



# COPRA CHRONICLE

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

March 2018

**MEMBERSHIP IS OUR STRENGTH**

Issue 3

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## MEMBERSHIP

Membership for COPRA is \$12 per year or \$50.00 for 5 years. If you have changed your address, email address or phone number or have any questions about dues payments, please contact Linda Henderson.

Linda can be reached by: telephone at (623) 693-9955, or by e-mail at [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com)

### Mail payments to:

COPRA  
PO Box 2464  
Litchfield Park, AZ 85340

### PayPal Payments:

You can send in dues via PayPal. Use our email address [Phoenixcopra@gmail.com](mailto:Phoenixcopra@gmail.com) from your account.

## GENERAL MEMBERSHIP MEETING

**THURSDAY, MARCH 22, 2018, 1:30pm – 3:30pm**  
**WASHINGTON ACTIVITY CENTER**  
**STATE OF THE CITY ADDRESS & PENSION PLAN**

Don't forget to put on your calendar the next upcoming COPRA General Membership Meeting! It will be held on Thursday, March 22, 2018, 1:30 to 3:30 p.m. at the Washington Activity Center located at 2240 W. Citrus Way in Phoenix.

City Manager, Ed Zuercher, will be presenting his "State of the City Address" to all COPRA members. One of his topics will be the 2018-2019 City Budget. Also, Scott Miller, Retirement Administrator for the City of Phoenix Employees' Retirement System (COPERS) office will be presenting information on the pension plan. Ed and Scott be answering any questions you may have.

If you received a "Retirement Benefits Entitlement Affidavit" in the mail and need it notarized, you can bring it to the General Membership Meeting. COPERS staff will be available to notarize your affidavit at no cost to you.

## IMPORTANT INFORMATION REGARDING THE 2018 PEP

At their meeting on Feb. 1, 2018, the COPERS Board approved a PEP (Pension Equalization Program) increase to eligible retirees of 0.34%. The PEP increase will be paid retroactively to Jan. 1, 2018 on the April 1, 2018 benefit check.

To be eligible for PEP you must have received 36 payments by Jan. 1, 2018. (Must have received first benefit check on Jan. 1, 2015.)

Questions regarding the PEP and other retirement benefit questions can be directed to the COPERS office at (602) 534-4400.

## RETIREMENT BENEFITS ENTITLEMENT AFFIDAVIT

Every year, the City of Phoenix Employees' Retirement System (COPERS) contacts one-third of the COPERS benefit recipients to verify their location and that they are appropriately receiving their monthly payments.

*(Continued on page 7)*

## PRESIDENT'S MESSAGE



Laura Ross

It appears that spring has sprung in the desert. One day it is almost 90 degrees and sunny and then it turns to 65 and cloudy. Guess we need to enjoy all the cool weather while we are blessed with it and be thankful for it. Speaking of things for which we should be thankful, the COPERS Board approved a PEP (Pension Equalization Program) increase to eligible retirees of 0.34%. To be eligible for PEP, you must have received your first pension check by January 1, 2015 (insuring that you received 36 payments by January 1, 2018). While this does not seem like very much of an increase, there have been years when we received no increase at all. As you know, there is a formula that governs whether and how much an increase is given. The increase will be paid retroactively on the April 1, 2018 benefit check. If you have questions on this or other pension related issues, be sure to put the next General Meeting date on your calendar and plan on attending.

We will have Scott Miller, our Retirement Program Administrator, as a speaker.

Other news that I have to share with you is that our effort to join the Arizona State Retirement System (ASRS) Health Care Program is NOT an option for calendar year 2019. In lieu of this option, the City is exploring a transitional step that would involve a fully insured program for both pre-Medicare and Medicare retirees through United Health Care (UHC) that would mirror many of the options offered through ASRS. UHC is the provider for ASRS also. The City would help administer the program. Category MERP would be available to those that choose this option as well as regular MERP. Premiums would be deducted from pension checks. We will also try to bundle other services such as dental and vision. We will keep you informed as we progress in our negotiations on this alternative.

Enjoy this beautiful spring weather. Get out and do something fun. Plan on attending our spring General Meeting. See you there!

Laura

## TUNE UP YOUR TAXES

### YOU CAN STILL IMPROVE YOUR 2017 FEDERAL TAX RETURN

You won't have to file with the IRS until April 17, but you can do plenty right now to ease your tax pain (tax reform or not) and get a jump on your 2018 taxes. Some top tips:

- 1) **Fill your IRA.** You can put money into an individual retirement account for 2017 up until the 1040 deadline of April 17. Most contributions to a traditional IRA are deductible, but withdrawals are taxed; for a Roth IRA you get no deduction for contributions but can pull money out tax free in retirement. You can contribute up to \$6,500 a year at age 50-plus (less to a Roth as your income rises).
- 2) **Take your due.** If you turned 70 ½ last year and haven't withdrawn your required minimum distribution (RMD) from a traditional IRA or a 401(k) from a former employer, you must do so by April 1 or face a big IRS penalty. Then take a second RMD for 2018 by Dec. 31—or get hit again.
- 3) **Be 1099 smart.** Starting freelance business this year? Set aside a quarter of your self-employment income for Uncle Sam, recommends Houston CPA Thomas Jackson, since you'll owe the 15.3 percent self employment tax on top of ordinary income taxes. "That's always a brutal surprise at the end of the year," he says.
- 4) **File early.** The sooner you submit your return, the sooner you'll receive any refund. And 75 percent of filers got a refund last year, averaging \$2,782. Filing early also prevents crooks from filing a fraudulent return in your name.

Source: AARP Bulletin / Real Possibilities, January February 2018

## RENEW YOUR COPRA MEMBERSHIP DUES FOR 2018

**Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2017”, you need to renew your COPRA membership!**

If you receive the COPRA Chronicle by email and your membership expired in 2017, you should have received an email in January 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 \$12.00 a year for all members or \$50 for 5 years. To renew your COPRA membership, send a check payable to “COPRA” to the following address:

**COPRA  
P O Box 2464  
Litchfield Park, AZ 85340**

If you have a **PayPal** account you can send your dues for COPRA via PayPal. Simply logon on to your account, choose send payment, enter our email address [phoenixcopra@gmail.com](mailto:phoenixcopra@gmail.com), choose friends, enter the dollar amount, enter your name and email address in the notes section and send. If you have questions regarding paying via Paypal, please call Louis Matamoros at (623) 734-6624 or email him at [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com).

**SPECIAL NOTE:** Receiving the COPRA Chronicle by email significantly defrays the printing and postage costs for COPRA. An added benefit is that if there is any important information that COPRA wants to send to its members, we have your email address on file and can transmit to you. If you are receiving the Chronicle in the U.S. mail, please consider changing to an email version.

## MONEY SAVERS

These fast, easy tasks can strengthen your fiscal future and bring big bucks.

**Locate lost cash.** Businesses or institutions that owe you money but can't find you are required to hand the cash to the state rather than keep it. To claim your due, search online for “escheated property” and a state name; that should take you to a searchable database. Claiming money is free.

**Write a charity plan.** Few people plot out their charitable contributions for the year. As a result, checks get written on a whim or based on whatever cause knocks on your door or fills you mailbox. Instead, take a half-hour and make a plan. How much money do you want to donate during the year? To whom? When? How? A written plan will not only make your charitable contributions more effective but also give you solid ground to say no to all the other requests.

**Do legal planning.** If someday you become unable to manage your finances, your family will have to go to court to get a guardian appointed—and pay legal and court fees—if you haven't made prior arrangements. The solution: Call an attorney and arrange to have a durable power of attorney document drawn up. Absent that, some banks allow you to designate on your account signature card who has power of attorney. People generally list their spouse first, then the adult child or sibling of their choice.

**Download a shopping or coupon app.** Many free apps provide discounts on demand when you shop. Coupon Sherpa, for instance, delivers retailer coupons to your phone for in-store scanning. CardStar stores your merchant loyalty cards on your phone so you won't miss out on discounts. Paribus searches for price drops on items you bought online, then contact retailers to ask them to refund you the difference.

**Review your credit card bills.** First, check for charges that don't make sense; for example, some scams generate small charges each month, in the hopes you won't notice them. Action item: Contact your card provider and contest suspicious charges. Next, look for recurring charges for services you don't use, such as a forgotten subscription to an e-greeting card service. Action item: Cancel them. Finally, study your spending patterns. Do you mean to spend that much on food or clothes in a month? Action item: Find ways to start saving money.

## NEW RETIREES (JANUARY 2018)

|                  |                        |                    |                       |
|------------------|------------------------|--------------------|-----------------------|
| Robert Arroyo    | Phx. Convention Center | Dwayne Grierson    | Neighborhood Services |
| Shohreh Bahraini | Planning & Development | Kathleen Hofmann   | Public Works          |
| Albert Barajas   | Public Works           | Robert Lopez       | Public Works          |
| Susie Berlanga   | Finance Dept.          | Pamela Lynn        | Comm. & Economic Dev. |
| Vincent Chambers | Parks & Rec. Dept      | Edward McDonald    | Fire Dept.            |
| Joe Cota         | Phx. Convention Center | James Northrop     | Water Services        |
| Gerald Edwards   | Planning & Development | Mary Ann Rodriguez | Water Services        |
| Pamela Edwards   | Police Dept.           | John Sheek         | Public Works          |
| Joseph Francis   | Aviation               | Edward Valenzuela  | Water Services        |
| Cheryl Goins     | Finance Dept.          | Robert Zabel       | Public Works          |

## PAIN, ANXIETY MEDS ARE A DEADLY MIX

STUDY: COMBINING DRUGS A DANGEROUS TREND

AARP published a special report documenting how the opioid epidemic was devastating older Americans at a greater rate than any other group.

Now, researchers are warning of a new danger: Taking opioids to deal with pain while also taking anti-anxiety medication can be a deadly combination.

A research team at the Columbia University Medical Center, lead by Mark Olfson, M.D., looked into the medical service histories of 13,000 patients who died of an opioid overdose. They found that more than 6 in 10 had been diagnosed with chronic pain during the last year of their lives, and many also suffered from depression and anxiety. Over half of the people with chronic pain issues had gotten prescriptions for both opioids and anti-anxiety drugs like Valium and Xanax in the year they died.

“This medication combination is known to increase the risk of unusually slow and shallow breathing, which is the primary cause of death in most fatal opioid overdoses,” Olfson said. The study looked at a population that was up to age 64. “I think we’d see at least as high and probably a higher death rate amount people in the Medicare population,” Olfson said. “That’s an important issue worth studying.”

New data from the Centers for Disease Control and Prevention reveals just how menacing opioids have been to older Americans. Since 2000, deaths from opioid overdoses have nearly quadrupled overall, but for people age 55 and older, the increase has been much greater.

AARP Bulletin / Real Possibilities, January February 2018

## YOUR E-MAIL IS YOUR ENTRY

As you all know, receiving the COPRA Chronicle by email significantly defrays the printing and postage costs for COPRA. An added benefit is that if there is any important information that COPRA wants to send you, we have your email address on file and can transmit to you in a timely fashion.

In order to encourage our COPRA members to receive the Chronicle by email, your COPRA Board started a new program! Each month, we will randomly select one member who receives their Chronicle by email and that member will receive a \$25 gift certificate to a grocery store (Fry’s or Safeway).

February winner is **CANDY SLEEPER! CONGRATULATIONS CANDY!**

If we already have your email address, you are automatically entered! If you do not receive the Chronicle by email do so NOW! You can provide your email to Linda Henderson at [lindajoyhenderson@gmail.com](mailto:lindajoyhenderson@gmail.com). She can also be reached by phone at (623) 693-9955.

**Sign up now!**

## CITY MANAGER COLUMN

### ED ZUERCHER, City Manager



Ed Zuercher

We held the first meeting of our annual budget series with City Council for Fiscal Year 2018-19 (FY18-19) on January 30. Over the next several months there will be a number of Council and community meetings discussing the proposed budget for FY 18-19. This first meeting focused on the early General Fund budget status.

Last year's five-year forecast projected a potential General Fund budget shortfall between \$43 million and \$64 million for FY 18-19. The beginning fund balance at the time estimate the beginning fund balance to be \$119, but in September 2017 it was reported to actual being \$144 million. The change in fund balance provides additional one-time resources of approximately \$25 million, which can be used to address next year's projected shortfall.

Four other changes totaling \$31 million contribute to next year's improved budget forecast, which includes:

- Net increase in current year General Fund resource from savings and a strong economy last year;
- Current year savings resulting from tight spending controls;
- Early savings approved by City Council in September. Departments worked hard to identify on-going savings at the beginning of this fiscal year; and
- A strong statewide economy, leading to net increase in FY 18-19 state-shared sales tax.

Although many items influence the budget, we will be focusing our attention to four major areas: General Fund revenue, General Fund pension costs, infrastructure and capital needs, and service levels. One area of concern is the future allocation of state-shared revenue, which is now based on annual population adjustment. As we look ahead to the 2020 Census, we will need to take an active role in encouraging strong resident participation to ensure we receive our fair share of state revenue. Infrastructure projects will continue to require significant increase in General Fund resources over the coming years. Projects include information technology server modernization project, aging vehicle fleet, facilities maintenance, and more. Every year the City analyzes options for potential reductions during program budget review, but it is unlikely reductions will be required this upcoming fiscal year. Lastly, the City continues to monitor pension costs as changes to projections change constantly.

At the end of February, we will have presented on the capital projects review, inventory of programs, and the five-year General Fund Forecast. In March, we will discuss the City Manager's Trial Budget, in April we will hold our annual Budget Hearings for the public, in May we will present on the proposed budget, and in June/July, Council will formally adopt the budget. As always, our employees are the key to our success. They identify smarter ways to spend and save and provide services that Phoenix needs. I hope you continue to be engaged with the budget process as we progress to the end of the fiscal year. Further information can be found on our website, [www.phoenix.gov/budget](http://www.phoenix.gov/budget).

## NATIONWIDE

There are many advantages to keeping your money in your Nationwide 457b and 401(a) accounts after you retire: low fees, competitive investment options and a wide variety of educational resources. That's just the beginning! You can also get personalized assessments at no extra cost to help you plan for out-of-pocket health care costs in retirement and determine your Social Security filing strategy to maximize your benefits. Experienced, salaried representatives are available in person or over the phone. They can educate you on a wide range of topics, including budgeting, investment options, and account management and utilization strategies to help ensure you live well in retirement. Remember: these services are only available to those with funds still in their Nationwide accounts.

For online account access and more retirement planning information, please visit [www.phoenixdcp.com](http://www.phoenixdcp.com), or contact the local Nationwide office at 602-266-2733 to speak with a representative.

## HOW SAFE IS YOUR SUPERMARKET?

**Here's where bacteria may be hiding at your grocery store—and how to avoid contaminated foods.**

Supermarkets are revamping to offer expanded choices of fruit and vegetables, more fresh meat and fish, wider deli selection and added grab-and-go options like salad bars. The upside: faster and, in theory, healthier meals. That's because raw or fresh products often have a nutritional edge over process and packages ones. The downside: Your groceries are more likely to harbor bacteria that could make you sick.

We can't see microbial villains such as E. Coli, salmonella and listeria. But we can see signs that we're at a higher risk of encountering them. Keep in mind when shopping:

**Organic Food** – Organic produce may be free of pesticides and synthetic fertilizers, but it's not safer from microbes than convention produce.

**Cut Melon, Greens** – Refrigerated cut produce or having it on ice will shield it from bacteria, especially melons and leafy greens which are low in antibacterial acids.

**Fruit Flies** – If you see fruit flies, it means that food is leaking, breaking down, wilting or moldy. Stores should have employees pull that section apart, clean and restock.

**Damage** – Nicks and bruises on fruits and vegetables compromise the integrity of protective skins and give bacteria easier access to inner flesh, which is harder to wash. Damage is a safety as well as a quality issue.

**Salad and Hot Food Bars** –

**Sneeze guards** have pins on the side so workers can angle them out of the way for cleaning, or to make food easier to reach. If you could sneeze or cough directly onto the food, the barrier is at the wrong angle.

**Wilted leafy greens** are barometers of a salad bar's chilling quality. Seeing wilted greens means the temperature isn't good or they've been sitting out for a long time. Both are risk factors for bacterial growth.

**Handles in food.** Salad or hot food bars can be equipped with undersized utensils that fall into food. Contaminants on people's hands transfer to the handle. Ask a store worker to replace both the utensil and the food.

**Multiuse utensils.** When customers use the same utensil to serve more than one item, contaminants can spread from one food container to the next. If you see multiuse utensils, ask a worker to get clean ones.

**Vigilant attendant.** The biggest thing is having an attendant regularly going back and forth replacing items and cleaning up. If the salad or hot food bar is sloppy and messy, that suggests no one is taking care of it.

**Meat bags.** Having plastic bags available in the meat department to stash product separately indicate the store takes sanitation seriously. Use one to pick up the meat, then pull the bag through. This will give you an extra layer to protect hands and other foods from cross contamination.

Source: AARP Bulletin / Real Possibilities, January February 2018

## SOUVENIR SAVVY

Want to bring home extra mementos from your trip? You can always buy another suitcase! It can be cheaper than shipping.

**Know the rules.** Before you shop in a foreign country, know U.S. customs regulations regarding dollar limits and prohibited or restricted items. Generally, you can bring back less than \$800 worth of merchandise duty-free, but fresh food and certain furs are restricted. For full details, visit [cbp.gov/travel](http://cbp.gov/travel).

**Buy local.** Seek out items handmade in your destination. (Ask a local to recommend a specific shopping land or artisan.) You will be supporting the region's economy, and your keepsake will possess a strong connection to the place.

**Buy not so local.** Mass-produced items such as magnets and postcards from your various travels can make for a fun collection, especially when displayed together.

**Include your loved ones.** Thoughtful souvenir gifts are cherished.

Source: Arizona AAA VIA, Winter 2018

## IN REMEMBRANCE

|                        |            |
|------------------------|------------|
| Joe Nygaard            | 10/28/2017 |
| Bertha Richard         | 11/26/2017 |
| Mary Osorio            | 01/13/2018 |
| John Sieminski         | 01/13/2018 |
| Guillermo C. Hernandez | 01/16/2018 |
| Donald G. Reese        | 01/17/2018 |
| Nancy Prock            | 01/24/2018 |
| William Berletic       | 01/24/2018 |
| Betty Brown            | 01/24/2018 |
| Sherri Peyton          | 01/25/2018 |
| Sara Vallejo           | 01/28/2018 |
| Warren B. Thornton     | 01/29/2018 |
| Paul Lawson Jr.        | 01/29/2018 |
| Phylliss Keister       | 01/30/2018 |
| Xantha Wycoff          | 01/31/2018 |
| Frances Olivas         | 01/31/2018 |
| Leo Kane               | 02/04/2018 |
| Simona Pena            | 02/07/2018 |
| Nancy Wagner           | 02/11/2018 |
| Orelanders Carroll     | 02/12/2018 |
| Donna Russell          | 02/14/2018 |

## RETIREMENT BENEFITS ENTITLEMENT AFFIDAVIT (CONTINUED)

*(Continued from page 1)*

If you receive the "Retirement Benefits Entitlement Affidavit" from COPERS you will need to complete it and **return by April 13, 2018** in order to prevent any delay in future benefits. If you return the affidavit by mail, **IT MUST BE NOTARIZED**. If you prefer to bring the affidavit to the COPERS office, located at **200 West Washington Street, 10<sup>th</sup> Floor, Phoenix, Arizona** it can be notarized there at no cost to you. It is important to understand that if the completed and notarized affidavit is not received by April 13, 2018, COPERS may need to suspend your benefits until they can contact you to verify your information.

If you are unable to complete the affidavit due to disability or other reason, please make sure that your representative contacts COPERS to provide the information as to how you can be contacted. If you received a "Retirement Benefits Entitlement Affidavit" in the mail and need it notarized, you can bring it to the General Membership Meeting on Thursday, March 22. COPERS staff will be available to notarize your affidavit at no cost to you. Any questions can be directed to COPERS at (602) 534-4400.

|   |  |
|---|--|
| 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   |

## 2018 COPRA BOARD

|                                 |  |
|---------------------------------|--|
| President/Benefits Chair:       |  |
| <b>Laura Ross</b>               | (623) 878-3334   |
| E-mail                          | <a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>                   |
| Vice President/Chronicle Chair: |  |
| <b>Karen Clifford-Anderson</b>  | (623) 772-7472   |
| E-mail                          | <a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>             |
| Treasurer:                      |  |
| <b>Louis Matamoros</b>          | (623) 734-6624   |
| E-mail                          | <a href="mailto:biglou6415@yahoo.com">biglou6415@yahoo.com</a>               |
| Secretary:                      |  |
| <b>Dawnell Navarro</b>          | (623) 412-0854   |
| E-mail                          | <a href="mailto:navarro2@cox.net">navarro2@cox.net</a>                       |
| <b>Board Members:</b>           |  |
| <b>Greg Binder</b>              | (602) 469-2540   |
| E-mail                          | <a href="mailto:gbinder69@q.com">gbinder69@q.com</a>                         |
| Membership Chair:               |  |
| <b>Linda Henderson</b>          | (623) 693-9955   |
| E-mail                          | <a href="mailto:lindajoyhenderson@gmail.com">lindajoyhenderson@gmail.com</a> |
| Events Coordinator:             |  |
| <b>Dawnell Navarro</b>          | (623) 412-0854   |
| E-mail                          | <a href="mailto:navarro2@cox.net">navarro2@cox.net</a>                       |
| COPERS Representative:          |  |
| <b>Susan Perkins</b>            | (602) 448-4511   |
| E-mail                          | <a href="mailto:sjperkins@msn.com">sjperkins@msn.com</a>                     |
| Website Support:                |  |
| <b>Sue Stites</b>               | (602) 819-7106   |
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| Chronicle Editor:               |  |
| <b>Mary Dysinger-Franklin</b>   | (602) 705-8822   |
| E-mail                          | <a href="mailto:copranewsletter@gmail.com">copranewsletter@gmail.com</a>     |

### "Membership is our Strength"

#### Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **20<sup>th</sup> 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

Annual dues includes \$5.00 for the COPRA Chronicle  
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COPRA  
PO Box 2464  
Litchfield Park, AZ 85340



### 2018 MEMBERSHIP MEETING ANNOUNCEMENTS

Membership meetings held at the  
**Washington Activity Center**  
**2240 W Citrus Way, Phoenix, AZ**

**Thursday, March 22, 2018 1:30 pm - State of the City and  
Pension Plan**

Board meetings are held quarterly on the 2<sup>nd</sup> Thursday of the Month  
Except for June, July and August. These meeting dates will be announced