



# COPRA CHRONICLE

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

September 2014

**MEMBERSHIP IS OUR STRENGTH**

Issue 5

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**SPECIAL MEETING**  
Regarding Prop 487:  
How it affects us and how we can help!

Guest Speakers:  
Tom Simplot and Cathy Gleason

Tuesday, October 7  
1 pm  
Washington Community Center  
2240 W Citrus Way, Phoenix, AZ

## HEARING AIDS

Most technology gets cheaper over time—think about what you used to pay for a flat-screen TV or a laptop. Not so with hearing aids, which can set you back as much as \$6000 a pair and last only three to five years, according to the Better Hearing Institute. What's more, Medicare doesn't cover aids, and private insurance typically hasn't either.

Times are changing. While buying a hearing aid has often meant visiting an audiologist, new competitors are shaking up the industry. With players like Costco and online sellers gunning for more of the action, you can reap significant savings. "How aids are traditionally sold through audiologist isn't affordable for a lot of people, so new devices and shopping avenues are gaining traction," says Frank Lin, an ear, nose, and throat surgeon and assistant professor at Johns Hopkins.

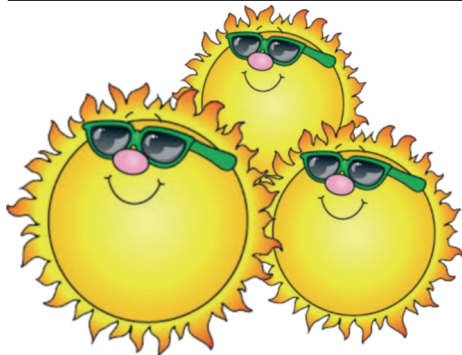
Insurers are starting to change their tune too. United Healthcare, the nation's largest insurance company, has added discounted and even free aids to its plans. A small number of other plans will pitch in \$500 to \$1000 toward the cost.

So it's time you stopped ignoring missed conversations and garbled movie scenes. First, to rule out other medical conditions, get a checkup from an audiologist or an ear, nose, and throat or primary-care doctor. Then pick from these options:

### **Over-the-counter devices**

- **What you get.** Personal sound amplification products (PSAP) are the drugstore reading glasses of the hearing world. These gadgets, sold online and in electronics stores, are technically meant to help normal hearing people catch every word in places like restaurants. At one time PSAPs did little more than amplify all sounds, but recent improvements to the technology have made them bet-

*(Continued on page 3)*



### **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)

# PRESIDENT'S MESSAGE



My President's Message this month is focused on the upcoming November 4th General Elections and specifically Proposition 487, which we now know will have a potential impact on all existing City Retirees. All of you should have received a special mailing or E-Mail Alert from COPRA this past month regarding the proposition going to the citizens of Phoenix on November 4 with early ballots being mailed to voters in October. As mentioned in the letter, it now appears based on information we received last month from COPERS, that this initiative will most likely cause the elimination of the MERP Contributions retirees receive from the City should the proposition pass.

This was a complete surprise to our board, since before July our understanding from information provided was that it would not affect existing retirees. COPRA board members have been actively involved in this issue since it first surfaced just over one month ago, including editorials in the Republic and appearances before City Council, but the challenge continues to be in bringing awareness to the voters on this very costly proposition, notwithstanding the impact to you and I, which most likely will garner little sympathy from the citizens at large based on previous citizen reactions and editorials.

We are scheduling a Special General Membership Meeting on Tuesday, October 7 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. To give you further grounding on this ill-conceived proposition, and topics that Cathy and Tom will most likely cover, please read the following testimony presented to the City Council on July 2 from our board member and retiree representative to the COPERS Board.

*"Good afternoon, Mayor, members of the council. My name is Cathleen Gleason, and I live in District 2, and am a registered voter. As many of you know, prior to my retirement in 2011, I was the city's budget director. As you may not know, I have also served on the city's pension board for almost 17 years. Therefore, as someone who is intimately familiar with the city's pension systems and how the budget works, I am here to ask that you tell voters the truth. Let's ignore for a moment that this initiative is so poorly written that the city will likely spend millions in legal costs trying to implement it if passed. And let's ignore that we have no idea who is actually funding this initiative, and what this group's motive might be (we know it certainly isn't a local grass-roots effort). Instead let's focus on what I know best, the numbers. This initiative will not reduce the pension system's unfunded liability, this initiative will not allow the city to remain competitive with other local government employers (without commensurate salary increases), much of the savings the writers of this initiative count on are either outright unconstitutional, or violate existing contracts. We know from the actuaries who are most familiar with the city's pension system that this initiative will cost taxpayers somewhere between a few million and more than \$600 million depending on what level the city council chooses to contribute to a new defined contribution plan that would be created. At a modest 5% contribution level, the staff report included in today's packet indicates the cost will be \$358 million over the next 20 years. After 20 years it will begin to save a bit of money, but until you save the extra \$358 million already spent -- in another 20 years?? -- it doesn't break even. Regardless of whether you think city employees should have a defined benefit or a defined contribution retirement plan, when does it ever make sense to spend \$358 million on a philosophical question? The least you as elected officials can do is ensure that the city's taxpayers know what they're voting on this November. They're voting on a huge tax increase or cut to services because some out-of-state, dark-money group wants to eliminate pensions that average a mere \$30,000. Please tell voters the truth, this will cost them dearly, and they deserve to know that before casting their ballot."*

In closing, several of you have asked COPRA...."what we are doing about this on behalf of our members?" I think Cathy's testimony, along with several newspaper articles and our "Argument" against this proposition, which will go to every voter, should illustrate at a minimum our ongoing efforts. The reality however is that we are an "Association", meaning it takes all of us to get the word out and make sure we, our relatives, and our neighbors who live in Phoenix are registered to vote and then **vote NO on Prop. 487**. Yes, we will continue to work hard to try to educate voters, but your help is also needed. We have very limited funds to fight this issue by ourselves, but a grassroots effort can go a long way to at least reduce the negative momentum that is out there. We will also continue to work with other employee organizations when possible to provide the needed education.

Thank you, Jack

## HEARING AIDS (CONTINUED)

(Continued from page 1)

ter at reducing background noise, says David Copithorne, who publishes the industry site [HearingMojo.com](http://HearingMojo.com).

- **Who it's best for.** Someone with mild hearing loss—meaning you miss a word here and there—could benefit from a PSAP. “Go for the higher-end version, not the \$50 or \$100 pair,” says Copithorne. The Sound World Solutions CS10, which costs \$300 and looks like a Bluetooth headset or the \$200 RCA Symphonix, which goes over your ear, may boost sound enough for you to get by at a crowded dinner table, he says.
- **Drawbacks.** Wear a PSAP without an exam, audiologists warn, and you might miss treatable causes of poor hearing such as wax buildup or an infection. Another potential pitfall: You try out a PSAP, conclude aids won't work, and never trade up to the real deal. In case a PSAP is no help, make sure whatever you buy can be returned.

### An Audiologist's Office

- **What you get.** The most handholding from a pro with the most training—four years of postgraduate study. In addition to testing, audiologists can customize aids for your ear shape and hearing condition and tweak them in follow-up visits, says Bettie Borton, a Montgomery audiologist and the president of the American Academy of Audiology. You'll pay \$2,500 to \$6,000 for a pair of aids depending on the features you want. High-end add-ons include Bluetooth to sync aids with your phone. But since aids aren't expensive to make, says Lin, a lot of what you're paying for is service.
- **Who it's best for.** “They're a good-quality product for someone with mild to moderate loss,” says Copithorne.
- **Drawbacks.** Costco doesn't carry the right aids for a severe loss, concedes Richard Chavez, who runs Costco's hearing aid business.

### Shopping online

- **What you get.** At websites like [Americahears.com](http://Americahears.com) and [Audicus.com](http://Audicus.com), you can pay as little as \$800 for a set of aids. First you'll need to get a hearing exam from a local audiologist or storefront hearing center (expect to pay \$50 to \$200). Once you submit the results, you can talk to a phone rep about what types of environments you have trouble in and then get a programmed device. Any adjustments are DIY, or you can mail back the aids. The website Hi HealthInnovations has local audiologists and specialists who will do in-person tests and fittings—go to [hihealthinnovations.com](http://hihealthinnovations.com) to see if there's one near you. Aids at this site, owned by the parent of insurer United-Healthcare, go for \$1,600 to \$2,000, or less if you're in a UnitedHealth-care plan.
- **Who it's best for.** If you're comfortable teaching yourself to adjust and clean you aid—perhaps this is your second set—you're a candidate. Same goes if you're near a Hi Health location. Many sites offer free returns without the 5% or so restocking fee you may face elsewhere.
- **Drawbacks.** Limited choice in models. And did we mention do-it-yourself adjustments? True bargains come at a price.

Source: Money, April 2014

## COPERS FUND PERFORMANCE

For those of you who are interested in how the COPERS fund is performing, we plan to provide an update on investment performance after each quarter's results are made available to the COPERS Board. In this issue of the Chronicle, we will be looking at performance through June 30, 2014.

Total fund assets at 6/30/2014 - \$2,220,345,257

Fund performance for:

4/1/2014 through 6/30/2014 - 3.35%  
1/1/2014 through 6/30/2014 - 5.27%  
7/1/2013 through 6/30/2014 - 15.88%

The COPERS fund is currently invested as follows:

27.0% - Domestic Equity	11.6% - Real Estate
22.3% - International Equity	3.5% - Long/Short Equity
17.0% - Domestic Fixed Income	6.1% - Absolute Return
4.3% - Emerging Markets Debt	0.4% - Cash Equivalent
7.8% - Real Return	

## NEW RETIREES (MARCH 2014)

Rickie Allen	Law
Sonia Blain	City Attorney
Michael Born	Public Works
Philip Cary	Parks & Rec
Cynthia Clayton	Water
John Coffey	Parks & Rec
Ann Donohue	Planning
Jan Flingal	Finance
Nickolas Florez	Public Works
Alfredo Frausto	Street Trans
Guadalupe Garcia	Human Services
Christine Godbehere	Parks & Rec
Shirley Gonzales	Water
Sherrie Goulet	Human Services
Charlie Hinojos	Aviation
Kelly Kvetko	Planning
John La Count	Parks & Rec
Gilbert Levario	Street Trans
M. Robin Licata	Human Services
John Morgan	Streets Trans
Frank Pineda	Aviation
Karen Romero-Leone	Community & Econ Dev
Mary Sheedy	Parks & Rec
Joseph Tripp	Water
Richard Vega	Street Trans
Donald Wanek	Public Transit
Joseph Warf	Planning
James Winningham	Parks & Rec
Arlene Wycoff	City Court

## NEW RETIREES (APRIL 2014)

Wylie Bearup	Street Trans
Edward Broderick	Public Works
Michael Chavez	Water
Raul Conchos	City Court
Juanita DeLaTorre	Water
Timothy Dibble	Water
Thomas Doyle	Water
Michael Green	Public Works
Thomas Harris	Phx Convention Center
Rose Kitterman	Water
Janice Larson	Finance
Gerald Lenzion	Aviation
Alfonso Lozano	Water
Karin Magdaleno	Human Services
Robert Martin	Public Works
Mary McChesney	ITS
Scott Miller	Parks & Rec
Donald Phillips	Public Transit
Danny Pittman	Public Works
Brian Rock	Law
Pamela Rollins	City Court
Laverne Roth, Jr.	Parks & Rec
William Seese	Police
Marilyn Tice	Public Transit
Scott Tice	City Court
Barbara Tucker	ITS
Augustine Villa	Police
Lynn Williams	Water

## NEW RETIREES (MAY 2014)

Adele Arellano	Human Resources	Marit Mednick	Police
Maria Bears	Housing	Bertin Morales	Water
Shirley Brown	Community & Econ Dev	Tony Moreno	Water
Edwin Classen II	Neighborhood Services	Alicia Ochenkowski	Police
John Daly	Public Works	Elise Peters	City Court
Katheryn Davidson	Water	Phyllis Rettke	Street Trans
Thomas Ferkaluk	Fire	Kevin Roche	Fire
Gwyn Foro	Police	Daniel Saldivar	Finance
Rebecca Gawin	Aviation	Veronica Sedillo	Human Services
Jerry Harper	Street Trans	Elaine Sipes	City Clerk
Dan Hatch	Finance	Richard Soltero	Street Trans
Robert Hogg	Parks & Rec	Danny Teegen	Parks & Rec
Debora Johnson	Water	Catherine Weekley	Police
Deborah Larkins	Planning	Ann Wheat	Parks & Rec
Paula Laskovsky	Parks & Rec	Rdan Wilson	Library
Jimmy Marsden	Planning	Tim Yarbrough	Water
Diana McCullough	Phx Convention Center		



# CITY SEEKS INPUT ON THE FUTURE OF PHOENIX TRANSPORTATION

On Aug. 12, 2014 Mayor Greg Stanton and members of the City Council, along with appointees to the Citizens Committee for the Future of Phoenix Transportation, kicked off a public involvement process to get residents' thoughts and opinions on transportation issues. The city of Phoenix is preparing to spend several months talking to the community and learning more about needs related to bus, light rail, road infrastructure and complete streets elements. This feedback will be used to select future light rail corridors and identify future funding of transportation improvements.

"A healthy public transit system is critical to growing our economy," said Stanton. "More people than ever before are taking light rail or the bus to get to work or school, and others are choosing to live near public transit. Our investment in light rail is paying off, but it's time to have a conversation about what we want our transportation system to look like 30 years from now."

As part of this planning process, residents will be able to participate in a variety of ways, including public meetings, outreach events, and online at [talktransportation.org](http://talktransportation.org). The site allows residents to share their experiences and feedback on the system with city leaders. Participants can make suggestions, communicate with each other online and post transit-related photos.

"As Phoenix has grown and developed, our needs as a city continue to change. We have to plan for all kinds of transportation – from driving and bicycling to public transit service and walkability. It's that mix of options that will keep our neighborhoods vibrant," said Councilwoman Thelda Williams, chairwoman of the city's Transportation and Infrastructure Subcommittee.

Residents can sign up to start participating today by visiting [talktransportation.org](http://talktransportation.org).

## **Insights into the North American Traveler** (Excerpted from the Sedona Chamber of Commerce Annual Report)

As we think about opportunities and challenges for the upcoming year, we've looked at some of 2014's hottest predictions and trends:

### Trend #1. The Impact of Millennials

Millennials are those who are 18- to 30-years old, an age group of "obvious and growing importance" to the travel industry. Millennials are a much more ethnically diverse group than other generations and so are more likely to be:

- interested in international travel
- more interested in urban than resort destinations
- more likely to travel in pursuit of their favorite interests or activities
- more likely to travel with friends in organized groups

### Trend #2. Seniors are Unstoppable

"Unstoppable elders" are estimated to comprise 1.3 billion to 1.6 billion people worldwide. Customer service is crucial to this group, and they show higher levels of frustration that result in zero tolerance for poor service. Seniors are not only the world's wealthiest group, they are also the most demanding of travelers. This group travels primarily for rest and relaxation on either short- or long-stay trips, and they favor quieter, less congested destinations.

### Trend #3. The Rise of Conspicuous Leisure

Another key trend is what experts call "conspicuous leisure," which is defined as "the signaling of social status through consumption of experience rather than through consumer goods." Unique experiences, and not just for the affluent, are social currency. The preponderance of social media – and with it the widespread sharing of vacation photos with friends, families and colleagues – has fostered the trend.

### Trend #4. The Growth of 'Creative Tourism'

Creative tourism is travel "directed toward an engaged and authentic experience." It is travel that provides a connection with those who reside in the destination. The creative tourist differs from a cultural tourist in that he or she is active and interacts with the locals.

### Trend #5. The Strength of Luxury Travel

Luxury travel continues to be a robust segment of the industry. There are millions of millionaires and the number of affluent U.S. households is projected to increase from 10.5 million in 2012 to 20.5 million in 2020. For all the chat about China, it's still projected that the U.S., Japan and Europe visitors will dominate the luxury travel space until 2020.

More travel industry insight . . .

Mobile usage is going up ... and up ... and up! Today more than 50% of North Americans own a smartphone or tablet and use these devices to book their vacations. There is explosive growth of tablet devices, but people use tablets and smartphones fundamentally differently in terms of how they use them when they plan and purchase travel services. Whereas smartphones are used more for on-the-go search, tablets might be seen as couch-potato companions used to research travel and shop online. One out of five Americans own both devices.

**2014 COMMUNITY SERVICE FUND DRIVE  
CITY OF PHOENIX RETIREES ARE INVITED TO PARTICIPATE  
SEPTEMBER 2 - OCTOBER 31 CAMPAIGN**

With the help of city retirees, the 2013 Community Service Fund Drive (CSFD) raised more than \$1 million for health and human services and environmental programs. The CSFD Executive Committee hopes we can count on your generous support again.

We are asking you to be part of the city's longstanding tradition of giving back to the community by donating whatever you can to this year's campaign. No amount is too small.

Together, we can help Valley of the Sun United Way stomp out hunger; end homelessness; ensure children and youth succeed; and improve financial stability for families. Working with our other campaign partner—the Environmental Fund for Arizona—we can preserve and protect Arizona's precious environment for future generations.

This year's campaign theme is "Arrrr you ready to give?" The pirate theme will be reflected in the campaign's promotional material and events.

For your convenience, we have provided a special retiree pledge form (below) for your cash or check contributions. Your donation will be entered immediately, meaning that it will be part of your 2014 tax year. You may select up to two agencies for your donation.

Your gift goes far – but not far away: All contributions stay in Arizona to address our most critical health and human service needs.

We look forward to your continued support as a valued member of our city family. Please help us reach our \$1 million goal and improve the lives of countless people in our community.

Sincerely,

Gabrielle Kalani  
CSFD Retiree Program Coordinator



**RETIRED CITY OF PHOENIX EMPLOYEES  
COMMUNITY SERVICE FUND DRIVE  
PLEDGE FORM**

Last Name (please print) \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_

Address: \_\_\_\_\_  
Street, City and Zip Code

Phone: (        ) \_\_\_\_\_ Email: \_\_\_\_\_

**DONATION**

I would like to make a one-time cash or check contribution of \$ \_\_\_\_\_

**Please make checks payable to CSFD.**

**All cash & check donations will be deposited immediately and will count towards the tax year in which it was submitted.**

**CONTRIBUTION DESIGNATION**

There are many worthwhile organizations on our agency list that would benefit from your donation. You may consider selecting from these three popular selections or you may request a list of all agencies:

1. Helping Other Phoenix Employees (HOPE) Fund (Agency #9021);
2. Valley of the Sun United Way for health and human service programs (Agency #9000); or
3. Environmental Fund for Arizona for environmental/wildlife/conservation (Agency #EFAZ01)

If you would like to receive a complete list of the 370 qualified nonprofit organizations, please either email [csfd@phoenix.gov](mailto:csfd@phoenix.gov) or Call (602) 261-8864 and provide your email address.

Agency: \_\_\_\_\_ Agency# \_\_\_\_\_ Amount \$ \_\_\_\_\_

Agency: \_\_\_\_\_ Agency# \_\_\_\_\_ Amount \$ \_\_\_\_\_

**RETURN COMPLETED FORM TO:**

City of Phoenix Human Resources Department ♦  
Attn: CSFD Program ♦ 135 N. 2<sup>nd</sup> Ave., Phoenix, AZ 85003  
Questions? Call (602) 261-8864 ♦ Email [csfd@phoenix.gov](mailto:csfd@phoenix.gov)



## IN REMEMBRANCE

Marlys Oscarson	12/15/13
Edward Penunuri	12/06/13
Mathel Akers	03/12/14
Susan Smallwood	03/16/14
Stella L Sherrill	03/30/14
Eduardo R. Frausto	04/01/14
Melvin Patterson	04/16/14
Marie L Thurber	04/17/14
Walter Griffith	04/22/14
Matilda Dorchester	04/24/14
Walter Fifer	05/01/14
Barbara Ann Hanson	05/02/14
Martha Daley	05/05/14
Charles W. Lee	05/08/14
Jan Nelson	05/09/14
Louis Eggemeyer	05/10/14
Charles Forney	05/14/14
Nicholas J. Cioto Jr	05/16/14
Jennie M. Bell	05/19/14
Lenore Gunkel	05/24/14
Don Cisneros	05/26/14
William (Bill) Taylor	05/27/14
Robbin L. Schweitzer	05/28/14
Maxine Barge	06/08/14
Danny R. Valdivia	06/09/14
Roseanne Hagood	06/12/14
David G. Valenzuela	06/14/14
Manuel C Medina Jr	06/21/14
Joe H. Musselman	06/22/14
Jeannine Frederick	06/26/14
Arnold Bragg	07/03/14
Pete Faz	07/11/14
Leroy James	07/11/14
Mercedes Cisneros	07/12/14
Barbara Dee Fincel	07/15/14
Lucille Dawa	07/20/14
Elizabeth Finley	07/20/14
Sleatha Jacobs	07/22/14
Phillip Kundin	07/23/14
Julius M. Bialke	07/26/14
Gilbert G. Gonzales	07/31/14
Robert Williams	08/05/14
Lucy Mathews	08/08/14
Bob R. Cliett	08/11/14

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

## 2014 COPRA BOARD

President:	<b>Jack Thomas</b>	(623) 825-6999
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Board Members:	<b>Tray Goodman.</b>	(602) 432-6652
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	E-mail	<a href="mailto:cgleason2@cox.net">cgleason2@cox.net</a>
	<b>Sue Stites</b>	(602) 819-7106
	E-mail	<a href="mailto:sstites@cox.net">sstites@cox.net</a>
	<b>Karen Clifford-Anderson</b>	(623) 772-7472
	E-mail	<a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>
	<b>Yvonne Warren</b>	(602)952-1025
	E-mail	<a href="mailto:yimmons@yahoo.com">yimmons@yahoo.com</a>
	<b>Marvin Roelse</b>	(480) 288-1046
	E-mail	<a href="mailto:copramembership@gmail.com">copramembership@gmail.com</a>
Benefits Committee Chair & Health Task Force:	<b>Laura Ross</b>	(623) 878-3334
	E-mail	<a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>
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>
Member Support and Social Committee Chair:	<b>Yvonne Warren</b>	(602)952-1025
	E-mail	<a href="mailto:yimmons@yahoo.com">yimmons@yahoo.com</a>
Membership Chair:	<b>Marvin Roelse</b>	(480) 288-1046
	E-mail	<a href="mailto:copramembership@gmail.com">copramembership@gmail.com</a>
Chronicle Chair:	<b>Tray Goodman</b>	(602) 432-6652
	E-mail	<a href="mailto:traygoodman@hotmail.com">traygoodman@hotmail.com</a>
Chronicle Editor:	<b>Mary Dysinger-Franklin</b>	(602) 705-8822
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COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>
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

### Disclaimer

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



## SEPTEMBER COPRA CHRONICLE

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**POSTMASTER**

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



# ...GOODBYE SUMMER

### 2014 MEMBERSHIP MEETING ANNOUNCEMENTS

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

**Mark Your  
Calendars!**

September 25 at 1:30 pm - Health and Benefits

October 7 at 1 pm - Special meeting on Proposition 487

Friday, December 5, 2014 from 5 pm - 9 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