Fire

Charles Brueggeman Police JoAnne Butler Water Lupe Buys Aviation Joseph Campa Streets Trans **Eleanor Chambers** City Auditor Frank Chavez Planning Robert Colburn Water R. Conley Fire Karen Dailey Police Michael Davis Street Trans Dolores Delgado Aviation Van Dodson Police Thomas Donahue Planning Ivadelle Edwards Police T.J. Eligar, Jr. Parks & Rec

Allen Eneboe

Benjamin Enriquez Phx Convention Center

Public Transit

Anita Esparza Fire Abelardo Esquivel Water Julie Fzell Fire Joe Fazzari Water Ronald Fedak Planning Luis Feliciano Water Alan Fev Public Works Christy Fix Water Brian Flanigan Parks & Rec Norberto Flores Parks & Rec

Doris Foose Admin-Technical Svcs

Theresa Foster Public Works
Alana Gambill Police
Antonio Garcia Police
Ernest Garcia Street Trans
Noe Garcia Water

Gloria Guitierrez Phx Convention Center

Fred Gustin City Clerk
Steven Harrison Aviation
Paul Hering Aviation
Inez Hernandez Parks & Rec
Richard Hernandez Planning

Jeanette Hick Neighborhood Services

Dana Hoch ITS
Judith Hubbard Police
Martir Hubbard Water

Dale Hughes Facilities Management

Keith Humetewa Water Patricia Hurd Police Glenda Hvde Water Charles Jenkins Water George Johnson Finance Laura Kaino Water Robert Kaltenbach Water Michelle Kessler Police Billy King Water

Allen Kleinman Water
Robert Koch Aviation

Katherine Krietor Neighborhood Services

Ronald I and Public Works John Larson Parks & Rec Diane Lash Parks & Rec Edward Lerma Water Lupe Leyva Water Amy Longville Aviation Andy Lopez Streets Trans Oscar Lopez Aviation

Bruce MacTurk Community & Econ Dev Edward Maggs Management Services

Raymond Martinez Water
Rosemarie Martinez City Court
Kurt May Water

David Mays Budget & Research

Deborah McClennen Water Susan McCormick Aviation

Elvira Mefferd Phx Convention Center
Daniel Meissner Phx Convention Center

James Metzger Streets Trans David Miller Water Anthony Montano Aviation Darlene Moore Streets Trans Walter Moravec City Clerk Billy Moreno Water Victor Moreno Water Public Works Michael Moriarty

Martin Moya Facilities Management

Lisa Nevitt Water David Nicholson Fire

James Nolan Phx Convention Center

Monica Novakovich Finance
Theresa Nowlin Water
Mary Nunley Water

Janet Olson Human Services
Michael Pablos Aviation
Raymond Paez Parks & Rec
Robert Parra Human Services
Carl Parrish Aviation

Richard Peralta

Irma Perea

Ruby Perkins

Larry Plumb

Ronald Ponce

Ruth Powell

Sean Powers

Public Transit

Parks & Rec

Water

Parks & Rec

Public Works

Anthony Quezada Streets Trans Daniel Ramirez ITS Rolando Recio Aviation Mary Anne Reed Parks & Rec Cathy Rendel Police Nancy Rice City Court David Rink Streets Trans Frank Rios Public Works Antonio Romero Aviation David Satchell City Court Stanley Seel Public Works

Lila Self Water

Danny Shields Streets Trans
Bradley Showalter Water
Mark Townsend Finance

CITY MANAGER'S CORNER

Like us at facebook.com/cityofphoenix

On November 4, 2014, City voters will be deciding on a ballot initiative (Initiative) that proposes changes to the retirement system for future and current City employees.

There is significant debate about the impacts of the Initiative. The Initiative proposes that all new employees would be placed into a new Defined Contribution (DC) plan, similar to a 401(k), which would replace the traditional Defined Benefit pension plan. The Initiative also proposes changes to current employees that would reduce their compensation and future pension benefits. It is an open legal question whether changes to current employees would be legal. There are many other potential impacts, and descriptions of those potential changes can be found on the City's website.

It is possible that retirees will feel some impact of the Initiative on their total retirement benefits. One provision may mean that the City can no longer contribute to the MERP (Medical Expense Reimbursement Plan) fund, though current funding could likely continue to pay for retiree benefits until the fund is empty. It is not clear at this point if that provision is legal or would be interpreted by the Court system in the same way if faced with litigation.



Ed Zuercher

You have likely already heard some of the competing information on the Initiative, and I encourage you to be informed before going to the polls in November.

Beyond the direct impacts of the Initiative, however, I wanted to share with you some of the significant impacts on behalf of the City organization that are likely to occur if the Initiative passes this November. I shared these with the Council in July when they took action on the Initiative:

- It is highly likely that several provisions of the Charter Amendment will, if passed, result in litigation and court injunctions. The impact of not having a clear benefit and pension program to explain to candidates at all levels of the organization would, I believe, impact our ability to recruit new employees to the City of Phoenix.
- Litigation related to the Initiative would require the City to retain outside counsel, which will result in significant costs. We base this on the experience of San Jose, California, where a similar pension reform referendum was passed in 2012. According to the City's website, 10 cases have been filed related to the referendum and an estimated \$3 million has been spent on those cases. Further, the major components of the referendum have not been implemented due to the pending legal cases.
- With the changes to current employees' benefits in the Initiative, the City needs to prepare for more retirements if it passes. The pace of retirements has already increased in the last two months compared
 to the prior year and we are preparing for the possible loss of more experienced employees.
- Several of the changes affect items contained in our contracts with unions and associations, and may require the City to open negotiations during Fiscal Year 2014-15. It is fair to assume that employees will seek to return the economic value removed by the initiative in other parts of their compensation. This will have a financial impact yet to be determined.
- Adopting a new benefit plan and making significant amendments to our current pension plan requires
 appropriate legal review and written approval from the Internal Revenue Service. We do not believe this
 is feasible in a 30-day period, evidenced by the multi-year approval process required for the current deferred compensation program.

We are working to mitigate some of these impacts as much as we can. For example, we are working already on succession planning to ensure critical positions will be filled with individuals trained and knowledgeable of job responsibilities. We have also worked to communicate what we know about the impacts of the Initiative so all of our employees have the best information.

I am encouraged to find that City employees are continuing to work through this time of uncertainty with professionalism, respect and optimism. It is because of our excellent employees, and the entire City family, that Phoenix is the great city that we love. I encourage you to educate yourself and your neighbors about the Initiative.

New Retirees (July 2014)

Don Anderson Finance Library Terrye Anderson Miguel Arenas City Court Svlvia Arenas Water

Charleen Arrona Phx Convention Center

Elliott Ashby, III Aviation Terri Baack Water

Sandra Baird Management Service Susan Baker Parks & Rec

Todd Belzner Finance Linda Bentley Library

Caron Bernard Phx Convention Center

Kevin Brueback Street Trans Paul Burchfield Water Deborah Campbell Police **Denton Casey** City Attorney Jesus Chavez Water Craig Cooper Planning Lonnie Crabtree Parks & Rec Charles Crain Public Works

Allen Creighton Neighborhood Services

Laurel Daughterty **Planning** Public Works Thomas Day Les Duncan Aviation

Neighborhood Services Edward Enriquez

Connie Escobedo Public Works Diane Esobedo Parks & Rec Jimmy Felix Streets Trans Christine Ferguson Water

Phx Convention Center Kim Fisher Marion Forino **Human Services** Joy Frampton Public Works Ann Gaddis **Human Resources** Marvella Gallardo Parks & Rec Robert Garcia Planning Florencio Garcia, Jr. Finance

Ronald Geise Planning Michael Haesloop Planning Parks & Rec John Heatherly Leslie Henley Aviation Gilbert Holguin, Jr. Water Ricky Hoover Police Sandra Imberi Police Housing Phillip Isaacson Willie Johnson Street Trans

Woody Jones Parks & Rec Robert Kamiaz Street Trans

Frances Keifer City Court Walter Knox Parks & Rec Hans Kupfer Planning Janet Kusmider Public Works Annette Lane Water Deborah Lauer City Attorney Michael Lauer Water Steven Lee Parks & Rec Wanda Lee City Court Randy Leister Police Philip Letson Water Neil Mann Public Works Emily Martinez City Court

Ernest Martinez, Jr. Street Trans Rolavne McEvov Police Public Works Renee McLaughlin Johnie Meder Planning Gary Mienders Street Trans Robert Mincher Water

Phx Convention Center Inez Munguia

Cindy Murillo Aviation Vernon Newman Aviation Russell Pedraza Police

E. Mischel Powell Comm & Economic Dev

Deborah Radford Water Planning Tom Rieckhoff Edward Robles, Jr. Water James Rodgers Water Diane Rogers **Planning** Marion Rucker Water Steven Schebler Water Robert Schryver Streets Trans Michael Set Aviation Richard Shalley **Planning** Darcey Shumaker Police

Wilfredo Sierra **Property Management**

Billy Skillman Water Thomas Sphar Planning Parks & Rec Gary Standard Jeffrey Starr Public Works

Jack Steinmeyer Phx Convention Center

Bernard Stone Public Works James Thude Water Allien Tucker Finance Sandra Vasquez-Flores **Human Services**

Thomas Walz Water William Weber Parks & Rec

HOLIDAY

"The COPRA Board is pleased to announce that the annual Holiday Party has been "UNDER CONSTRUCTION". Due to the sale of the Mountain Preserve Center (former location of the annual Holiday Party), we were faced with finding a new venue. We not only have secured a new venue, but have attempted to create a Holiday Party which will be fun for all who attend. The details of the celebration are as follows:

Date: Friday, December 5, 2014 **Entertainment:** Screamin' Javelinas Duo Time: 5:00 p.m. - 10:00 p.m. Caterer:

Atlasta Catering

Fraternal Order of Police Lodge Location: **Ticket Price:** \$20.00 12851 N. 19th Ave. Phoenix, AZ 85029 No Host Bar

Tickets will be available for sale at the October 7, 2014 Special Meeting, or by mailing a check made out to COPRA, to Barbara Kellogg at 1465 E Rosemonte Dr, Phoenix, AZ, 85024. We hope you will join us in making this the best Holidav Party ever! You can look forward to great food, live entertainment, a 50/50 raffle and door prizes.

Hope to see you all there!



IN REMEMBRANCE

,	
Erlinda Martinez	08/07/14
Paul Serna	08/11/14
Joseph Bolda	08/15/14
Clyde Ryall	08/17/14
Betty L. Mathein	08/17/14
Rudy L. Chacon	08/19/14
Roger Doskocil	08/20/14
Frank Startzell	08/21/14
Richard G. Otero	08/22/14
Jack Blaha	08/23/14
Donna Dewitt	08/25/14
Frank Arvizu	08/26/14
Mary H. Bigalke	09/04/14
James Meader Smith	09/05/14
Emilia Jimenez	09/07/14
Theresa Craig	09/09/14
Maria Zuckschwerdt	09/11/14
Joe Penunuri	09/14/14
John Halajian	09/15/14
Henry T. Śwan	09/17/14
Paula Carroll	09/19/14

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.

Editor's note:

The September issue of the Chronicle included an article regarding hearing aids. In that article I neglected to include any information from the city provided medical plans by BCBS or Cigna. These plans could possibly allow you to choose a doctor of your choice and may provide the retiree a discount of \$2000 - \$3000 per year for the purchase of hearing aids. For additional information call Ms. Kellee Maxwell at 602-534-5165, who works for BCBS on the BCBS plans or Ms. Linda Sawyer at 602-495-5724 who works for Cigna on the Cigna plans or check on the plans website (www.mycigna.com)

COPRA AUDIT

An audit of the COPRA financial records for the period January 1, 2011 through December 31, 2013 has been completed. The audit was performed by Gary Gross, COPRA's former Treasurer. The previous audit covered the period March 1, 2006 through December 31, 2010. Account balances at the beginning of 2011 and at the end of 2013 were \$42,018.60 and \$61,010.42 respectively. The records fairly state the financial condition of COPRA.

2014 COPRA BOARD

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Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the 20th day of the month before you want the article to appear. Any member may submit material for publication, but the Editor determines what will appear in the final copy based on suitability and available space.

This is your Chronicle. Help us by submitting articles of general interest. Tell us about yourself, your family, a trip you've taken or an interesting hobby you have. Suggestions are always welcomed.

E-mail to: COPRAnewsletter@gmail.com

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

Disclaimer

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



OCTOBER COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle Dues are \$10.00 COPRA Chronicle (USPS No. 0016-924) is published

Monthly, except June, July and August By City of Phoenix Retirees Association 1465 E. Rosemonte Dr., Phoenix, AZ 95024-2962 Periodicals Postage Paid at Phoenix, AZ

POSTMASTER

Please send address corrections to: COPRA Chronicle ,%Marvin Roelse 10701 East Peralta Canyon Dr. Gold Canyon, AZ 85118



2014 MEMBERSHIP MEETING ANNOUNCEMENTS

Mark Your Calendars: Washington Activity Center 2240 W. Citrus Way, Phoenix, AZ

October 7 at 1 pm - Special meeting on Proposition 487

Friday, December 5, 2014 from 5 pm - 10 pm - Annual Meeting/Holiday Party
FOP Lodge - 12851 N. 19th Ave, Phoenix, AZ

Live music at 7 pm with former city council member Claude Mattox's band the Screamin' Javelinas Band

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