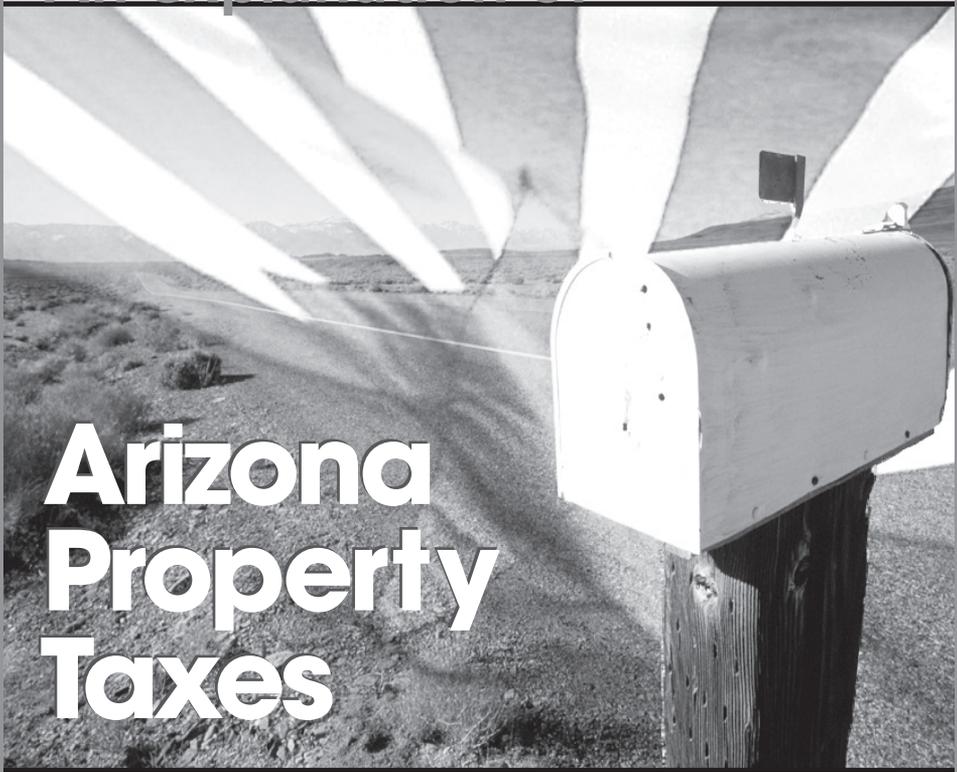


An explanation of

A black and white photograph of a mailbox in a desert landscape. In the foreground, a large American flag is partially visible, its stripes and stars draped across the scene. The mailbox is mounted on a wooden post and is the central focus of the image. The background shows a vast, arid desert with sparse vegetation and distant mountains under a clear sky.

Arizona Property Taxes

2016
Edition

ARIZONA CAPITOL TIMES
Arizona Tax Research Association

Introduction

This pamphlet was prepared to assist citizens in understanding Arizona's property tax system. Although the subject is complex, we have attempted to present this information in a simple, brief format.

Arizona's Property Tax System

Beginning in Tax Year 2015, Arizona uses one type of property value for taxing purposes, known as the Limited Property Value (LPV).

In the 2012 General Election, Arizona voters approved Proposition 117, which replaced Arizona's dual valuation tax system with a single taxable value (LPV) and limits its annual growth to 5%.

The Full Cash Value (FCV) should reflect the market value of all real property. Arizona courts have interpreted the term "full cash value" to mean the "cash equivalent value" of the property. Although the FCV is synonymous with market value, the value established by the assessor may be equal to, or less than, the actual market value.

The county assessor annually determines the FCV, which is the appealable value by the property owner. Since the FCV should reflect market value, there is no limit on its annual growth. Although the county assessor is required to determine the FCV of all property, it is not a taxable value.

The LPV is limited by the Constitution to 5% annual growth and the LPV cannot exceed the FCV. The assessor establishes both the FCV and the LPV each year; however, the LPV is the only taxable value, which is referred to as the Net Assessed Value (NAV). The NAV is calculated by multiplying the class-specific assessment ratio by the LPV. The NAV is the tax base for both primary and secondary taxes.

There are a few exceptions to the calculation of the LPV. The LPV, in the case of new construction, errors in assessments, and changes in property use, for instance, is set at the same level as the LPVs of other properties with the same use. Additionally, the 5% valuation limit does not apply to centrally assessed property, such as utilities and mines.

Property Tax Levies

Primary Tax Levies

Primary property taxes fund the maintenance and operation budgets of state and local governments, such as school districts, counties, cities, and community colleges.

The Arizona Constitution limits the total amount of primary property taxes that counties, cities, and community college districts can levy to 2% each year plus new construction. The levy limit operates off of a base year levy established in fiscal year (FY) 1979-80, which was recalculated in 2006 due to a subsequent constitutional amendment. As a result, the actual primary property tax levy in 2005 became the new base for the calculation of future levy limits. The levy limit increases each year regardless of use, so there is no loss of future capacity if the jurisdiction does not levy to its limit. School district primary levies are not limited by the Constitution but are set annually by the Legislature. In most instances, the majority of property taxes are primary levies.

An additional limitation affects owner-occupied residences (class 3). The combined primary tax from all jurisdictions on such property may not exceed 1% of the LPV. In cases where the tax exceeds that amount (a primary tax rate greater than \$10 per \$100 of assessed value), school district primary taxes are reduced accordingly and, up until tax year 2014, the state provided additional aid to the school district to make up the difference between the overall primary tax rate and the 1% rate cap. Beginning in Tax Year 2015, state law limited these additional state aid payments to \$1 million per county and any amount remaining must be transferred by the taxing jurisdictions within the affected school district(s) as determined by the Property Tax Oversight Commission (PTOC).

The primary tax rate for class 3 property often stays below the \$10 level because the state pays the lesser of 45.003% (in tax year 2015) of the school district primary tax rate or the qualifying tax rate (QTR). (For tax years 2013 through 2016, the homeowner rebate percentage is

determined by the Department of Revenue. See the discussion under “The Classification System.”) In tax year 2015, the QTR is \$4.1954 for unified school districts and \$2.0977 for non-unified school districts. The amount paid by the state for each property is capped at \$600 (A.R.S. § 15-972). This “homeowner rebate” appears automatically on tax bills and is reflected on the line titled STATE AID (TO EDUCATION). An example of the homeowner rebate calculation may be found in the forthcoming section under “Calculating the Tax.”

In an effort to ensure proper classification of class 3 property, the Legislature enacted specific requirements for assessors to verify the accurate use of such property. Beginning in 2013 and during each elective term of office thereafter, each county assessor is required to send owners of class 3 property a notice if the assessor believes the property does not qualify as class 3 according to the following criteria: the owner has a mailing address outside the county in which the property is located; the owner has a mailing address, other than a post office box, that is different from the situs address; the owner has the same mailing address for multiple parcels listed under class 3; or the owner appears to be a business entity. If the owner doesn’t respond within 30 days, the assessor must send a final notice within 30 days. If the owner fails to respond to the final notice within 15 days, the assessor must reclassify the property from class 3 to class 4 and the county treasurer is required to assess a civil penalty against the owner equal to the homeowner rebate paid with respect to the property in the preceding year. The owner of property reclassified as class 4 may appeal the reclassification to the county board of supervisors within 30 days.

Secondary Tax Levies

Secondary property taxes fund voter-approved general obligation bonds, budget overrides, and special districts. Counties, community college districts, and K-12 school districts may exceed their primary levy limit with voter-approved secondary property tax overrides for up to seven years.

The myriad of special taxing districts that levy secondary property taxes are subject to different statutory tax limits. For example, the annual growth in secondary taxes levied by fire districts is limited to 8% but are subject to a \$3.25 statutory tax rate cap. The levy limits of fire districts increase each year regardless of use. However, a fire district may override its levy limit upon voter approval in one of two ways: 1) a permanent override within the existing \$3.25 rate cap or 2) a five-year temporary override to exceed the \$3.25 rate cap but subject to an annual increase of 5% if the total net assessed value (NAV) of the property in the district decreases by a combined 20% or more over two consecutive years (A.R.S. § 48-807). Some countywide special taxing districts, such as jails, flood control, public health services, and the fire district assistance tax have tax rate caps but no levy limits. On the other hand, the secondary taxes levied for library districts do not have a tax rate cap or levy limit.

Property Tax Exemptions

Arizona provides property tax exemptions in varying dollar amounts to disabled persons and to widows and widowers whose spouses died while they were residents of Arizona. The dollar amounts are adjusted annually for inflation and are scaled to the combined value of property owned. Eligibility is restricted to individuals with total household income equal to or less than \$31,035 (no children under the age of 18 reside with claimant) or \$37,231 (children under the age of 18 reside with claimant). For tax year 2015, the maximum allowable exemption is \$3,724 of assessed value if the total assessed value does not exceed \$25,306 (A.R.S. § 42-11111). In addition, property tax deferrals are provided to qualified homeowners over the age of 69. Qualifications and procedures are outlined in A.R.S. § 42-17301.

Article IX, §18 of the Constitution allows residents 65 years or older, with annual incomes below established thresholds, to apply to the county assessor to freeze the limited property value of their primary residence for up to three years. Income limits are set at 400% of the Supplemental Security Income (SSI) benefit rate provided for in the Social Security Act

for one owner and 500% for more than one owner. In tax year 2015, the income threshold for an individual property owner is \$35,184 and \$43,980 for two or more property owners. Property owners must apply every three years to the assessor in the county in which the property is located. All taxpayers interested in receiving this benefit should contact their local assessor.

The Classification System

Arizona's property tax system classifies property according to its use. Each class of property is assigned an assessment ratio, pursuant to state law, ranging from 1% to 18.5% (in tax year 2015). The assessment ratios are applied to the LPV of a property to determine a property's net assessed value (NAV). All classifications use the same tax rates (with exception of the homeowner rebate on class 3 property).

The property tax reform legislation of 2005 reduced the assessment ratio on class 1 (business) property from 25% to 20% over a ten-year period and increased the homeowner rebate from 35% to 40% over five years. Additional legislation passed during the 2007 legislative session accelerated the reduction in the class 1 assessment ratio from a ten-year phase down to six years. Legislation that passed during the 2011 Second Special Session further reduced the assessment ratio on class 1 property one-half percent each year beginning in tax year 2013, down to 18% in tax year 2016, and for class 2 property, the assessment ratio will drop from 16% to 15% in tax year 2016. Also as a result of this legislation, between tax years 2013 and 2016, the Department of Revenue is required to calculate the percentage that the state must pay in additional state aid in order to offset any shift in property taxes as a result of the reduction in the assessment ratio for class 1 (business) and class 2 (agricultural) property to class 3 (residential) property.

Tax Year 2015

Class 1 (18.5%) Mines and mining claim property, and standing timber. Local telecommunications service, gas, water and electric utility company property, pipeline company property, producing oil, and gas property. Commercial and industrial real property. Commercial and industrial personal property exceeding \$146,973 of full cash value (A.R.S. § 42-12001).

Class 2 (16%) Agricultural real property, golf courses, and vacant land (A.R.S. § 42-12002). Agricultural personal property exceeding \$146,973 of full cash value (A.R.S. § 42-12002).

Class 3 (10%) Primary residential residence of owner or owner's relative (A.R.S. § 42-12003).

Class 4 (10%) Property used for residential rental purposes, including property owned in foreclosure by a financial institution, that is not otherwise included in any other class (A.R.S. § 42-12004).

Class 5 (15%) Railroad, private rail car, and airline flight property (A.R.S. § 42-12005).

Class 6 (5%) Noncommercial historic property, foreign trade zone property, qualifying military reuse zone property, enterprise zone property that qualified prior to the 7/1/11 sunset (primary taxes only), qualifying environmental technology property, and qualifying environmental remediation property (A.R.S. § 42-12006).

Class 7 Historic commercial and industrial property (18.5%) and renovations (1%) (A.R.S. § 42-12007 and 42-12101).

Class 8 Residential rental historic property (10%) and renovations (1%) (A.R.S. § 42-12008 and 42-12101).

Class 9 (1%) Possessory Interests and real property and improvements, regardless of ownership, leased and used exclusively by a nonprofit organization that operates as a charter school or church, religious assembly or religious institution (A.R.S. § 42-12009).

How “Net Assessed Value” is Calculated:

Using the classifications and limitations explained so far, this example will illustrate how a home and business, which have a FCV of \$200,000 and \$1,000,000, respectively, might appear on the tax rolls in tax year 2015.

Note that the net assessed value (NAV) of the home is 10% of the LPV, while the business is assessed at 18.5%.

Property Class	Home (10%)	Business (18.5%)
Full Cash Value	\$200,000	\$1,000,000
Limited Property Value	\$180,000	\$900,000
Net Assessed Value	\$18,000	\$166,500

Calculating the Tax:

Using the most recent tax rates in the Gilbert Unified School District within the Town of Gilbert, the following would be the taxes levied on a hypothetical residential and business property.

Property Class	Home (10%)	Business (18.5%)
Full Cash Value	\$200,000	\$1,000,000
Limited Property Value	\$180,000	\$900,000
NAV	\$18,000	\$166,500
Total Secondary Rate	\$3.2032	\$3.2032
Secondary Taxes Owed	\$576.58	\$5,333.33
Effective Primary Rate*	\$6.5009	\$8.3890
Primary Taxes Owed	\$1,170.16	\$13,967.69
TOTAL TAXES OWED	\$1,746.74	\$19,301.01

*For TY 2015, the state will pay 45.003% of the homeowner’s primary school district rate, up to the qualifying tax rate (QTR). In this school district, the rebate reduces the tax rate by \$1.8881.

Mobile Homes

A mobile home may be treated as real or personal property, depending on who owns the property on which it is located. Persons who own a mobile home (one that is permanently affixed to the land) and the real property on which it is located, may record an Affidavit of Affixture with the assessor's office. Once the affidavit is recorded, the mobile home is considered real property, subject to real property liens. Taxes are levied against mobile homes, whether treated as real or personal, in the same manner as real property and are subject to all other state laws regarding property taxes. Unsecured mobile homes are also subject to the \$0.50 per \$100 of assessed value mobile home relocation primary tax (A.R.S. § 33-1476.03).

VALUATION CALENDAR

Notice of Valuation to Property Owners

Notice of Valuation Form: On or before March 1 of each year, the county assessor is required to notify each property owner regarding the full cash value and limited value of the property. This form shows both full cash and limited values for the current and preceding years.

Appeals

If a property owner believes that the values or classification are excessive or erroneous, the owner may file an appeal with the county assessor within 60 days after the date the assessor mails the "notice of valuation." If requested by the property owner, the assessor is required to meet with the owner and rule on the appeal by August 15. If the owner does not wish to meet with the assessor, the owner may submit written evidence to support the appeal. A property owner whose appeal is denied may appeal to the County Board of Equalization (CBOE) or the State Board of Equalization (SBOE) within 25 days after the assessor's decision is mailed. If the property under appeal is located within Maricopa or Pima County, the taxpayer is required to file an appeal with the SBOE; otherwise, the taxpayer is required to file the appeal with the CBOE. The CBOE and SBOE

are required to rule on all appeals by October 15 except for properties valued by the Department of Revenue, in which case the decisions shall be issued on or before November 15. Decisions of the CBOE and SBOE may be appealed to tax court within 60 days from the last date of decision of an administrative appeal. If no administrative appeal is filed, a property owner may appeal the valuation or classification directly to tax court on or before December 15 of the valuation year. Additionally, new owners may appeal their valuations by December 15 of the tax year if their properties were valued and ownership changed after December 15 of the valuation year.

New Construction, Additions, Deletions, and Changes in Use

Property that changes due to new construction, additions or deletions, or changes in use that occur after September 30 of the previous year may be added to the roll, on or before September 30 of the valuation year. The assessor is required to notify the property owner of any change in the valuation on or before September 30. Within 25 days of the assessor's notice, the property owner may appeal the valuation to the SBOE or CBOE. The SBOE and CBOE are required to rule on these appeals by the third Friday in November. A further appeal to tax court must be filed within 60 days from the date the decision is mailed (A.R.S. § 42-16205).

Paying Taxes

Property taxes are levied on a calendar year, although Arizona governments work on a fiscal year. Property values are established as of January 1 of each year, while the tax rates on those values are set on the third Monday in August of the following year. The first installment on the tax bill is due on October 1 and is considered delinquent after November 1. The entire amount may be paid in October if the taxpayer so desires, and taxes of \$100 or less are due in full on October 1, delinquent November 1. Taxpayers who miss the November 1 payment can pay the entire year's taxes without penalty or interest if paid by December 31. The second installment is due March 1 and is delinquent after May 1.

Arizona Property Valuation & Classification Appeals Process

The County Assessor mails the notice of property valuation no later than
March 1. A.R.S. 42-15101

»» The Decision to Appeal

Any owner of property may file a petition with the Assessor in the county in which the property is located if the owner believes that his or her property has been improperly valued or incorrectly classified. **A.R.S. 42-16051.**

»» Tax Court Appeal

After receiving the notice of valuation, the property owner may appeal through the Administrative Process or Superior Court. **A.R.S. 42-16051/42-16201.** If the property owner does not file an appeal in the Administrative Process, the owner may file a petition with Tax Court or Superior Court at any time after receiving the notice of valuation but not later than December 15. **A.R.S. 42-16201(A).**

»» Administrative Process

The property owner may file a petition no later than the deadline date as it appears on the notice of valuation (not more than 60 days after the date the notice is mailed). **A.R.S. 42-16051(D).**

Petitioner may request a meeting with the County Assessor. The assessor will answer all requests on or before August 15. **A.R.S. 42-16054.**

»» Board of Equalization

Petitioners not satisfied with the decision of the assessor may file a petition with the Board of Equalization for the county within 25 days of the date the decision is mailed or to Tax Court or Superior Court within 60 days. **A.R.S. 42-16056 (C)/42-16201(B).**

Petitioners not satisfied with the decision of the County or State Board of Equalization may file a petition with Tax Court within 60 days after the date the decision is mailed. **A.R.S. 42-16202(A).**

More information and forms may be obtained from the offices of the County Assessor, the County Board of Supervisors or the State Board of Equalization.

Arizona State Board of Equalization • 100 N. 15th Ave., Suite 130 • Phoenix, AZ 85007 • (602) 364-1600

For new construction, additions, deletions, and changes that occur after September 30 of the previous year and up to September 30 of the valuation year, the County Assessor shall notify the owner of any changes in valuation on or before September 30. The owner may appeal to the Board of Equalization within 25 days. The Board of Equalization decision may be appealed to Tax Court within 60 days from the date the decision is mailed. A new owner of property may appeal to Tax Court on or before December 15 in the year taxes are levied if the value was not appealed by the previous owner.

Tax Notice Form

2015 PROPERTY TAX NOTICE
YUMA COUNTY, ARIZONA

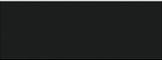


ANGELA PANCAZZI MORENO, TREASURER
410 MAIDEN LANE, STE C
YUMA, AZ 85364

THIS IS THE ONLY TAX NOTICE YOU WILL RECEIVE

If you have a mortgage on your property and your taxes are paid through an impound account, keep this notice for your records.

YOUR CHECK IS YOUR RECEIPT.



ACCOUNT NUMBER
PARCEL IDENTIFICATION
TAX AREA CODE

LOCATION ADDRESS: [REDACTED]
LEGAL DESCRIPTION OF PROPERTY: [REDACTED]

TAX SUMMARY	
Primary Ad Valorem Tax	1,630.48
Less State Aid To Education	-317.24
Net Primary Ad Valorem Tax	1,313.24
Secondary Ad Valorem Tax	401.80
Special District Tax	0.00

PROPERTY TAX CALCULATION						
ITEM	Limited Value	ASST%T%	Assessed Value	Exemption	Primary Tax Rate	Secondary Tax Rate
LAND BLDGS, ETC	168,024	10.00	16,802	0	9.7040	2.3913
PERSONAL PROPERTY	0	0.00	0	0	9.7040	2.1119
TOTALS	168,024		16,802	0		

TOTAL TAX DUE	1,715.04
HALF TAX	857.52

TAX COMPARISON							
AUTHORITY NUMBER	AUTHORITY NAME	LEVY TYPE	PURPOSE	2015 TAX DISTRIBUTION	2014 TAX DISTRIBUTION	DIFFERENCE	TAX RATE
0200001	YUMA COUNTY PRIMARY	PRIM		405.46	367.51	37.95	2.4132
0200002	STATE AID TO EDUCATION PRIMARY	PRIM		84.92	86.55	-1.63	0.5054
0500101	YUMA ELEM PRIMARY O&M	PRIM		372.27	385.89	-13.62	2.2156
0500101_S	YUMA ELEM PRIMARY O&M	PRIM		-142.07	-148.00	5.93	0.8455
0500102	YUMA ELEM PRIMARY CAP OUTLAY	PRIM		31.25	22.13	9.12	0.1860
0500102_S	YUMA ELEM PRIMARY CAP OUTLAY	PRIM		-11.93	-8.49	-3.44	0.0710
0500104	YUMA ELEM PRIMARY ADJ WAY	PRIM		12.10	0.00	12.10	0.0720
0500104_S	YUMA ELEM PRIMARY ADJ WAY	PRIM		-4.62	0.00	-4.62	0.0075
0610301	YUMA UNION PRIMARY O&M	PRIM		360.71	332.62	28.09	2.1468
0610301_S	YUMA UNION PRIMARY O&M	PRIM		-158.62	-143.03	-15.59	0.9440
0815001	ARIZONA WESTERN PRIMARY O&M	PRIM		363.77	340.22	23.55	2.1650
1490001	YUMA COUNTY LIBRARY FUND	SCND		100.53	93.25	7.28	0.5983
1490002	LIBRARY FUND - DEBT SERVICE	SCND		50.22	49.90	0.32	0.2989
1582901	FLOOD CONTROL DISTRICT	SCND		46.96	47.52	-0.56	0.2794
3000101	SOUTHWEST TECHNICAL EDUCATION DISTRICT	SCND		7.29	0.00	7.29	0.0434
3000102	SOUTHWEST TECHNICAL EDUCATION DISTRICT	SCND		1.11	0.00	1.11	0.0066
6815004	ARIZONA WESTERN 2005 BOND ISSUE	SCND	Debt Svc-2005GO	0.71	12.47	-11.76	0.0042
6815005	ARIZONA WESTERN 2006 BOND ISSUE	SCND	Debt Svc-2006GO	15.79	35.27	-19.48	0.0940
6815006	AWC G.O. REFUNDING BONDS SERIES 2014	SCND		30.87	16.87	14.00	0.1837
6815007	AWC G.O. REFUNDING BONDS SERIES 2014A	SCND		18.05	0.00	18.05	0.1074
750101	YUMA ELEMENTARY SECONDARY	SCND		26.38	0.00	26.38	0.1370
7610301	YUMA UNION HIGH SECONDARY	SCND	Bond-B	103.80	127.96	-24.07	0.6184
TOTALS				1,715.04	1,618.64	96.40	

DELINQUENT DATES

1st half year taxes become delinquent on Nov 2nd, 2015 at 5:00 PM, unless full year is paid by Dec 31st, 2015 (excluding delinquencies). 2nd half year taxes become delinquent on May 2nd, 2016.

PLEASE SEND ALL PAYMENTS TO: Yuma County Treasurer, 410 Maiden Lane Ste. C, Yuma, AZ 85364

ACCOUNT NUMBER	
PARCEL IDENTIFICATION	
FULL PAYMENT	1,715.04

PLEASE PRINT ACCOUNT NUMBER ON YOUR REMITTANCE CHECK
FULL YEAR
PLEASE RETURN THIS COUPON WITH YOUR FULL YEAR PAYMENT

Make checks payable to
Yuma County Treasurer

ACCOUNT NUMBER	
PARCEL IDENTIFICATION	
2ND HALF PAYMENT	857.52

PLEASE PRINT ACCOUNT NUMBER ON YOUR REMITTANCE CHECK
2ND HALF YEAR
PLEASE RETURN THIS COUPON WITH YOUR SECOND HALF PAYMENT

TO REMIT FULL YEAR TAXES
PLEASE RETURN FULL YEAR COUPON

Make checks payable to
Yuma County Treasurer

ACCOUNT NUMBER	
PARCEL IDENTIFICATION	
1ST HALF PAYMENT	857.52

PLEASE PRINT ACCOUNT NUMBER ON YOUR REMITTANCE CHECK
1ST HALF YEAR
PLEASE RETURN THIS COUPON WITH YOUR FIRST HALF PAYMENT

TO REMIT FULL YEAR TAXES
PLEASE RETURN FULL YEAR COUPON

Make checks payable to
Yuma County Treasurer

County Assessors

Apache County Assessor

Rodger Dahozy
P.O. Box 770
St. Johns, AZ 85936
928-337-7615
rdahozy@co.apache.az.us

Cochise County Assessor

Phil Leierendecker
1415 Melody Lane, Building B
Bisbee, AZ 85603
520-432-8650
Pleierendecker@cochise.az.gov

Coconino County Assessor

Christine Mazon
110 East Cherry Avenue
Flagstaff, AZ 86001
928-679-7962
Cmazon@coconino.az.gov

Gila County Assessor

Deborah Hughes
1400 East Ash Street
Globe, AZ 85501
928-425-3231, EXT. 8712
dhughes@gilacountyaz.gov

Graham County Assessor

Darlene Alder
921 Thatcher Boulevard
Safford, AZ 85546
928-428-2828
dalder@graham.az.gov

Greenlee County Assessor

Linda Durr
253 Fifth Street
P.O. Box 777
Clifton, AZ 85533
928-865-5302
ldurr@co.greenlee.az.us

La Paz County Assessor

Sharon Schuler
P.O. Box 790
Parker, AZ 85344
928-669-6165
sshuler@co.la-paz.az.us

Maricopa County Assessor

Paul Petersen
301 West Jefferson, Suite 330
Phoenix, AZ 85003
602-506-3877
petersenp@mail.maricopa.gov

Mohave County Assessor

Ron Nicholson
700 West Beale Street
Kingman, AZ 86402
928-753-0703
Ron.nicholson@mohavecounty.us

Navajo County Assessor

Cammy Darris
P.O. Box 668
Holbrook, AZ 86025
928-524-4086
cammy.darris@navajocountyaz.gov

Pima County Assessor

Bill Staples
240 N. Stone
Tucson, AZ 85701
520-724-8172
Bill.staples@pima.gov

Pinal County Assessor

Douglas Wolf
P.O. Box 709
Florence, AZ 85232
520-866-6361
douglas.wolf@pinalcountyaz.gov

Santa Cruz County Assessor

Felipe Fuentes
P.O. Box 1150
Nogales, AZ 85621
520-375-8030
ffuentes@santacruzcountyaz.gov

Yavapai County Assessor

Pamela Pearsall
1015 Fair Street
Prescott, AZ 86305
928-771-3220
pam.pearsall@yavapai.us

Yuma County Assessor

Joe Wehrle
410 S. Maiden Ln.
Yuma, AZ 85364
928-373-6040
Joe.Wehrle@yumacountyaz.gov

Produced by
ARIZONA CAPITOL TIMES
and



**THE ARIZONA TAX
RESEARCH ASSOCIATION**

© 2016 ARIZONA CAPITOL TIMES

No part of this book may be reproduced in any form or incorporated into any information retrieval system, electronic or mechanical, without the written permission of the copyright owner.