



COPRA CHRONICLE

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

February 2013 **MEMBERSHIP IS OUR STRENGTH** Issue 2

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MAKE YOUR MONEY RESOLUTIONS STICK

Hoping to get your financial house in order this year? You're not alone. Nearly half of all consumers will make financial resolutions to close out the year, according to a study by Fidelity Investments. More than half (52%) of respondents want to save more, 19% want to spend less, and 19% want to pay off debt.

If history is an indicator, though, more than a third of us will fail, regardless of how well-intentioned we are. If that sounds like you in previous years, here are ways to achieve the financial goals this year:

Get detailed and specific. Making goals without getting into specifics is a recipe for disaster. "Getting out of debt" could mean paying off a \$1,000 credit card bill or paying off the \$10,000 balance on your car note. Until you come up with a specific goal, you can't craft a plan to take you there. Write down your target so it becomes tangible.

Give yourself a reason. If you say you want to save \$5,000, but you don't know why this is such a great goal, your resolution will go down the drain the minute something tempts you to spend the money. If you want to save \$5,000 so you can afford a larger down payment on a car, write that down when you write out your goal. Your reason for improving your finances can also be to avoid the sleepless nights that come with financial worries. Pain, fear, and discomfort can be massive motivators.

Make it realistic. Coming up with specific targets can help you determine if your plan stands a chance. For example, if you need an extra \$15,000 to pay off all your credit card debt that might not be a realistic goal if you earn \$50,000 a year. Instead of eliminating all of your debt, say you'll reduce it by half in 2013.

Learn from past failures -- and successes. The Fidelity study showed that some consumers met with failure before eventually achieving their goals. It takes some time to get into the habit and find what works for you. Instead of beating yourself up about past failures, consider what went wrong and adjust your plan accordingly. And don't forget to incorporate the aspects of your previous plans that did work. You can also learn from the failures and successes of others.



MEMBERSHIP
Have you changed your address, email address or phone number? For address, email address and/or telephone number changes, or for any questions about your COPRA membership, please contact Marvin Roelse, Membership Chairman. Marvin can be reached by telephone at (480) 288-1046, or by mail at: COPRA Chronicle, 10701 E. Peralta Canyon Dr., Gold Canyon, AZ 85118, or by e-mail at marvinr567@msn.com

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PRESIDENT'S MESSAGE



Hi everyone:

I want to dedicate my message this month to "VOLUNTEERISM" and the devoted retirees who make the organization work day in and day out all through the year. I attempted to conduct a rough calculation as to the time spent on COPRA each year, but suffice it to say, it runs into the thousands of hours. This is not surprising considering the amount of work that is being accomplished regarding COPRA related issues that serve our members and are important to us all. Whether it's making trips to City Hall to meet with staff on various areas of importance and concern to retirees, attending board meetings, general meetings, committee meetings (and, yes, sometimes even council meetings), preparing and publishing the Chronicle, updating the COPRA website, and other numerous tasks that are necessary to keep the association running smoothly, the work goes on.

Ten very dedicated individuals who comprise the COPRA Board, along with our volunteer Chronicle Editor, have made all of this happen and, hopefully, provided you with both vital information and services for the betterment of all City retirees. I thank each of these wonderful individuals for the volunteer work that they have done and commitment they have made through COPRA to all of us who have retired from the City.

One of the tasks the COPRA Board is charged with accomplishing during the first board meeting of the year in January is the election of its Table Officers for the upcoming year. The board re-elected all the existing Table Officers for another term. Congratulations to Laura Ross (Vice President), Barbara Kellogg (Treasurer), and Dawnell Navarro (Secretary). I was also re-elected as President and I thank the board for their continued and encouraging support. The board also selected the dates for this year's three general meetings which are advertised at the end of this month's Chronicle. Of special note, the Health and Benefits Meeting has been changed to the fall to coincide with the annual benefits open enrollment program to assist with your decision making during that process.

In closing, I want to offer special congratulations to a new City retiree who has been a long time friend and supporter of COPRA. Donna Buelow is retiring as the Administrator of the City of Phoenix Retirement System (COPERS). COPRA and all retirees owe Donna a big thank you for all the hard work she has done with COPERS. She has also assisted our organization every year with her special educational meetings on the pension system and provided us with additional support regarding administrative issues. On behalf of COPRA, thank you Donna for a job well done. We look forward to welcoming you as a new member of COPRA and your continued support of our organization.

Jack



GIVE YOURSELF A VALENTINE...RENEW YOUR COPRA MEMBERSHIP!!

Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2012", you should renew your COPRA membership now!

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

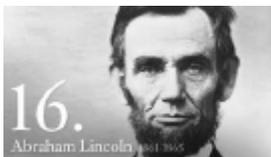
ANNUAL TREASURER REPORT

COPRA Treasurer Report
for month ending December 31, 2012 and December 31, 2011

| | December | 2012 | 2011 |
|--|--------------------|---------------------|---------------------|
| Book Balance, November 1, 2012 and 2011 | | \$ 48,902.45 | \$ 44,776.70 |
| Receipts | | | |
| Member Dues | \$ 6,800.00 | \$ 25,133.00 | \$ 15,195.00 |
| Dividends | \$ 29.10 | \$ 336.78 | \$ 302.39 |
| Donations | \$ - | \$ 8.00 | \$ 27.00 |
| Holiday Party | \$ 18.00 | \$ 2,826.00 | \$ 2,916.00 |
| Total Receipts | \$ 6,847.10 | \$ 28,303.78 | \$ 18,440.39 |
| Disbursements | | | |
| Bank Fees | \$ 58.20 | \$ 80.40 | \$ 0.90 |
| Chronicle | \$ 890.20 | \$ 10,986.42 | \$ 8,601.11 |
| Donations | \$ - | \$ 100.00 | \$ 100.00 |
| Holiday event | \$ (232.99) | \$ 4,733.39 | \$ 2,186.60 |
| Member Support | \$ - | \$ 1,163.08 | \$ 852.11 |
| Non-member mailings | \$ - | \$ - | \$ 1,156.96 |
| Office | \$ - | \$ 53.75 | \$ 159.26 |
| Social Activities | \$ - | \$ - | \$ - |
| Website | \$ 161.25 | \$ 645.00 | \$ 845.00 |
| Total Disbursements | \$ 876.66 | \$ 17,762.04 | \$ 13,901.94 |
| Book Balance, December 31, 2012 and December 31, 2011* | | \$ 54,872.89 | \$ 49,315.15 |
| Bank Balance, December 31, 2012 | | | |
| Checking | | \$ 3,895.21 | |
| CD (4/13/2013 1.242%) | | \$ 10,478.70 | |
| CD (09/13/2012 1.094%) | | \$ - | |
| CD (03/13/2015 1.25%) | | \$15,254.57 | |
| Money Market | | \$ 25,244.41 | |
| Total | | \$ 54,872.89 | |

*Prepaid Dues of \$40,320 in 2012 and \$36,489 in 2011 Included

Barbara Kellogg, Treasurer



I am an optimist because I don't see the point in being anything else.

Abraham Lincoln

When Heavier is Healthier

Being slightly overweight may actually reduce your risk of dying prematurely. A new analysis of nearly 100 studies shows that people who have a body mass index (BMI) that qualifies them as overweight are 6 percent less likely to die early than people considered to be of normal weight. Carrying "a few extra pounds are not as lethal as we've been led to believe," Steven B. Heymsfield, director of the Pennington Biomedical Research Center in Baton Rouge, tells *WebMD.com*. Researchers say the results suggest the BMI, which takes into account only a person's height and weight, is a very crude measure of health. Athletes in peak condition who pack on lots of muscle often have BMIs in the overweight category, and it's also possible that a bit of extra fat, stored in the right place, might help people survive illnesses. "What is bad is a type of fat that is inside your belly," says Kamyar Kalantar-Zadeh, a professor at the University of California, Irvine. "Non-belly fat - underneath your skin, in your thigh, and your butt area - these are not necessarily bad." Unless you're obese, researchers say that maintaining healthy cholesterol and blood pressure levels may be more important than having an "ideal" weight.

Source: *The Week*

MAKE YOUR MONEY RESOLUTIONS STICK (CONTINUED)

(Continued from page 1)

Set intermediate goals. People get a jolt of confidence when they make progress. Rather than striving for one massive end-of-the-year goal, break your plan into daily, weekly or monthly mini-goals. For example, you might get your budget in order now; then spend next month organizing your records.

Check in frequently to measure progress. You can't make a resolution, then wait until December to see how you did. For example, if you want to save \$5,000 in a year, divide that by 12 and concentrate on saving \$416.67 each month. A monthly check-in is best. If you check in too often, you could become discouraged by a lack of progress; waiting too long gives you more time to veer off track.

Think process, not results. Highly successful people understand that the process is more important than the end result. If your goal is to save \$5,000 by the end of the year, focus on the steps you're taking each month to get there, such as cutting back on that daily Starbucks coffee. By doing so, you reprogram your habits. If you can change your behavior, the result will take care of itself.

Get an accountability partner. It's good to have someone around to help you stay committed to your goals, but if you're trying to improve your financial life, it's important that you enlist someone who is good with money. Find a friend who is living debt-free or who has a healthy savings account and ask him or her to guide you. You can also seek professional help, such as a coach, money therapist or financial adviser. Finally, tell your accountability partner what you expect. For example, if you want weekly check-in calls, say so.

Don't forget rewards. When you have small successes along the way, give yourself a pat on the back. Reward yourself with something that will not take away from your goal. While it's probably not wise to spend your newfound savings on a trip to the Bahamas, you can find something inexpensive and enjoyable to celebrate your success.

Source: *MSN.com/money*

IT'S NOT TOO LATE TO SAVE!

It's not too late to save \$120 or \$240 per year on your City retiree medical premiums! When you or a covered spouse completes an online Health Risk Assessment you automatically save \$10 per month. If you have a spouse covered and you both complete a Health Risk Assessment you automatically save \$20 per month. Details were shared with retirees in the blue Open Enrollment Guide mailed to retiree homes last October.

Medical premiums are a reflection of the health of everyone enrolled in the plan. When retirees as a group enjoy better health, premiums reflect the change. Awareness of our health risks is the first step toward better health. Be sure to include these seven pieces of biometric data when completing your Health Risk Assessment: 1) Height 2) Weight 3) Waist Circumference 4) Blood Pressure 5) Total Cholesterol 6) HDL Cholesterol, and 7) Blood Glucose.

Use the online health risk assessment that correlates to your 2013 medical coverage. If you have Cigna HMO coverage, go to mycigna.com, if you have a BlueCross/BlueShield plan go to azblue.com. Retiree and spouse must register separately in order for them both to complete a Health Risk Assessment. Registration instructions are below:

- **BLUE CROSS/BLUE SHIELD:** Go to azblue.com/HealthyBlue and select the registration link under the "Register for BlueNet" section (located near the right side of the page) and select the link for the "Member" registration. If you are a "new enrollee" (a member who has not yet received an

(Continued on page 5)

NEW RETIREES (NOVEMBER 2012)

| | | | |
|-------------------|------------------------|------------------------|----------------------|
| Sandra Ady | Comm & Econ Dev | Ronald Gray | Parks & Rec |
| Lorraine Ahumada | Fire | Brenda Harley | Law |
| Alesia Anderson | Fire | Betty Hartley | Police |
| Danny Anderson | Parks & Rec | John Hernandez | Fire |
| Douglas Anderson | Aviation | Kenneth Ingraham | Planning |
| Robert Avina | Aviation | Christopher Jamison | Aviation |
| Cathy Baker | City Court | Jamie Jaszczyk-Babonis | Finance |
| David Barr | Public Works | Linda Johnson | Human Resources |
| Maria Barron-Rios | Library | Susan Kinsey | Public Works |
| Sylvia Bencomo | Streets Transportation | Jill Leon | Management Services |
| Todd Betts | Water | David Martin | Parks & Rec |
| John Bicheler | Water | Karen Maxwell | Water |
| David Blatchford | Water | Michael McLaurin | Water |
| Pam Boyd | Fire | David Meiner | Water |
| Karen Broadway | Streets Transportation | Wayne Morris | Aviation |
| Candace Burns | Fire | Jeanette Newman | Housing |
| Connie Carrola | Fire | Marjorie Nielsen | Finance |
| Stuart Casey | Public Works | Kathleen Nuckois | Finance |
| Hazel Clift | City Clerk | Michael Perry | ITS |
| Steven Coates | City Clerk | David Raitter | Water |
| Thomas Cochran | Water | Dawn Ramos | Police |
| Virginia Cota | Aviation | Robert Rivas | Aviation |
| Paul Crohurst | Neighborhood Services | Linda Robbins | Water |
| Deardis Davis | Water | Deborah Roth | City Court |
| JoAnn Del-Colle | Human Services | John Sawyer | Aviation |
| Tami Eberhardt | Fire | Marsha Spencer | City Attorney |
| Jeri Estes | Aviation | Carolyn Spivey | Water |
| John Estes | Planning | Laurie Sumier | |
| Jeff Foland | Aviation | Sherri Tax | Police |
| Londa Fuduloff | Planning | Earle Williams, III | Aviation |
| Roger Gabriel | Finance | William Zigler | Community & Econ Dev |
| Frances Gracia | Fire | | |

CITY MANAGER'S CORNER

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

I recently came across a fascinating piece of history, an old photograph from around 1951. It shows the Phoenix Charter Government Committee at the time, featuring then Mayor Nick Udall, Councilman Barry Goldwater, City Manager Ray Wilson and several others including Margaret Kober, Phoenix's first councilwoman. At the time, the city's population was just 106,000 and city leaders were on a crusade to clean up Phoenix, which was plagued with prostitution and gambling outfits as reported by local journalists. The city had an area of 17.1 square miles and a population of 106,000 that placed it 99th among American cities.



David Cavazos



It was fascinating to see this photo and realize how much Phoenix has changed over the years. Today, the city covers more than 500 square miles and has a population of more than 1.4 million, ranking it sixth in the country. Since 1950, the National Civic League has selected Phoenix as an "All-America City" four times, which highlights the involvement of private citizens with their government.

I want this tradition to continue and invite everyone to become involved in planPhx ([link to: http://www.myplanphx.com/](http://www.myplanphx.com/)), an initiative designed to get you involved in the process of developing our General Plan which will outline how our city will look over the next ten years. The decisions we make now will also become a part of Phoenix's history. Years from now, our city's leaders will likely look back at today's photographs and talk about how far Phoenix has come. By the way, if you recognize anyone from the photo, please let me know. ([link to contact info: http://phoenix.gov/citymanager/index.html](http://phoenix.gov/citymanager/index.html))

- David Cavazos, City Manager

IT'S NOT TOO LATE TO SAVE! (CONTINUED)

(Continued from page 4)

ID card) be sure to select "New Group Enrollee." On the next screen enter the required registration information and then choose a login ID, a password, and a back-up security question. Review the terms and conditions of the web site and mark the check box stating that you read and agree to the Online Services Terms of Use, then click "Submit." For assistance with BlueNet Registration to include password reset, please contact BlueCross/BlueShield of Arizona eSolutions at (602) 864-4844 or (800) 650-5656 Monday through Friday from 8:00 a.m. to 4:30 p.m. Arizona time.

- CIGNA: Go to myCigna.com. Select the "Register" button and complete the registration process. A spouse will need to use the retiree's Social Security Number (SSN) when registering – not their own SSN. They will also need to enter the retiree's zip code. For assistance with the Cigna registration process to include password reset, please contact Cigna Member Services at 1 (800) 244-6224.

Take action today to save money all year long!

FIVE OF TEN ESSENTIALS REGARDING SOCIAL SECURITY

Last month, we covered the first 5 of the 10 essentials of Social Security according to Kiplinger's Personal Finance Letter. Here are the remaining 5 essentials that will help with understanding your Social Security benefits.

Divorce a spouse, not the benefit

What if you were married, but your spouse is now an ex-spouse? A divorce doesn't take away your right to a benefit based on your former spouse's earnings record. You can still qualify to receive a benefit based on his or her record if you were married at least 10 years and you are 62 or older.

As with a regular spousal benefit, you can get up to 50% of an ex-spouse's benefit -- less if you claim before full retirement age. And the beauty of it is that your ex never needs to know, because you apply for the benefit directly through the Social Security Administration. Taking a benefit on your ex's record has no effect on his or her benefit or that of your ex's new spouse. And unlike a regular spousal benefit, if your ex qualifies for benefits but has yet to apply, you can still take a benefit on the ex's record if you have been divorced for at least two years.

Note: Ex-spouses can also take a survivor benefit if their ex has died, and, like any spousal survivor benefit, it will be worth 100% of what the ex-spouse received. If you remarry after age 60, you will still be eligible for the survivor benefit.

It can pay to delay

Once you hit full retirement age, you can choose to wait to take your benefit. There's a big incentive for delaying your claim -- your benefit will grow by 8% a year up until age 70. Any cost-of-living adjustments will be included, too, so you don't forgo those by waiting.

While a spousal benefit doesn't include delayed retirement credits, the survivor benefit does. By waiting to take his benefit, a high-earning husband, for example, can ensure that his lower-earning wife will receive a much higher benefit in the event he dies before she does. That additional 32% of income could make a big difference for a widow who has lost her husband's stream of Social Security income.

One option for a spouse who is delaying his benefit but still wants to bring some Social Security income into the household is to restrict his application to a spousal benefit only. To use this strategy, the spouse restricting his or her application must be at full retirement age. So the lower-earning spouse -- say, the wife -- applies for benefits on her own record. The husband then applies for a spousal benefit only, and he receives half of his wife's benefit while his own benefit continues to grow. When he's 70, he can switch to his own, higher benefit. Exes at full retirement age can use the same strategy -- they can apply to restrict their application to a spousal benefit and let their own benefit grow.

File and suspend

Here's a Social Security claiming strategy that's perfectly legal and potentially lucrative. Let's say a husband decides he wants to delay taking his benefit until age 70 to maximize the amount of his monthly check. However, he wants his wife to be able to take a spousal benefit, because it would be higher than her own benefit.

To make that happen, the husband, who must be at full retirement age, can file for his benefits and then immediately suspend them. Because he has applied for benefits, his wife can now take a spousal benefit based on his record. And because he suspended his own benefit, his benefit will earn delayed retirement credits for each year he waits until age 70.

Uncle Sam wants his cut

Most people know that you pay tax into the Social Security Trust Fund, but did you know that you may also have to pay tax on your Social Security benefits? Benefits lost their tax-free status in 1984, and the income thresholds for triggering the tax on benefits haven't been increased since then.

As a result, it doesn't take a lot of income for your benefits to be pinched by Uncle Sam. For example, a married couple with a combined income of more than \$32,000 may have to pay income tax on up to 50% of their benefits. Higher earners may have to pay income tax on up to 85% of their benefits.

(Continued on page 7)

IN REMEMBRANCE

| | |
|--------------------|----------|
| Donald J. Barnes | 12/06/12 |
| Donald R. Mackay | 12/07/12 |
| Richard Mathein | 12/12/12 |
| Emelia Husak | 12/15/12 |
| Loretta Worley | 12/22/12 |
| Norman Clifford | 12/22/12 |
| Sharon Hahn | 12/24/12 |
| Jesus Aguilera Sr. | 12/25/12 |
| Frank D. Bell | 12/25/12 |
| John L. Emminger | 12/25/12 |
| Jimmy Acuna | 12/27/12 |
| Sona L. Miller | 01/07/13 |
| Glenn A. Jones | 01/07/13 |
| Josie Rocha | 01/09/13 |
| Martin Munoz | 01/12/13 |
| Betty Echols | 01/12/13 |
| Arnold L. Wiese | 01/13/13 |
| Jeannette M. Brush | 01/14/13 |
| Dean R. Cordes | 01/14/13 |
| Gloria Lepur | 01/15/13 |

HEALTH AND COMPASSION

We care about our members and their families. If someone in your family is ill, whether at home or in a care facility, or if a loved one has passed away, please call Mary Dysinger-Franklin at (602) 705-8822.

SOCIAL SECURITY (CONT.)

(Continued from page 6)

The earnings test

Bringing in too much money can cost you if you take Social Security benefits while you are still working. With what is commonly known as the earnings test, you will forfeit \$1 in benefits for every \$2 you make over the earnings limit, which was \$14,640 in 2012 and increased to \$15,120 this year. Once you are past full retirement age, the earnings test disappears and you can make as much money as you want with no reduction in benefits.

The good news is that any benefits forfeited because earnings exceed the limits are not lost forever. At full retirement age, the Social Security Administration will refigure your benefits going forward to take into account benefits lost to the test. For example, if you claim benefits at 62 and over the next four years lose one full year of benefits to the earnings test, at age 66 your benefits will be recomputed -- and increased -- as if you had taken benefits three years early instead of four. That basically means the lifetime reduction in benefits will be 20% rather than 25%.

2013 COPRA BOARD

| | | |
|---|--------------------------------|--|
| President: | Jack Thomas | (623) 825-6999 |
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| | |
|---|---------------------------|
| COPRA website..... | www.phoenixcopra.com |
| COPERS website..... | www.phoenix.gov/phxcopers |
| COPMEA website..... | www.copmea.com |
| City Retirement Systems (COPERS)..... | (602) 534-4400 |
| Human Resources - Benefits Section..... | (602) 262-4777 |
| COPMEA..... | (602) 262-6857 |

Chronicle Article Deadline

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

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

E-mail to: COPRAnewsletter@gmail.com

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.



FEBRUARY COPRA CHRONICLE

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POSTMASTER

Please send address corrections to:
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10701 East Peralta Canyon Dr.
Gold Canyon, AZ 85118



2013 MEMBERSHIP MEETING ANNOUNCEMENTS

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

March 28 at 1:30pm - COPERS

May 16 at 1:30pm - State of the City

October 17 at 1:30pm - Health and Benefits

December 2013 (date/time to be announced) - Annual Meeting/Holiday Party

Board meetings are at 10 am on the 2nd Thursday of the Month

Except for June, July and August