

## ARTA Endorses Bobby Lester for ATRS Trustee Position #10

The ARTA Board endorsed Bobby Lester for re-election to the ATRS Trustee Position #10 at the January Board Meeting. Ballots will be mailed to all members of the Arkansas Teacher Retirement System on March 15, 2013. Ballots must be returned by April 15. Be sure to mark the ballot and return it as soon as possible because this is very important to the future benefits of all retirees.



Mr. Lester is a lifetime and continuing member of ARTA and served as ARTA Executive Director for five years. He has served as a trustee of the Arkansas Retired Teachers Association since 2008. He is a member of the North Pulaski Retired Teachers Association, the National Retired Teachers Association, and the American Association of Retired Persons. Mr. Lester spent 33 years in public school education in Arkansas and served 15 years as Superintendent of the Pulaski County School District before retiring in 1999. In addition to Mr. Lester and his wife, Laura Beth, being retired teachers, their two children and their daughter-in-law are all active members of the Arkansas Teacher Retirement System.

During Mr. Lester's board tenure he worked with former ATRS Director, David Malone, and the Friday Law Firm to craft legislation with a law to make our death benefit tax free. He has continually opposed any legislation which would affect our COLA, and he voted to compound the COLA. Mr. Lester has always supported any Ad Hoc legislation to help our older retirees who earned very small salaries in the early years. He has, and will continue to oppose any legislation that would combine ATRS with any other pension system and will continue to support the right

to privacy of retiree's records.

Mr. Lester is currently serving as chairman of the ATRS Operations Committee which deals with all of the rules, regulations and laws that are drafted for the General Assembly. He is also serving on the Internal Audit Committee. He strongly supports no cuts in future benefits unless completely necessary to retain the vitality of our pension system

Finally, Mr. Lester states "I will always be found supporting the healthy funding of our pension system for you and me, our children, and our grandchildren who choose our great profession by always being mindful of the three R's of ATRS. Recruiting the best and brightest into teaching, Retaining them for the long-haul, and then Rewarding them with a pension that is among the best in the nation. I would appreciate your vote."

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### Bill to Amend Eligibility for Retiree Health Insurance

HB 1128 by Representative David Kizzia, if passed, could offer financial relief for many retirees who dropped their coverage with the school health insurance group when they retired. If you have continued to keep your Medi-Pak Plus or other non-group policy you may be eligible to return to the school group policy. The bill is subtitle is "To amend the law regarding Health Insurance Eligibility for Certain Retirees" and states:

Section 1. "...concerning health insurance eligibility for retirees, is amended to read as follows:

(B)(i) To be eligible to continue coverage or to qualify for coverage after electing to decline participation, the member must have been covered on the last day of the member's employment.

(ii) If the retiree declines coverage at the time of retirement due to other employer sponsored group health insurance coverage, the retiree may make a one-time election to return to the retiree insurance program with proof of continued insurance coverage if the retiree experiences a qualifying event or at the time of open enrollment."

How this bill would be implemented by EBD is not known at this time. However, if these retirees qualify for the return to the school group and do not get the state subsidy, the cost of the Medicare eligible plan would be about \$180 per month. This would be a substantial savings per month over the cost of their current Medi-Pax Plus or other individual policy. If you are in this category, you may want to support this bill.

# Message from the *President*

As I raised my children I did not allow them to give up when what they were learning became difficult. It could be said that I “pushed” them to learn new things. I am sure most teachers did the same. Today the tables have turned and these adult children are following my example. They do not cut me any slack in the area of social media. They were patient when I had to be dragged kicking and screaming into today’s world of technology. Acquiring the skills to become technologically savvy was my first task and they praised my efforts to learn the skills to use my computer. Next they gave me a Nook for Christmas. I smiled and thanked them for this thoughtful gift that I would put in my unused gift drawer. Again, they acted like their mother and taught me to use this tool in my reading. Now I enjoy my Nook and take it with me when I travel, wait for an appointment, and even have my Bible on it. Oh the joys of learning new skills. Maybe they would leave me alone at this point. NO! I liked my old flip top, do nothing, easy to use cell phone. One more challenge was introduced into my comfortable retirement. A new iPhone became my next assignment. “Mom, you need to get into the 21st century” stated my pushy son. Now I am on Facebook, can take pictures with my cell phone, check the stock market, and use it for many other activities in my life. Can you identify with my journey?



Abraham Lincoln stated “I don’t think much of a man who is not wiser today than he was yesterday.” I have learned that Arkansas Retired Teachers fall in the wiser today group. I had to realize that learning was not confined to youth. I view this constantly as I meet retired teachers who are self motivated in the pursuit of new knowledge. Members of this group are traveling, volunteering, reading, accepting new challenges and taking up retirement hobbies. Because my children introduced me to the world of technology I believe I am wiser today than yesterday. The members of the Arkansas Retired Teachers Association are very wise today; and President Lincoln would be impressed with this group.

– Linda Scott, President

## Attention Unit Presidents

Unit Presidents will need to bring the following to the area meetings to complete yearly reports:

- Membership information for current year
- Typed Community and Youth Project
- Volunteer hours by members
- Copy of last year’s reports if available
- Typed list of officers for next year

## Grant County RTA, “Real Characters”

DiAnne Tolson presents the book, *If You Give A Cat A Cupcake* by Laura Numeroff to Sheridan Intermediate School students in Sheridan as part of the reading with a character week celebrated by Grant County Retired Teachers Association on September 10-14, 2012. The following retired teachers shared their favorite book in the library as a character from that book: Nancy Caldwell, Joan Pierce, Harriet Boyd, Pam Thompson, Jane Gillis, Karla Koon, Sue Hedden, DiAnne Tolson, Joy Smoot, Jane Slocum, and Beverly Bragg.



## Important Telephone Numbers

### Arkansas Retired Teachers Association

Inside Pulaski County: (501)375-2958  
Toll Free (Nationwide): 1-888-929-0955  
Fax: (501)376-0955  
E-mail: [office\\_arta@att.net](mailto:office_arta@att.net)

### Arkansas Teacher Retirement System Retirement Benefits and Checks

Inside Pulaski County: (501)682-1517  
Toll Free (Nationwide): 1-800-666-2877  
E-mail: [Info@ATRS.state.ar.us](mailto:Info@ATRS.state.ar.us)

### Employee Benefits Office (Health and Life Insurance)

Inside Pulaski County: (501)682-9656  
Toll Free (Nationwide): 1-877-815-1017

### Long Term Care Insurance Annuities

### Dental Insurance Medicare Products

Mary Alice Hughes  
Arkansas Insurance Producer  
License Number 29888  
1-800-577-8613

[maoffice@sbcglobal.net](mailto:maoffice@sbcglobal.net)

P.O. Box 646

Jacksonville, AR 72078

Matt Hughes

Arkansas Insurance Producer  
License Number 29891

1-800-798-7442

[matt@matthughesinsurance.com](mailto:matt@matthughesinsurance.com)

2000 West Main Street

Russellville, AR 72801

### Delta Dental Insurance

1-501-988-2726

Website: [deltadentalar.com](http://deltadentalar.com)

### ARTA WEBSITE

<http://artanow.com>



Arkansas Retired Teachers Association  
Parkview Towers, 1200 Commerce Street  
Little Rock, AR 72202  
Telephone: (501)375-2958

Linda Scott ..... President  
Pat Talley ..... President-Elect  
Toni Bradford ..... Vice President  
Paulette Parker ..... Secretary  
Steve Singleton ..... Executive Director  
Sharon Johnson ..... Activities Director  
Mary Huie ..... Office Manager

# Message from the *Executive Director*

## Important Memories

As I have gotten older, it has become clear to me that our lives are not made up simply of hours, days, months or years. They are made up of moments during our lives where we make special connections with each other. These are the times we laugh, and cry, smile and frown. These are the times and connections that we remember. And what we remember must be important.

The time we find a new cousin, or we say to a new found friend, "I love you man" while visiting in the hospital. These are times I have shared with you in the past through this column because they were important to me. These are personal and ARTA connections that become intertwined.

I began my memories with ARTA, and many of you, some five years ago. Daily I walk by photos and plaques of past presidents, executive directors and reminders of all those who have given to our organization and state. We have books filled with the names of legends in education and just those who made the contribution to their local unit and community through ARTA service. I marvel at how these people continue to contribute to our organization and to retired educators well beyond their own careers. This just reaffirms my notion that careers are just another artificial span of time. We all continue to have opportunities to contribute well beyond what we call our careers. People like Julie McKemie, Earl Willis, Winfred Clardy, Evangeline Cothren, Louise Phillips and many more stand out as legends around the state. They continued to connect for the benefit of retirees in our state. Some of these people I met and the others I met through the memories of people they impacted. They live on with us through the connections they made.

Today I add the names of Jonnell Mitchell, Don Roberts, John Fortenberry. Each of these individuals continued to contribute in their own special way well beyond their "careers". Jonnell was the first elected ARTA President coming from the ranks of our "classified" retirees. She was very proud of that fact. Jonnell was a cross between my mother and my grandmother

for me. I cherish my connection to her. You always knew where you stood with her. She was a leader and served on the Parkview Towers Board as President up until the end of her life. How is that for a career of involvement with ARTA. Dr. Roberts was a past Executive Director of ARTA and a legend beyond the borders of Arkansas. John Fortenberry was



another past President of ARTA & an ATRS Trustee who was always working for us. To me these are the people and events that make up our lives. These are the people who helped to lay the foundation for our organization and our service to retirees. I would be remiss if I didn't also mention our loss of Charles Dyer, a long time ATRS Trustee and one of the most intelligent school people I know. Jack Harrington was a past ARTA State President, and legend from Magnolia who we lost two years ago. Also, Sherman Peterson an educator I greatly admired and saw at church each Sunday. If you saw Sherman you were going to have a better day. We will miss each of these individuals and our connections to them. Please remember all of the local folks we have lost recently who have contributed so much to your group over the years. We send our prayers to their families as well.

Don't forget to continue to make your connections and memories through ARTA. I look forward to working with you as we continue to build a strong and energetic organization on the foundation that has been laid before us. Will you join us?

(Parts of this column were included in my very first Interlink column. I felt it was time to remember some more past connections to which we are all indebted.)

- Steve Singleton, Executive Director

## AREA MEETINGS SCHEDULED FOR APRIL AND MAY

Interesting and informative programs are being planned for this year's area meetings. The area meetings schedule is listed below, along with the Area Director's name and telephone number.

If you need additional information, please call the ARTA Office, 1-501-375-2958 or 1-888-929-0955.

Area V	April 25	Pine Bluff, AR, Trinity Lutheran Church; Lura Campbell, 1-870-247-4734
Area III	May 2	Paragould, AR, Paragould Civic Center, Paul House, 1-870-935-0229
Area IV	May 7	Arkadelphia, AR, Dawson Co-op, Judith Wright, 1-870-772-0959
Area I	May 8	Fort Smith, AR, First Presbyterian Church, Wallace Aspinwall, 1-479-637-3440
Area II	May 9	Mountain View, AR, JoJo's Restaurant, Betty Allred, 1-870-269-8345
Area VI	May 15	Little Rock, AR, Woodland Heights, Dr. Ella Walker-Rolfe, 1-501-868-9586



# 2013 ATRS Bill Summary

Due to the Interlink's quarterly publication, time and space will prohibit us from giving you an up to date report on the current actions of the 89th General Assembly. You can find out the latest along with a detailed explanation of each bill at our web site: [artanow.com](http://artanow.com) on the link to the [2013 ATRS Bill Summary](#). This is updated several times per week during the legislative session. We have a special page for the 89th General Assembly.

We have also provided you with a list of the bills below that have been filed with the Joint Public Retirement and Social Security Committee. There will be no more bills filed this

session. Some of these bills are just "shells" of bills and can be filled in later so they bear watching. Our web site has links to the Official Arkansas 89th General Assembly web site and a new feature there will allow you to create your own list of bills to follow. This feature will give you the latest status of each bill you are following. If you don't do technology, pair up with someone in your local or ask a member of the local to follow the retirement bills for the group.

## ATRS PACKAGE ACTS

<u>ACT</u>	<u>Sponsor</u>	<u>Description</u>	<u>Effective</u>
45 (SB 129)	Sen. Hutchinson	Appeal of BOT decision to be filed in Pulaski County	90 DAYS
109 (SB 112)	Sen. Thompson	BOT may issue minimum rules for IRS requirements	2/19/2013
140 (HB 1188)	Rep. Lenderman	Technical corrections	90 DAYS

## ATRS PACKAGE BILLS FOR THE 2013 SESSION

<u>Bills</u>	<u>Sponsor</u>	<u>Description</u>	<u>Status</u>
SB 76 Jt. Budget	ATRS	Appropriation Bill for 2013-2014	JBC
SB 110	Sen. Thompson	Clarify the meaning of manifest injustice	Off Screen
SB 111	Sen. Thompson	Ensure ATRS compliance with prudent investor rule	Ready
SB 113	Sen. Thompson	Compel payment from delinquent ATRS employers	Study
SB 116	Sen. Thompson	Limit the use of a reciprocal system's salary in FAS	Amended
SB 123	Sen. Maloch	BOT may set member contribution rate AS REQUIRED	Amended
SB 130	Sen. Hutchinson	Allow BOT to modify benefit stipend AS REQUIRED	Study
SB 160	Sen. Cheatham	Definition of salary, contract buy out provisions	Amended
SB 162	Sen. Cheatham	BOT modify employer contribution rate AS REQUIRED	Study
SB 163	Sen. Cheatham	T-DROP reduction for noncontributory service equalized	Study
SB 164	Sen. Cheatham	Discounted buyout of service credit	Amended
SB 174	Sen. Key	New PSHE college employees can enroll in ATRS	Being Amd
SB 197	Sen. Thompson	Allow deletion of years which contributions are owed	Study
HB 1135	Rep. Lenderman	Survivors receive benefits from date of application	Amended
HB 1136	Rep. Lenderman	Clarify disability retirement requirements	Study
HB 1137	Rep. Lenderman	Allow current salary to be used in FAS calculation	Study
HB 1194	Rep. Catlett	Allow BOT to modify multipliers AS REQUIRED	Amended
HB 1198	Rep. Kizzia	New retirement tier for new hires AS REQUIRED	Study
HB 1200	Rep. Deffenbaugh	Allow BOT to rescind compound COLA AS REQUIRED	Study

## ATRS Shell Bills

<u>Bills</u>	<u>Sponsor</u>	<u>Description</u>	<u>Status</u>
SB 136	Sen. Maloch	ATRS Impact – Benefits	Filed
SB 172	Sen. Key	ATRS Impact - Benefits	Filed
SB 229	Sen. Hutchinson	ATRS Impact – Investments	Filed
SB 230	Sen. Hutchinson	ATRS Impact – General Provisions	Filed
HB 1199	Rep. Kizzia	ATRS Impact – Teacher Retirement	Filed

## ACTS AFFECTING ATRS OUTSIDE OF ATRS PACKAGE

<u>ACT</u>	<u>Sponsor</u>	<u>Description</u>	<u>Effective</u>
44 (SB 118)	Sen. Thompson	Allow State Retirement Systems to Require QDROs	7/1/13
86 (SB 115)	Sen. Thompson	Exclude Retirement Systems from unclaimed property	7/1/13

# 2013 ATRS Bill Summary

## BILLS AFFECTING ATRS OUTSIDE OF ATRS PACKAGE FOR THE 2013 SESSION

<u>Bills</u>	<u>Sponsor</u>	<u>Description</u>	<u>Status</u>
SB 9	Sen. Elliott	Clarify definition of child	Study
SB 106	Sen. Irvin	Amend the termination of active membership req.	Ready
SB 195	Sen. Thompson	Clarify paying survivor benefits to minors	In House
SB 214	Sen. Maloch	Retirement options for college employees	Amended
HB 1205	Rep. Nickels	Concerning state employee grievances	Ready
HB 1227	Rep. Gossage	Allow purchase of classified private school service	Passed House

### \*Non-ATRS Shell Bills (\*High Alert-Be Sure to Watch These!)

<u>Bills</u>	<u>Sponsor</u>	<u>Description</u>	<u>Status</u>
SB 126	Sen. King	ATRS Impact – Shell Bill	Filed
SB 127	Sen. King	ATRS Impact – Shell Bill	Filed
SB 128	Sen. King	ATRS Impact – Shell Bill	Filed
SB 142	Sen. Thompson	ATRS Impact – Shell Bill	Filed
SB 146	Sen. Key	ATRS Impact – Shell Bill	Filed
SB 153	Sen. Elliott	ATRS Impact – Shell Bill	Filed
HB 1101	Rep. Kerr	ATRS Impact – Shell Bill	Filed
HB 1164	Rep. Kerr	ATRS Impact – Shell Bill	Filed
HB 1169	Rep. Kerr	ATRS Impact – Shell Bill	Filed
HB 1173	Rep. Perry	ATRS Impact – Shell Bill	Filed
HB 1174	Rep. Perry	ATRS Impact – Shell Bill	Filed
HB 1208	Rep. Williams	ATRS Impact – Shell Bill	Filed

### \*\*Other Bills of Interest to Retirees

<u>Bills</u>	<u>Sponsor</u>	<u>Description</u>	<u>Status</u>
HB 1128	Rep. Kizzia	Health Insurance Eligibility	Filed

\*\*This final bill is worth watching for all those retired school personnel who left the school insurance group at retirement and purchased a Medi-Pak Plus policy from Blue Cross Blue Shield or were on their spouses policy outside the school group. If this bill passes you may have new options with regard to future health insurance coverage from the school group. Stay tuned.

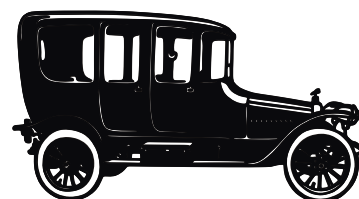
## Faithful Board Member Dies in December

Jonnell Mitchell, a legend in the ARTA circle, passed away on December 30 at the age of 86 years. Funeral services were on January 2 at Immanuel Baptist Church in Little Rock.

Jonnell was very dedicated to her faith, family and friends and saw the best in everyone she met. She loved her gardening and crossword puzzles, teaching Sunday school at Immanuel Baptist Church, following the Razorbacks, Dallas Cowboys and any team Derek Fisher played for.



Jonnell was retired from Little Rock School District. She was former president of the Arkansas Retired Teachers Association and the Baptist Hospital Auxiliary where she continued to serve in many capacities. She loved to volunteer by sharing her time and talents with many other organizations. We can all remember Jonnell's comment: "Well, I will just find out the answer." Anytime a question was asked, Jonnell was always volunteering to get the facts straight. She will truly be missed by all of us at ARTA; and we extend our sympathy to her family.



## MOVED OR MOVING?

Please let us know if you  
have moved OR you know an ARTA  
member who has moved.

You can give us a call on our Toll free  
number: 1-888-929-0955  
or locally at: 375-2958 Thanks for  
helping us stay connected.

# JOINT PUBLIC RETIREMENT & SOCIAL SECURITY COMMITTEE

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**Chairs:**

	<b>District</b>	<b>Phone</b>	<b>Email</b>
Sen. Robert Thompson	District 20	870-239-9581	Robert.Thompson@senate.ar.gov
Rep. Allen Kerr	District 32	501-225-3454	allen.kerr@arkansashouse.org

**Vice Chairs:**

Sen. Jason Rapert	District 35	501-336-0918	Jason.Rapert@senate.ar.gov
Rep. Homer Lenderman	District 53	870-926-7914	homer.lenderman@arkansashouse.org

**Members:**

Sen. Johnny Key	District 17	870-425-5200	Johnny.Key@senate.ar.gov
Sen. Joyce Elliott	District 31	501-603-9546	Joyce.Elliott@senate.ar.gov
Sen. Bill Sample	District 14	501-321-0040	Bill.Sample@senate.ar.gov
Sen. Jeremy Hutchinson	District 33	501-773-3760	Jeremy.Hutchinson@senate.ar.gov
Sen. Alan Clark	District 13	501-262-3360	alan.clark@senate.ar.gov
Sen. Bruce Maloch	District 12	870-235-7040	bruce.maloch@senate.ar.gov
Sen. Jon Woods	District 7	479-200-3100	woods.arkansas@gmail.com
Sen. Eddie Cheatham	District 26	870-364-5659	
Rep. Les "Skip" Carnine	District 90	479-636-2619	les.carnine@arkansashouse.org
Rep. Mark Perry	District 42	501-982-4561	mperry@windstream.net
Rep. Robert E. Dale	District 68	479-970-3503	redale70@yahoo.com
Rep. Jim Nickels	District 41	501-833-2424	jim.nickels@arkansashouse.org
Rep. Lane Jean	District 2	870-234-5433	l_jean@sbcglobal.net
Rep. John Catlett	District 73	479-495-9662	John.Catlett@arkansashouse.org
Rep. Reginald Murdock	District 48	870-295-3208	rkm_72360@yahoo.com
Rep. Gary Deffenbaugh	District 79	479-719-8197	Gary.Deffenbaugh@arkansashouse.org

**Alternates:**

Rep. Butch Wilkins	District 59	870-972-5503	butch.wilkins@arkansashouse.org
Rep. Marshall Wright	District 49	870-633-3141	marshall.wright@arkansashouse.org
Rep. Scott Baltz	District 61	870-378-1380	scottbaltz@yahoo.com
Rep. Chris Richey	District 12	870-995-2499	chris.richey@arkansashouse.org
Rep. David Kizzia	District 26	501-337-9959	david.kizzia@arkansashouse.org
Rep. Stephen Magie	District 72	501-327-4444	stephen.magie@arkansashouse.org
Rep. Charles L. Armstrong	District 30	501-224-5071	ffa191@sbcglobal.net
Rep. Mike Holcomb	District 10	870-879-6135	mike.holcomb@arkansashouse.org
Rep. Patti Julian	District 38	501-771-2653	patti.julian@arkansashouse.org
Rep. Monte Hodges	District 55	870-763-1322	monte.hodges@arkansashouse.org

If you would like to be place on our Lobbying List, please send an email with your local legislators listed to: [Office\\_arta@att.net](mailto:Office_arta@att.net) and we will send an email when we need contacts made on legislation critical to the Arkansas Teacher Retirement System. Your voice and support are vitally important.

You can also follow the 89th General Assembly on our web site: [artanow.com](http://artanow.com).

Re-elect Bobby Lester,  
ATRS Board of Trustees, Position # 10

# Notes From ARTA's Legislative Chair

The 89th General Assembly has convened and has taken up many bills that directly effect our teacher retirement. The importance of every member's diligence to these actions cannot be over emphasized. I recommend that you utilize our web site at: [artanow.com](http://artanow.com). This site has links to both the Arkansas Legislative site and the Arkansas Teacher Retirement System (ATRS) site. You can find the status of bills concerning our retirement system under the Joint Committee on Public Retirement and Social Security Programs. This committee meets every Monday at 10:00 until the end of this session. The deadline for filing bills with this committee has passed as of February 4. There are however several shell bills filed that do not contain sufficient language to provide any guidance as to their purpose. These concern me the most. ATRS has filed 22 bills that will provide the trustees with internal rules aimed at reducing the amortization rate of our system from its current rate of 100 years down to the desired rate of 30 years. The following bills will concern our membership the most: SB 123, SB 130, SB 162, HB 1194, HB 1198 & HB 1200. The ATRS Board of Trustees has asked for the authority to make changes in these areas ONLY if recommended by the actuary for ATRS in order to address a critical funding issue. This authority would NEVER be used by the ATRS Board unless absolutely necessary. The return for the current fiscal year on the ATRS Trust Fund is estimated to be 9% by staff with 5 months left in the fiscal year. If this continues ATRS will have no critical funding issue to address! Please understand how much ATRS and ARTA respects and appreciates the legislators who are carrying the "AS REQUIRED" bills since some members may not understand that these are ATRS Package bills to give the "MEMBER ELECTED" ATRS BOARD the duty to adjust items when absolutely needed instead of deferring to others the duty to make adjustments!

We will notify you through an e-mail chain from me to your area directors to your unit presidents when action is warranted. Thank you for your continued support during this session.

– Paul House, ARTA State Legislative Chairman



ARTA legislative team leaders are (left to right): Steve Singleton and Paul House.



Our ATRS Board Members with George Hopkins, ATRS Executive Director, are: Row 1, Hazel Coleman; Row 2 (left to right), Lloyd Black, George Hopkins, Danny Knight and Bobby Lester.

## Welcome *New Life* Members

**Arkansas County:** Judy K. McSwain, Nelson White and Yvonne White; **Ashley County:** Shirlene C. Josey; **Baxter County:** Doyllie LaFawn Heath, Henry H. Hubbard, Thomas R. Kennedy and Martha A. Hurst Williams; **Benton County:** Charles E. Cole, Leta Kay Cole, Albert T. Sutton III and Sandra N. Thomas; **Boone County:** Geneva A. Bailey, Kirby Dean Blevins, Judith L. Penquite and Nora L. Regan; **Carroll County:** Larry L. Wicker and Rhonda K. Yarberry; **Clark County:** Myrtle J. Smith and Ida M. Tramble; **Cleburne County:** Brenda S. Bates; **Craighead County:** Sylvia P. Richards, Kennedy M. Simmons and Joan Carolyn Tosh; **Crawford County:** Eva D. White; **Crittenden County:** Arthur H. Rust Jr. and Marcia W. Sutton; **Cross County:** Randall A. Meyer and Sherman L. Washington; **Faulkner County:** Nannette L. Smith; **Franklin County:** Tad W. White and Ashley B. Whitman; **Fulton County:** Larry D. Brown; **Garland County:** Anne D. Hope, Thomas E. Inebnit Jr., Virginia P. Miller and Nell C. Rockett; **Grant County:** Georgann E. Smith; **Greene County:** Karen Kaye Brewer; **Hot Spring County:** Sandra Heinley; **Howard County:** Ginger G. White; **Independence County:** Peggy J. Anderson; **Jefferson County:** Denise M. Gray; **Johnson County:** Rona S. Carethers; **Lawrence County:** Gary D. Phillips; **Madison County:** Kelly L. Marrs and Carolyn M. Middlebush; **Miller County:** June E. Jones and Toni T. Nix; **Mississippi County:** Linda K. Brumley and Bobbie L. Diamond; **Montgomery County:** Loventrice Y. Deckard; **Nevada County:** Patsy L. Bonds and Frederick A. Thomas; **Phillips County:** Harry L. Lindsey; **Poinsett County:** Barbara Lewellen, Sandra M. Myers and Betty J. Wyman; **Polk County:** Marilyn H. Blair; **Pope County:** Bobbye A. Sims and Roxana C. Wallace; **Pulaski County:** David C. Allgeyer, Carolyn S. Auffert, Susan S. Biggs, Roberta B. Cagle, Mary B. Culbertson, Vicki Jean Davis, Katherine A. Goodwin, Bevelyn A. Harmon, Susan J. Hestir, Delora Lynn Lord, Denise G. Maxam, Pamela B. Noonan, Cassandra M. Peck and Delois J. Sykes; **Scott County:** Janis R. Smith; **Sebastian County:** Julia B. Lee, Donna K. Perceful, Lillian A. Silverstone and Billie Kay Warrick; **Sevier County:** Geraldine M. Smith; **Sharp County:** Ruby Kathleen Weston; **Stone County:** Lorene M. Beck; **Washington County:** Jane C. Arnold, Janet M. Brown, Marilyn S. Carrell, Deborah E. Goodwin, Susan H. Richmond, Debbie K. Wagner, Ann F. Wilson and David F. Wilson; **White County:** Jimmy D. Dunn and Charles H. Stephenson; **Woodruff County:** Charlotte N. Gipson; **Yell County:** Frances L. Birkhead; **Out-Of-State:** Kathryn S. Davis, Jerry D. Johnson, Virginia B. Morgan, Carolyn W. Myers and Hattie M. Van Buren.



# ARTA Board Approves First Dues Increase in 12 Years

ARTA Executive Director, Steve Singleton, proposed the first dues increase in 12 years to the ARTA Board of Directors at their State Board meeting on July 24, 2012. After a lengthy discussion the Board approved the new ARTA dues restructuring. Singleton cited the growing challenges that face our organization and its mission to devote its interest and efforts, exclusively, toward protecting retired school personnel and their retirement benefits. "We are the vital link that keeps our retired members informed with regard to their health insurance, retirement system and what is going on in the Arkansas General Assembly." All across the country retirees are facing challenges to their retirement systems and loss of benefits. If we don't make this step, we will not be able to respond to the challenges we face. I hope everyone will understand that this investment will save them money in the long run. If our 3% COLA comes under attack and we lose it, what will it cost us? Our COLA is worth a \$54 per month increase each year for a \$1,800 monthly annuity. Is that worth \$2 per month or a 50 cent increase per month?

All of the increase we are proposing will go to improve our ability to fight for all retirees and do a better job of keeping us all informed through the Interlink publication, website and personal contact with members throughout the state. Who else is working to protect your benefits? In presenting the recommendations, Singleton noted the following:

1. We need to keep the Continuing membership at the lowest cost since these members don't require any additional cost or contact yearly. This represents \$2 per month from your retirement check or \$24 per year. This is an increase of 50 cents per month.
2. The Annual membership cost of postage, printing and staff time to contact Annual members each year continues to rise. That is why the Annual membership will go to \$28 per year.
3. The Lifetime membership has always been held at ten times the Annual membership rate. This would make the Lifetime membership \$240 paid in one of two ways.
  - a. A one-time payment of \$240 to ARTA or
  - b. A monthly deduction from your annuity of \$20 per month for 12 months.

We hope all of our Annual members will move to the Continuing membership since this will save them and ARTA money. These members also need to remember that they can opt out of the Continuing membership at anytime by simply sending us a notice asking to be removed from the Continuing membership rolls. These increases were approved by the ARTA Convention and will take effect on July 1, 2013. That means people still have time to become Lifetime members at the one-time \$180 rate.

## PSE Health Insurance Assets To Approach Critical Levels

Cheiron, the financial analysis and actuarial consulting firm for the State and Public School Health and Life Insurance Board revealed the 2012 plan year net assets were \$5.2 million lower than projected at the Board's February meeting. As a result, no excess assets are available for 2013 and some catastrophic reserves have been used. Some of the reasons listed for the drop were:

1. Active member counts were slightly lower than projected, but more than anticipated elected to join the Bronze plan than the Gold or Silver. Both of these factors contributed to the lower than projected assets.
2. The plan also added an unprecedented number of retirees near the end of the year. (1,213 retirees)
3. Expected reductions/offsets to expenses were also not fully realized in 2012.

The Board discussed the possible need to revise the 2013 PSE group health insurance plan during the year to address the plan's critical asset dilemma. The Board will meet in March (The date is unknown at this time) to look for solutions. Cheiron's full monitoring report can be found on our web site at: [artanow.com](http://artanow.com). It will be located on our Health Insurance page.

The Education Committee has been looking at possible increases in health insurance funding through a special Subcommittee on Health Insurance. In fairness to this Board, they can only allocate more funding if it is made available to them by the legislature. ARTA will continue to work with the General Assembly and you can help by letting your local representative know our plan (especially for retirees) is going to need help (funding) in the future.

A second way to help is with expenses or claims. Since this is a self-insured plan, the premiums paid by the members (you and your family) are paid right back to the claims incurred by the members. The ability to control premiums for future years in some ways rests with us. By being prudent with healthcare expenses, we can have an immediate impact on claims for this year and premiums for 2014 and beyond. Please understand that no one is asking anyone to go without necessary medical care. We all do need to make informed decisions about how our healthcare decisions impact the bottom line.

## The Big River Steel Investment

The Big River Steel Mill project that was recently announced by Governor Beebe will be located in Osceola, Arkansas, and is one of the largest industrial developments to ever be considered in Arkansas. The Arkansas General Assembly will have to approve the project before it can move forward, and the approval time could take a few weeks. The mill may take two years to build, and will employ approximately 2,000 construction workers to complete the project. Once operations begin, the mill will employ approximately 525 local area workers at a very lucrative, incentive-based salary to operate the mill with expected average salaries of \$75,000. On Monday, February 4, 2013, the ATRS Board of Trustees approved an investment of \$60 million dollars in the project, in return for a 20% equity partner stake in the steel mill. As an equity partner, ATRS will save 8% in fees that would normally go to fund investors. For a detailed analysis of this investment opportunity, go to our web site ([artanow.com](http://artanow.com)) and click on the "News(Latest)" page and view the post on "The Big River Steel Investment".



# Memorials and Donations Nov. and Dec., 2012; Jan. and Feb., 2013

The thoughtfulness and generosity of individuals and local units have resulted in the following amounts being mailed directly to the ARTA office during the months of November, December, January and February: \$1,380.00 in memorials. Add \$45.75 for the months of November, December and January contributed by the Continuing Members (above and beyond their regular monthly dues) and that brings the total of \$1,425.75 in memorials and donations for the four month period. Your gifts to ARTA, for whatever reasons, are a meaningful and substantive part of the association's budget.

**Arkansas County RTA:** in memory of Mildred Ann Pollan Hines and Luna Whiting Peterson; **Columbia/Lafayette RTA:** in memory of Austin, Dockery, Pearl Stonecipher, Sonny Whittington and David Wooley; **Fort Smith RTA:** in memory of Milton Dailey and P.J. Douglas; **Franklin County RTA:** in memory of Naomi "Sue" Barton; **Fulton County RTA:** in memory of Athel Dihel; **Greene County RTA:** in memory of Glenda V. Jackson; **Independence County RTA:** in memory of Mary Woodyard; **Johnson County RTA:** in memory of Jean Langrell and Ann Park; **Little Rock Retired Teachers:** in memory of Earnestine Camp, Jonnell

Mitchell and Lucille Stiles; **Logan County RTA:** in memory of John Fortenberry and LaLonnie Ryles; **Miller County RTA:** in memory of Sibyl Cates, Beulah McManus and Jane Razaq; **Woodruff County RTA:** in memory of Glenda Duncan. **Wallace Aspinwall** in memory of John Fortenberry and Jonnell Mitchell; **Carolyn Barnhouse** in memory of Mike Peterson; **Mrs. Winfred Clardy** in memory of John Fortenberry; **Wyleen Crider** in memory of James R. Doyle; **Ruth Emerson** in memory of John Fortenberry; **Dr. Paul Fair** in memory of John Fortenberry, Jonnell Mitchell, Roy Scoggins and J.K.

Williams; **Richard J. Marcyes Jr. and Kevin Ann Marcyes** in memory of John Fortenberry; **Etoyle Mouser** in memory of Jonnell Mitchell and Roy Scoggins; **Margie Puckett** in memory of John Fortenberry; **Mary Purselley** in memory of Jonnell Mitchell; **Ralph and Linda Riley** in memory of Jonnell Mitchell; **Mrs. Janis Roberts** in memory of John Fortenberry; **Kay Shaddock** in memory of John Fortenberry and Jonnell Mitchell; **Senior Net of Little Rock** in memory of John Fortenberry; **Steve and Becky Singleton** in memory of John Fortenberry, Jonnell Mitchell, Sherman Peterson and Dr. Don

Roberts; **Charles and Kathy Tadlock** in memory of John Fortenberry; **Gary Webster and Nancy James** in memory of Rozella McGehee; **Leon and Ruby Wigginton** in memory of Arlee I. Bruce, Wallace L. Chandler, John Fortenberry, Hugh L. Foster, Julia M. Gardner, Gaylon N. Hafer, Jonnell Mitchell, Dr. Don Roberts, Sybyl M. Rogers and Georgia Wilson.

## In Memoriam *"These immortal dead who live again in minds made better by their presence"*

**ARKANSAS:** Ann P. Hines; **ASHLEY:** Marie Daniels and Frank B. Powell; **BAXTER:** Bobbie J. Beard and Joyce Gordon; **BENTON:** David L. Cooley, Donald C. Diehl, Anita M. Gray, Vernon H. McDaniel, Alexander Ortiz, Dorothy M. Pitts and Robert W. Self; **BOONE:** Jerry R. Daniels and Margaret A. Holt; **BRADLEY:** Elizabeth A. Davis and Lawana J. Mann; **CALHOUN:** Earl F. Johnston and James H. Reddin; **CHICOT:** Brenda J. Matthews, Donna K. Stubbs, Alberta J. Williams and Ardelia A. Wilson; **CLARK:** Betty K. Deaton; **CLAY:** Louise E. Rowton; **CLEBURNE:** Eloise R. Kemp; **CLEVELAND:** Veo T. Lightsey; **COLUMBIA:** William Hearn, Marcelle H. Martin and Dessarine P. McNeill; **CONWAY:** Marie P. Mitchell and Charles B. Wear; **CRAIGHEAD:** Goldie S. Brown, Donald W. Jones, Mary K. Rains, Rayburn G. Richardson and Irene M. Roark; **CRAWFORD:** Mary A. Carter, Georgia M. Cottrell, Bonnie J. Dyer and Harlon Self; **CRITTENDEN:** Linda G. Doyle; **DALLAS:** Allan Cooley; **DESHA:** Annie L. Lewis; **FAULKNER:** Larry W. Billings and Q.A. Lybarger; **FRANKLIN:** Naomi Sue Barton; **FULTON:** Athel C. Dihel; **GARLAND:** Amelia G. Ambler,

Frances T. Hall, Luna V. Peterson, Lethel F. Slatton and Bobbie Thompson; **GRANT:** Martin A. Harrell; **GREENE:** Dudley H. Carroll, Glenda V. Jackson and Mary E. Tate; **HEMPSTEAD:** Maxine H. McJunkins and Nell. A. Ogburn; **HOWARD:** Ava N. Harris and Donald J. Manning; **INDEPENDENCE:** Kathleen B. Franks and William W. Hicks; **IZARD:** Linda K. Boyd; **JACKSON:** Alvalene M. Mitts; **JEFFERSON:** Mary N. Atkinson, Andrew C. Butler, Agatha F. Holmes, Frances A. House, Mildred M. Johnson, Eva P. McMurray, Verna G. Mixon, Curtis F. Moore and Lee V. Parker; **JOHNSON:** Margaret K. Brasel, Mary A. Geer, Wanda J. Langrell and Ann B. Park; **LAFAYETTE:** William D. Wooley; **LAWRENCE:** Terrel H. Smith; **LEE:** Gene A. Thompson; **LONOKE:** Aaron W. Stark; **MADISON:** Ronald L. Woollen; **MARION:** Geneva A. Hurst; **MILLER:** Sibyl L. Cates, Mable E. Freeman, Frances S. Harder, Jane H. Razaq and Ella Richardson; **MISSISSIPPI:** Sandra G. Bortis, Marvel B. Dickerson, Mary E. Wells and J.C. Young; **MONROE:** A.L. McKenzie and Mary F. Myers; **NEVADA:** Suzanne J. Davidson

and Ardell Johnson; **OUACHITA:** Artis Williams; **PERRY:** Jessie L. Dorman; **PIKE:** Pauline Ward; **POINSETT:** Mary O. Parnell and Malcolm R. Patterson; **POLK:** Louis M. Alderman, Larry J. Atchley, Sharon K. Rowland and Eloise D. Stobaugh; **POPE:** Deborah R. Derrick, Lucille W. McDonald, Jackie D. Ussery and J.D. Virden; **PRAIRIE:** Betty H. Barnes; **PULASKI:** Dorothy J. Abraham, Susan Barham, Dorothy J. Bradley, Virginia E. Camp, Florence M. Culpan, Ginger L. Diederich, Evelyn Dorn, Douglas C. Eaton, Doris H. Foshee, Angela D. Govan, Charles H. Heath, Sarah K. Henson, Bennie G. Hooks, Lucille K. Howard, Franklin D. Jackson, Sandra A. Jones, Charlotte A. Kaufman, Elnora M. Mayweather, William S. McLemore, Floyd W. McMunn Sr., Nancy "Jonnell" Mitchell, Michael W. Peterson, Henry Pipkin, Selvin V. Rodgers, Mary A. Russell, Mary L. Schmidt, Roy A. Scoggins, Walter "Rich" Stafford, Lamoyne H. Stroud, Charles A. Thompson, Colleen J. Tyson, Richard S. Wagner, Bettye Wallworth and Donald N. Worrell; **SALINE:** Kathryn G. Nix, Louise L. Reid, Martha E. Statler and Scottie S.

Stevens; **SEBASTIAN:** Sam B. Allen, Floie M. Dailey, Hester R. Detweiler and Mary J. Turnipseed; **SEVIER:** Gladys L. Dossey; **ST. FRANCIS:** Bertha L. Anthony, Larry E. Gwyn, Mary E. Jeffers and Willie L. Pegues; **UNION:** Veta G. Blewster, J.C. Ford and Norma B. Patterson; **VAN BUREN:** Gloria K. Baker, Donald M. Hopper, Jack C. Robinson and Loyal L. Smiley; **WASHINGTON:** Fred N. Kamps, Patricia A. Radiola and Kenneth J. Ward; **WHITE:** James V. Anderson Jr., Ruth E. Chandler-Greenwood, John C. Ford and Aubrey W. Tennille; **WOODRUFF:** Glenda F. Duncan and Cora E. Holder; **YELL:** Jean W. Swafford; **OUT-OF-STATE:** Mary N. Baker, Margaret A. Brogley, Georgia M. Dunlap, Katherine F. Eanes, Shizue Geiger, W.J. Green, Evelyn H. Harris, Forrest H. Jackson, Ruth M. Johnson, Mary J. Loe, Beulah L. McManus, Gussie B. Miller, Lucille B. Neal, Mary M. Nuss, Billie L. Porter, Ethel S. Reed, Laverne Schnebly, Peggy C. Scott, Melba L. Spurgin, Rosemary Standridge, Atlene J. Vincent, Agnes R. Walters, Mary K. Woodyard and Ruthie Yates.



# Travel Opportunities 2013

We welcome ARTA members and guests to join us for trips of a lifetime. Guests must travel with ARTA members. Most of our trips are escorted by an ARTA Staff Member. If you see a trip you are interested in taking, please call 501-375-2958 or 1-888-929-0955 to book. We need our bookings early as we have no travel budget to hold trips. If the trips are not booked early then those trips are pulled from us. We do place trips in the Interlink two times and if there is no activity the trips are replaced. We recommend you become familiar with our website, <http://www.artanow.com> to view the complete itinerary of the trips we offer. Our travel agency has added a section devoted to ARTA on their web site, <http://www.vacation-valet.com>. Please check the web site often as we add trips, adjust prices, and post itineraries. Keep in mind our price quotes are round trip from Little Rock to Little Rock; however arrangements can be made for other departures and arrivals. Deposits are refundable if notified before the final payment is due. Travel suggestions are greatly appreciated.

## 2013 Travel

**PRICE REDUCED!! April 13-20** Bus Trip to Washington, D.C., Jamestown and Williamsburg with seven nights of nice hotel accommodations, all breakfasts, six dinners, admission to Historic Triangle: Williamsburg, Jamestown, and Yorktown. Two day step on Guide in DC to see the following: Lincoln Memorial, Jefferson Memorial, Vietnam Memorial, WWII Memorial, Washington Monument, White House Visitors Center, 911 Memorial, Library of Congress, Supreme Court, Bureau of Archives, Ford's Theater, Embassy Row, Holocaust Museum, Arlington Cemetery, lunch at Mount Vernon Inn, and admission to Poplar Forest. Gratuities included. Deposit is \$300.

**May 19-26** Bus Trip to Savannah and Charleston with six nights at nice hotels, many meals, three nights in Savannah, guided tours of Savannah, Hilton Head, and Beaufort with ghost tour in Savannah, lunch at Paula Dean's restaurant, two nights in Charleston, guided tour of Charleston, Pigeon Forge with dinner and show on return trip. Gratuities included. Deposit is \$300.

**June 14-22** Paris, Normandy, Brittany & Chateau Country includes roundtrip airfare to and from Paris, all transfers, nine days, full buffet breakfast daily and four three-course dinners, two days in Paris at beginning with one day on your own and one day with guided tour and one day at end of trip with optional excursion to the Louvre Museum or night excursion, excursions include walking tour of Rouen, visit Memorial Museum for Peace, Normandy Beaches, Mont St. Michel, Chateaubriant, Angers, Loire Valley and Chartres. (Qualifies for travel voucher) Deposit is \$600.

**July 7-20** Celtic Highlights, 13 day trip by Globus. Includes Scotland, Ireland, and England (Glasgow, Highlands, Balmoral, Edinburgh, Grasmere, Liverpool, Caernarvon, Holyhead-Dublin, Dublin, Kildare, Rock of Cashel, Killarney, Ring of Kerry, Adare, Limerick, Cliffs of Moher, Galway, Knock, Drumcliff, Belleek, Derry, County Antrim, Belfast, Belfast-Cairmryan) (Qualifies for travel voucher) Deposit is \$600.

**July 24-August 2** Pacific Coast Adventure Globus Tour includes flight to Seattle and from San Francisco, daily breakfasts and four three-course dinners, guided excursions to include Seattle, Mount St. Helens, Portland, McMinville, Newport, Florence, Rogue River, Eureka (Redwoods), Sonoma (Wine Country), and San Francisco. (Qualifies for travel voucher) Deposit is \$600.

**August 3-11** Glacier National Park and Canadian Rockies by Globus. Includes: Calgary, Head-Smashed-In Buffalo Jump, Waterton Lakes National Park, Glacier National Park, Fort Steele, Banff National Park, Columbia Icefield, Jasper National Park, and Lake Louise. (Qualifies for travel voucher) Deposit is \$600.

**September 2-13** Alaska includes airfare to Vancouver and from Fairbanks or Anchorage, all transfers, inside passage cruise with ports in Ketchikan, Juneau, and Skagway, departure in Whittier or Seward, land package through Denali to Fairbanks. Deposit is \$750.

**October 12-19** Bus Trip to Philadelphia and Amish Countryside includes eight nights in nice hotels, many meals, four days in Philadelphia with guided tours of Philadelphia, Amish Country, Gettysburg National Park with Park Ranger, Eisenhower Home, Overnight at Opryland Hotel, General Jackson Showboat tickets and admission to Grand Ole Opry on way home. Gratuities included. Deposit is \$300.

**PRICE REDUCED!! October 29 – Nov. 4** Bus Trip to Pigeon Forge, Biltmore and Nashville includes six nights in nice hotels with big country breakfasts, many meals, excursions to Biltmore with lunch in the Inn, Smokey Mountain National Park, Dollywood, Gatlinburg, Country Tonight, American Oldies, General Jackson's Riverboat Dinner and Show, Andrew Jackson's Hermitage, Bell Meade Mansion, Country Music Hall of Fame, Grand Old Opry plus much more. Gratuities included. Deposit is \$300. (This trip is a repeat of our just completed wonderful trip!!)

**November 15-23** Bus Trip to New York City includes nine days, daily breakfast, three lunches, three dinners, visit to Montpelier enroute, 911 Memorial, Wall Street, South Street Seaport, United Nations, Times Square, Central Park, Various Cathedrals, Good Morning America Set, David Letterman Theater, Today Show, City Heritage Tour, Broadway Show, China Town, Little Italy, Tribeca, Upper East Side, Upper West Side, Chelsea, one full day of free time/shopping/show, etc. with a stop at Monticello on the way home. Gratuities included. Deposit is \$300.

## Tentative Trips for 2014

**February** -- Hawaii

**March** – Australia/New Zealand

**April** – European Tapestry

**May** – Alaska

**October** - Northeast Coast including Boston, Maine, Nova Scotia, Quebec City, etc.

**November/December** – Christmas Markets

Other Suggestions: China, Grand Canyon, California, Florida.

## An Update on Change From USABLE to Minnesota Life by EBD

By now, you should have noticed a change in the life insurance coverage effective January 1. Many members experienced problems during the conversion to the new plan year and Employee Benefits Division is working closely with Minnesota Life to resolve the conversion issues, adjust premium calculations, and ensure the correct level of coverage. Notification should be provided shortly from Minnesota Life regarding your group term life insurance benefits provided through the State and Public School Life and Health Insurance Board. We will be posting a more detailed explanation as it becomes available for EBD. You should also receive a personal letter from EBD on Minnesota Life.

## Your Voice is Needed Now!

Every year new retirees want to disconnect for a few years. They want to skip anything associated with their past school life. We understand that feeling. However, now is not the time to disconnect. All across the country retirement and health insurance concerns are front and center. You have worked your entire career preparing for a retirement with an adequate pension and healthcare provisions.

Our membership is on the increase. To continue to protect member benefits we need you to connect with ARTA, the only organization solely working for Arkansas retired school personnel. We need your voice and support now. Please consider ARTA today.

## New Office Email Addresses

Office\_arta@att.net  
Mary\_arta@att.net  
Steve\_arta@att.net

## Australia and New Zealand Trip 2014

I felt compelled to write an article about our Australia and New Zealand Trip for 2014 because of so much interest in the trip and the number of trips being offered by other institutions in the state. Our trip will include both the North Island (Auckland, Waitomo, Rotorua) and South Island (Queenstown, Milford Sound Cruise, Mount Cook, Christchurch) of New Zealand. The scenery on these islands is simply breathtaking. Your flight from the US takes you into Auckland and you will have a flight from Rotorua to Queenstown. Then you will fly from Christchurch to Cairns, Australia, to see the Great Barrier Reef. From Cairns, you will fly to the Outback to visit Alice Springs—the true highlight of the trip. In Alice Springs, you will visit the OLD TELEGRAPH STATION to discover how the locals live in this remote area. On to Anzac Hill, visit the ROYAL FLYING DOCTOR SERVICE to appreciate how medical service is provided to those living in remote regions. A highlight is a visit to the SCHOOL OF THE AIR to learn about kids in remote homesteads who are educated over the radio and internet. In the evening, you will enjoy a truly unique Aussie experience, an OUTBACK BARBEQUE that features a meal of typical campfire fare, fascinating tales of the Outback, and Aboriginal folklore. Next you will experience an ABORIGINAL “DREAMTIME” TOUR and learn more about the native culture. This takes you into the bush with aboriginal artists painting pictures which tell a story. Paintings are for sale. You will experience a snack of delicious coffee cake and syrup which has been prepared in an iron dutch oven over open fire.

You will fly farther into the Outback to “The Centre of Australia” to the popular lookout to enjoy views of the magnificent Kaa Tjuta (the Olgas), a geological splendor of some 310 brilliant monoliths. In the evening you will have a champagne toast in the Outback as you witness the changing colors of the Rock (Ayers Rock). You will enjoy a tour around the base of the Uluru learning of its significance in Aboriginal “Dreamtime” mythology. Later fly to Sydney, Australia’s largest city. You will enjoy a visit to the SYDNEY OPERA HOUSE, BOTANICAL GARDENS, BONDI SURF BATHERS’ LIFE SAVING CLUB, and the BLUE MOUNTAINS. You will also pass through the quaint mountain villages, visit spectacular overlooks and see the world famous “Three Sisters”, a fascinating rock formation steeped with Aboriginal mythology.

Main point of this article is to emphasize the importance of the Outback on a trip to Australia. This is truly a trip of a lifetime!!

– Sharon Johnson, Activities Director



South Africa travelers included: Herby Early, Jimmie Hardcastle, Carol Burgett, Florene Phipps, Sue Bailey, Joe Bill Hill, Sondra Lewis, Patti Seward, Ed Seward, Phyllis Blackburn, James Blackburn, Nannette Armstrong, guest traveler, guest traveler, and Betty Clark. Photo provided by Florene Phipps.





Arkansas Retired Teachers Association  
Parkview Towers • 1200 Commerce Street  
Little Rock, AR 72202

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Little Rock, AR



Happy St. Pat's from the ARTA Staff,  
Steve, Mary and Sharon.

Act 105 of 1985 authorizes the Teacher Retirement System to deduct your ARTA dues from your monthly benefit checks, if you desire. This authorization may be canceled only by a written notice from you to ARTA. You may select one of the four ARTA membership options listed below.

Complete this form and return it to:  
ARTA Membership, 1200 Commerce Street, Little Rock, AR 72202

(1) ARTA CONTINUING MEMBERSHIP DUES  
I elect to have standard dues of \$1.50 per month deducted from my retirement checks.  
\_\_\_\_\_

(2) ARTA LIFE MEMBERSHIP DUES  
I elect to have dues of \$15 deducted from my retirement checks each month for 12 months. (Total \$180)  
\_\_\_\_\_

DIRECT PAYMENT  
(3) \_\_\_\_\_ Annual membership (\$18 check enclosed)  
(4) \_\_\_\_\_ Life membership (One-time \$180 check enclosed)

Name \_\_\_\_\_  
Signature \_\_\_\_\_  
Address \_\_\_\_\_  
Telephone \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
County \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date \_\_\_\_\_

(Return this form only if you are not currently an ARTA member or if you wish to make a change.)  
Please remember dues will increase July 1, 2013 (see page 8 article on dues)

ARTA CONTINUING OR LIFE  
Membership