

## Legislative Session is a Success for ATRS

The 22 bill ATRS legislative package was designed to allow the ATRS Board of Trustees to make changes by increasing and/or decreasing benefits on their own if the system should hit difficulties during the uncertain economic and political times we face. At this time last year, we faced a very uncertain future.

Only five of the ATRS bills would affect major benefits while many bills were cost cutting measures. We should think of the changes in this session as an insurance policy to protect ATRS if a “fire or major accident” occurs. Otherwise, the session had little or no impact on members with several new positive changes to benefit members! All the important programs of ATRS were maintained and often strengthened by the session. See the list of Acts on page 4 to see the topics covered. Details of each Act can be seen on our website: [artanow.com](http://artanow.com). They will appear on the 89th General Assembly page. You can click on the 2013 bill summary to see details.

We wish to thank Mr. Hopkins, his staff, the Joint Retirement & Social Security Committee and all of those who helped make this session a success. You are appreciated! In addition, we thank Paul House, ARTA Legislative Chair, and Linda Scott, ARTA State President, for all of their hard work during the session.

## Bobby Lester Wins ATRS Trustee Position 10

Mr. Bobby Lester defeated Beverly Lemings in the election for Retirant Trustee, Position 10, with 74% of the vote. Vote totals will be posted on the ARTA website ([artanow.com](http://artanow.com)) after being approved by the ATRS Board of Trustees at their June 3rd Board Meeting. Totals will also be published in the September issue of the Interlink.

Mr. Lester, who was born and raised in Rose Bud, Arkansas, 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 Teacher Retirement System 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.

## September Issue of Interlink

Don't miss the September issue of the Interlink. This issue will include the latest on possible changes to rates and coverage to the AR Health Insurance plan for both Medicare and non-Medicare eligible members. To get your September issue of the Interlink, remember you need to be a member of ARTA.

## ATRS 3% Cost of Living Adjustment (COLA) in July

The ATRS staff will apply our 3% COLA on all benefits earned after July 1st. That means everyone will get a 3% COLA in your July 25, 2013 check (if you get a check) or your July 31st direct deposit.

## ATRS Staff Estimates Current Returns at 17% for Fiscal Year!

The ATRS staff has estimated the current (May 20, 2013) returns for the 2012-13 fiscal year at just over 17%. As we all know, things can change, but today, as we prepare the Interlink for publication, we are over a 17% return on assets. This is where we needed to be for the system to be back to 30 years of unfunded liability. Some of this increase is due to the past legislative sessions and the cost cutting done by the ATRS staff. See page 9 for more information from Mr. Hopkins.

## Mark Your Calendar

ARTA State Convention  
September 26, 2013  
Clear Channel Metroplex  
I-430 & Colonel Glenn Rd, Exit 4  
Little Rock, AR

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# Message from the President

After two weeks of driving across Arkansas attending area meetings my last task as president was to write this article. That is what was on my mind the rainy morning after the Area VI meeting in Little Rock. I left my daughter's home to go to breakfast at a café on Kiehl Avenue which served home cooked food. As I sat at the table waiting for my food I suddenly became an observer of those around me. Nearly every table was occupied by retired patrons. In the corner was the group of men who drank coffee, told tales, teased everybody, and laughed with enthusiasm. Another table had several ladies dressed in comfortable clothes, leisurely eating their food and who were enjoying each other's company. I observed a contented group of people who were enjoying life. The thought that came to my mind was, "AH, WHAT A LIFE!"

No longer do I have to get dressed and leave for work early on a rainy day. I can enjoy a nice breakfast with friends or chose to do other things that I enjoy. Working in education gave me many years of fulfillment and now my retirement check is providing me with many years of contentment as a retired educator. "AH, WHAT A LIFE!"

As I finish my year as president I think of so many people who have become so special to me. Steve Singleton, George Hopkins, Mary Huie, Sharon Johnson, members of the executive board, and the many great retired teachers I had the privilege of meeting this year are all in that group. All of these people work to improve our retirement system. What I want to say to all of you as I end my year as president of the Arkansas Retired Teachers Association is, "AH, WHAT A LIFE!"

– Linda Scott, President



## Two Questions All ATRS Members Need to Answer

There are over 30,000 currently retired members of the Arkansas Teacher Retirement System (ATRS) who are drawing their retirement check. This is not to be confused with the Arkansas Retired Teachers Association (ARTA) which has over 11,600 members who have joined and paid their dues. Look closely at the last two sentences. See the difference? Here are two questions all retirees need to answer:

1. What is the only voluntary organization in the State of Arkansas that devotes its interest and efforts, exclusively toward improving the welfare of retired school personnel?

**Answer:** *The Arkansas Retired Teachers Association (ARTA)*

2. Are you a member of the Arkansas Retired Teachers Association (ARTA)?

**Answer:** *You need to answer this question. Here is some information to help you answer this question. Many people think they are members of ARTA by virtue of their retirement in the ATRS. (This is incorrect. ARTA is a voluntary organization of retired school personnel.) Some think they are members because they get an Interlink once per year. (This is incorrect. ARTA sends out one Interlink to all retirees once per year and four to all members of ARTA.)*

(To continue getting this informational publication you need to join ARTA today. See article on Page 1 in September issue)

## 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  
Suite 103, 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*

## Building a Legacy!

This issue of the Interlink brings us the sad news that Sharon Johnson, our fantastic ARTA Activities Director will be leaving us July 1, 2013.

First, you can't thank Sharon without acknowledging her giant contributions to the Travel Program. Because of Sharon's hard work, dedication and promotion, we have one of the best State Association Travel Programs anywhere. Over 1,400 passengers have traveled on 47 trips to places all over the world from 2007 to the end of 2013. That is a mind boggling 30 travelers per trip over the past seven years! As Dr. Seuss might say, Oh, the Places You'll Go...Indeed!

Second, the things Sharon does that most people don't know are even more impressive to me and that is saying a lot since I just said the Travel Program is second to none! Sharon is our Interlink editor and deadline maker. You probably will not believe me, but I just got an email from Sharon reminding me of the five articles and my column that are due tomorrow. She keeps the ARTA presidents and me on time and in line, for the Interlink, and that is no easy task. She also helps with the Website when needed.

Sharon is also our institutional memory. She has worked the longest at ARTA of the three of us in the office. Questions like, what district is the next to nominate the Vice-President and who is on the Parsons-Burnett Grant selection committee and how do they arrive at their selections are just a few? This institutional

memory is also great for prepping the incoming and outgoing local unit presidents at the AREA meetings on how to fill out their reports. Sharon does this each year.

Then there is everything else. Whether it is catching the Friday calls when no one is in the office or volunteering to call all the Board members or Unit Presidents to ask for their help on the latest legislative matters. Timeout is not in Sharon's vocabulary.

One of the great things I have learned about ARTA is how many people have made it what it is today. People like Sharon build on what she was given, and we have to look up to see where it is now. We build on the shoulders of those who came before us, and we leave it better for all of us in ARTA. Sometimes it is our State Presidents, Board members or AREA Directors. Today we pay tribute to Sharon Johnson for a job well done.

Sharon, you have given us the task of replacing the irreplaceable. I only hope we find someone who can look up to where you have taken us, and build on your shoulders for ARTA.

Thank you Sharon for your legacy to ARTA!

- Steve Singleton, Executive Director



## ARTA Update on Minnesota Life Changes

EBD Executive Director, Jason Lee, has negotiated the following changes with Minnesota Life to the new contract for life insurance on the Public School Employee (PSE) plan. These changes were supposed to be in place by May, 2013.

1) Establish PSE retirees who were retired as of 12/31/2012 as a special closed group.

2) Bring insurance coverage back on this closed group of PSE retirees to what they had on 12/31/2012 without further reductions in coverage. If you had \$25,000 in coverage and it was reduced to \$12,500 in January, your coverage will be moved back up to \$25,000. You will not receive a reduction in premiums that you have already paid in January, February and/or March. Apparently EBD could not make Minnesota Life pay this back under the new and current contract with Minnesota Life. (You may however want to have your attorney check into this.)

3) Carve out PSE retirees who were already retired 12/31/2012 into a special rate table so the 75 and 75+ age banded rate is reduced to \$3.70 per every thousand dollars of life insurance. Under the old USABLE, PSE group rates were \$2.84 per thousand. This would make a PSE Life Insurance policy on \$20,000 last year under USABLE \$56.80 per month. The new Minnesota Life replacement would cost \$74.00 which is a difference of \$17.20 for the same coverage (see # 2 above).

4.) Minnesota Life has now (April 23, 2013) decided to allow anyone who dropped their insurance during the first four months of this year to be able to be covered again. This is because they were given a higher rate than is currently in force and the amount of coverage has been restored to the 2012 level. This remedy was recommended to the EBD Board by ARTA.

ARTA also recommended the return of excess premiums collected during the first four months of this year (see # 2 above). Since the premiums have now dropped from \$7.12 / thousand dollar coverage, to \$3.70 / thousand dollar coverage, it would only be fair to return these premiums that were collected before those covered were notified of the increase.\*

\*After you have read the information above, you should call Joe Chaing for any additional information or questions you might have. Mr. Chaing's cell phone # is, 804-837-2814. His office number is 804-644-2420, extension 101. He is the Arkansas account manager. We are deeply saddened by what has happened with this change over to Minnesota Life on the life insurance. We will continue to monitor this situation. Any new information on the Minnesota Life policy will be updated on our Health Insurance page of our website: artanow.com.

# ATRS 2013 Legislative Session

Due to the Interlink's quarterly publication, time and space will prohibit us from giving you detailed information on each of the Acts listed below. You can find a detailed explanation of each bill at our web site: [artanow.com](http://artanow.com) on the link to the 2013 ATRS Bill Summary. We have a special page for the 89th General Assembly. 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.

## Final ATRS PACKAGE ACTS:

ACT	Sponsor	Description
ACT 45	Sen. Hutchinson	Appeal of BOT* decision to be filed in Pulaski County
ACT 109	Sen. Thompson	BOT may issue minimum rules for IRS requirements
ACT 140	Rep. Lenderman	Technical corrections
ACT 303	Sen. Thompson	Clarify the meaning of manifest injustice
ACT 304	Sen. Thompson	Ensure ATRS compliance with prudent investor rule
ACT 336	Sen. Thompson	Allow deletion of years which contributions are owed
ACT 448	Sen. Thompson	Compel payment from delinquent ATRS employers
ACT 493	Rep. Lenderman	Clarify disability retirement requirements
ACT 521	Sen. Cheatham	Definition of salary, contract buy out provisions
ACT 555	Sen. Thompson	Limit the use of a reciprocal system's salary in FAS**
ACT 571	Rep. Lenderman	Survivors receive benefits from date of application
ACT 602	Sen. Maloch	BOT may set member contribution rate AS REQUIRED
ACT 603	Sen. Hutchinson	Allow BOT to modify benefit stipend AS REQUIRED
ACT 605	Sen. Cheatham	T-DROP reduction for noncontributory service equalized
ACT 606	Sen. Cheatham	Discounted buyout of service credit
ACT 607	Sen. Key	New PSHE*** college employees can enroll in ATRS
ACT 720	Rep. Lenderman	Allow current salary to be used in FAS calculation
ACT 966	Rep. Catlett	Allow BOT to modify multipliers AS REQUIRED
ACT 967	Rep. Deffenbaugh	Allow BOT to rescind compound COLA AS REQUIRED
ACT 1304	Joint Budget	ATRS Appropriation Bill for Fiscal Year 2014
ACT 1399	Sen. Cheatham	BOT modify employer contribution rate AS REQUIRED
ACT 1446	Rep. Kizzia	Employer contribution raise authorized AS REQUIRED

## ACTS AFFECTING ATRS OUTSIDE OF ATRS PACKAGE

ACT	Sponsor	Description
ACT 44	Sen. Thompson	Allow State Retirement Systems to Require QDROs****
ACT 86	Sen. Thompson	Exclude Retirement Systems from unclaimed property
ACT 174	Sen. Thompson	Clarify paying survivor benefits to minors
ACT 223	Rep. Gossage	Allow purchase of classified private school service
ACT 337	Sen. Maloch	Retirement options for college employees
ACT 449	Sen. Key	Participation of school resource officers

\*BOT is Board of Trustees, \*\*FAS is Final Average Salary, \*\*\*PSHE is Post Secondary Higher Education and \*\*\*\* QDRO is Qualified Domestic Relations Order

### Reminder to All Unit Presidents

Your yearly reports and the Parsons-Burnett Grant Applications are due in the ARTA Office, 1200 Commerce Street, Suite 103, Little Rock, AR, by June 15, 2013.



# ACT 331 to Amend Eligibility for Retiree Health Insurance

Act 331 sponsored by Representative David Kizzia from Malvern and Senator Bill Sample from Hot Springs could offer some financial relief for many retirees who dropped their coverage with the school group when they retired.

If you have continued to keep your Medi-Pak Plus or non-group policy you may be eligible to return to the school group policy. This law will also give those who retired while on their spouse's health insurance an option to return to the PSE group. Since they did not have school insurance on the last day of employment, they were not eligible for the PSE group even though as an active teacher they helped subsidize the PSE retiree group.

Act 331 changed this.

How this bill would be implemented by EBD is not fully known at this time. Open enrollment for the 2014 plan year will begin in October of 2013. There will not be any subsidy from EBD for the new group members on the first year of implementation. Without knowing how many will select to come back to the AR Health (PSE) Plan, that is the safest way to approach this change. However, if these retirees qualify for the return to the school group and do not get the state subsidy, the current cost of the Medicare eligible plan is \$139.38 per month plus an administration fee would bring the total to somewhere around \$175-\$180 per month.

This would be a savings over the cost of their current Medi-Pak Plus for most of this group. Of course this amount could go up due to normal rate increases we seem to get on all of our insurance plans.

Another benefit of selecting the PSE Plan, is qualifying for the hearing aid coverage that was added during the 2011 legislative session for our group. Our current plan pays \$1,400 toward a hearing aid per ear, per three year period. (That is \$1,400 for one ear and \$1,400 for the other ear!) Please check with Mary Alice or Matt Hughes, ARTA Insurance Consultants. Their contact information is on page 2 of this issue of the Interlink.

## Faithful Board Member Dies in December

ARTA Legend, Ralph Riley, passed away in February at the age of 92. Ralph served as State ARTA President and other positions within ARTA, his local unit, his school district and the Fort Smith Community too numerous to list. Ralph made a difference everywhere he served.

A veteran of World War II, he served in the 134th Infantry Regiment, 35th Infantry Division from 1940-1945. He fought at the Battle of the Bulge and five other major battles in Europe. He was wounded in Normandy, France. In addition to the Purple Heart he also received the Combat Infantry's Badge, the Bronze Star and the Diplome d'Honneur, de la Medaille (Liberation Medal and Diploma) awarded to American combat troops by the President of France on September 11, 1999.

Ralph will be greatly missed each time we have a meeting whether it be in Little Rock or Fort Smith. We will miss his infectious smile and warm greetings. We extend our sympathy to his wife, Linda and his family in their loss.



## 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.

Mail your reservation before September 16 to:  
ARTA, 1200 Commerce St., Suite 103,  
Little Rock, AR 72202

**ARTA ANNUAL CONVENTION**  
**THURSDAY, SEPTEMBER 26, 2013**  
**Featuring Craig O'Neill, THV 11**

Clear Channel Metroplex  
1-430 & 10800 Colonel Glenn Rd, Exit 4  
Little Rock

Please send me \_\_\_\_ ticket(s) for the morning refreshments & noon luncheon at \$20.00 each. Enclosed is my check with a stamped, self-addressed envelope for a quick response.

THERE WILL BE NO TICKETS SOLD ON THE DAY OF THE CONVENTION  
You may also call 1-888-929-0555 (501) 375-2958 or fax (501) 376-0955

Name(s) \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

County \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

# A Farewell from the Activities Director

Thanks to the Arkansas retirees for making my job as Activities Director of the Arkansas Retired Teachers Association so rewarding and successful. Rewarding comes from all of the lasting friendships I have made from all over the state; and successful is because of the numbers we have had to travel with us, attendance at unit, area, and state meetings, ARTA membership increase, and response to the Interlink and website artanow.com.

A special thanks goes to Mr. Bobby Lester, former ARTA Executive Director, who gave me the opportunity to serve the retirees in July 2006 and to the ARTA Board for the support they have given me through the years. When we developed the travel program in 2007 we never thought it would become so successful. Our goal was to keep the travel business in Arkansas and to give it a personal touch. Mike Wilkinson and Kathy Primm at Sue Smith Vacations have done an outstanding job assisting our travelers for which I am truly grateful.

Dr. Paul Fair, former ARTA Executive Director, has given me support and encouragement through the years. Ms. Kaytie Hunt at Magna IV Communications has been a joy to work with in getting the Interlink published and in circulation. Mr. George Hopkins, ATRS Executive Director, and Mr. Michael Ray, ATRS Director of Member Services, do an excellent job of protecting our retirement system and communicating with our retirees. I have enjoyed working with both of these gentlemen in our area meetings, state conferences and with bills in the legislature. Mr. Steve Singleton, ARTA Executive Director, has been understanding of me and my "go-getter workaholic" personality. I am sure he will miss my constant reminders to get his articles completed for the Interlink. Mr. Singleton is devoted to ARTA and gives much of his time and energy to benefit the retirees of the state. Ms. Mary Huie, current office manager, and Ms. Sue Pedersen, former office manager, have managed a very efficient office and assisted me with my work. Both of these ladies do and have done far more work than retirees realize. To all of the state and unit presidents of ARTA, it has been a pleasure to work with you and try to keep you informed.

At some point in our lives it is time to move to the next phase in our life and for me that is to take care of my health (stress), spend time with my family, attend functions that involve our grandchildren, and do whatever I want to do.

Thank you, retirees, for being an integral part of my life for seven wonderful years. All of those wonderful memories will be cherished forever.

- Sharon Boyd Johnson, Activities Director

## Area Meetings Attended by Unit Members in State

The six area meetings were held between April 25 and May 15. Area I met May 8 in Fort Smith at the First Presbyterian Church with Wallace Aspinwall, Director, presiding. Co-directors are Linda Riley, Judy Higginbottom, and Marilyn Springer. Area II met on May 9 at the Ozark Folk Center in Mountain View with Les Upton, out-going ARTA President presiding. Jesse Davis is the Director and Co-Directors are Jana Smith, Betty Allred, and Linda Bittle/Sue West. Paul House, Director, presided over the Area III Meeting on May 2 at the Paragould Community Center in Paragould. Jessica Foster, Dick Hefner, and Leroy Williams served as the Co-

Directors. The Area IV Meeting was held on May 7 at the Co-op in Arkadelphia with Bob Thompson, Clark County RTA President, presiding. Director is Judith Wright, and Co-Directors are Katherine Daniel, Phil Roberts, and Leta Boswell. Lura Campbell, Director, presided over the Area V Meeting on April 25 at Trinity Lutheran Church in Pine Bluff. Co-Directors are Barbara Webb, Madeline Lucke, and Pauline Waller. Woodland Heights in Little Rock was the site of the Area VI Meeting on May 15 with Sharon Rapp, Co-Director, presiding. Dr. Ella Walker-Rolfe is the Director; and Co-Directors are Laye Bennett and Christine Weems. All of the meetings had members

from each active unit in the state present.

The presenters at all of the area meetings included George Hopkins or Michael Ray from the Arkansas Teacher Retirement System, Steve Singleton and Sharon Johnson from the Arkansas Retired Teachers Association, and Matt and/or Mary Alice Hughes, ARTA's endorsed insurance agents. ARTA's Legislative Chairman, Paul House, was also a presenter at some of the meetings. Members left the meetings with an abundance of information about the retirement system, legislative issues, travel opportunities, and insurance.



## Thanks to Lonoke County RTA for sponsoring Retirement Reception each year.

Cabot School District Retirees who attended a reception on May 16 in their honor at the District Office Building include: left to right, Gary St. John, bus driver, Cynthia Sutherlin, teacher, Doug Eberhart, teacher, and Ruth Wynn, cafeteria worker. Speakers at the reception included: Dr. Tony Thurman, Cabot School District Superintendent, and Steve Singleton and Sharon Johnson from the ARTA Office.



# Memorials and Donations February, March, and April 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 February, March and April: \$980.00 in memorials. Add \$43.50 for the months of February, March and April contributed by the Continuing Members (above and beyond their regular monthly dues) and that bring the total of \$1,023.50 in memorials and donations for the three month period. Your gifts to ARTA, for whatever reasons, are a meaningful and substantive part of the association's budget.

**Arkansas County RTA:** Eunice Merritt; **Crawford County RTA:** Dorothy Sullivan; **Drew County RTA:** Lucyale Wheery; **Fort Smith RTA:** Hester Detweiler, Lillian Gibson, Marjorie Jarrel, Charlene Lane, Ralph Riley and Mary Nell Whitt; **Greene County RTA:** Mamie Davis; **Howard County RTA:** Willie

Click, Nell Harris and Don Manning; **Johnson County RTA:** Ralph Riley; Little Rock Retired Teachers: Lois Jones; **Logan County RTA:** Irene Byrd, DeOla Murray Mende and Peggy Scott; **Miller County RTA:** Marjorie Allen; **South Pulaski County RTA:** Gussie Miller; **South Sebastian County RTA:** Ralph

Riley; **Union County RTA:** Doyle Cooper and Floyd James Taylor; **Wallace & Phyllis Aspinwall:** Ralph Riley; Dolly Gage: Gladys Giles, Doris Leverett and Margaret Paddock; **Lloyd Martin:** Jenanne Martin; **Parkview Towers Housing:** Jonnell Mitchell; **Mary Purselley:** Ralph Riley; **Regions Timberland**

**Group:** John Fortenberry; **Kay Shaddock:** Floyd James Taylor; **Darrel & Earline Way:** Earnestine Camp, John Fortenberry, Jonnell Mitchell and Dr. Don Roberts; **James & Helen Womack:** Goldie Wall.

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

**ARKANSAS:** Eunice W. Merritt; **ASHLEY:** Betty A. Bozeman and Charles R. Jordan; **BAXTER:** Albert Green and Thurlo W. Lee; **BENTON:** Larry C. Bosley, Joyce F. Boyle, Jessie H. Holyfield and Alexander Ortiz; **BOONE:** Terry Roberts and Juanita M. Yancey; **BRADLEY:** Billy White; **CHICOT:** Alberta J. Williams; **CLARK:** Patricia A. Chambliss, Wilma R. Freeman, Corene R. Kibbey and Eugene F. Tart; **CLEBURNE:** Bobby F. Balentine and Linda A. Webb; **COLUMBIA:** Joy M. Gower, Mildred J. Sanders and Gisele E. Souter; **CONWAY:** Thomas R. Cook, Golda T. Walker, Paula A. Ward and James C. Webb; **CRAIGHEAD:** Melissa J. Brickell, Anita C. Eaves and Robert L. Lee; **CRAWFORD:** Jack E. Brown and Loretta E. Trentham; **DESHA:** Carlbert J. Brewer; **FAULKNER:** Maurice L. Ayers, Christine R. Bass, Ilah M. Buchanan, Mary N. Hammett, Elizabeth S. Hargis and Ann H. McNatt; **GARLAND:** Haroldean E. Easter, Frank D. Francis, Helen C. Greene, Margarette J. McGhee and Joe C. Reese; **GRANT:** Mary L. Harris and Mary A. Tabor; **GREENE:** Mamie R. Davis and

Mary H. Green; **HEMPSTEAD:** Gill L. Robinson; **HOWARD:** Willie C. Click and Willia J. Ray; **INDEPENDENCE:** Linda D. Buchanan, Mildred C. Gibson and Larry N. Jeffery; **IZARD:** Clyde E. Cranford and Kenneth P. Wiles; **JEFFERSON:** Gilbert T. Butler, Melvin Caldwell, Geneva Davis, Dorothy L. Hickerson, Martha E. Patten, Frances L. Robinson, Andrew L. Simmons Sr. and Audrey S. Wiley; **JOHNSON:** Euna E. Dickey and Azile D. Moak; **LINCOLN:** Richard L. Robertson; **LOGAN:** Deola M. Mendenhall; **LONOKE:** Amelia Ball, Agnes E. Bunch and Larry D. Smith; **MADISON:** Willia Parker; **MILLER:** Denzil R. Cowling Sr., Sheree D. Haynes, Voncile J. Jackson and Henry L. Marlin; **MISSISSIPPI:** Winifred Benton, Dolores A. Carney, Gloria L. Howard, Robert O. Naylor, Mary J. Selby and Doris W. Warren; **MONROE:** Willie M. Hatchett; **NEVADA:** Mary A. Johnson; **NEWTON:** Edna M. Daniels and Madie B. Westbrook; **OUACHITA:** Mary A. Bacon and Calvin W. Johnson; **PERRY:** Iamata L. Bishop, Joseph D. Cripps, Elbert F. Green,

Pauline P. Isely and Louia B. Morris; **PHILLIPS:** Oma G. Bowie and Benjamin Payne Jr.; **POLK:** Henry A. Blair; **POPE:** Betty O. Burris, Margaret P. Duvall, Gary L. Keeney and Claire M. Young; **PRAIRIE:** Rowena W. Devore; **PULASKI:** Pauline S. Adams, Carole C. Carroll, Dave Davis, Marie V. Davis, Willie M. Davis, Roberta H. Gieck, Reba I. Glover, Louis N. Hughes, Solomon Johnson, Juanita E. Monts, Willie J. Monts, Jimmy V. Moore, Young M. Orsburn, Romunda L. Owens, Nina D. Parker, Mary L. Ramoly, Jo M. Rancifer, Shirley A. Rollans, Doris E. Rollins, Stacey D. Rowe, Frank W. Seaton, Doris R. Walker and Janice R. Yeatman; **SALINE:** Beverly K. Angrand, Martha R. Bauer, Paula G. Cummins, Sammye J. Martinez, Troy D. Reid and Mary A. Sears; **SCOTT:** Kenneth A. Bynum; **SEBASTIAN:** Kendra L. Abbey, Wilma C. Bradford, Jimmie S. Franks, Michael R. Johnson, Ina M. King, Charlene I. Lane, Lori A. Norin, Ralph B. Riley and Mary N. Whitt; **SEVIER:** Snowie B. Brown and Leon E. Goss; **SHARP:** Natalie M. Dark, Dean D. Murphy and Wanda L. Williams; **ST. FRANCIS:**

Allen J. Carden, Dorothy H. Mitchell and Emma L. Turner; **STONE:** Lester L. Passmore; **UNION:** Dewey M. Davis, Glenda V. Fite, Virginia B. Ratcliff, Floyd J. Taylor and Earl L. Thomas; **WASHINGTON:** Millie L. Brown, Ethelene D. Cordell, Eva J. Enzor, Ann L. Hardin, Martha F. Lankford, Billy G. Milam and Jennifer J. Samuels; **WHITE:** Jerry W. Adams, Albert M. Deeter Jr., Margaretta W. Fry, Kathryn J. Hastings, Paul R. Matthews, Mildred C. Simpson and Charlie J. Strayhorn; **WOODRUFF:** Linda D. Walker and Maunita Y. Wright; **YELL:** Boss C. Mitchell; **OUT-OF-STATE:** Clarence S. Ainsworth, Marjorie E. Allen, Francine B. Brunson, Irene H. Byrd, Patricia A. Clark, Doyle L. Cooper, Donna R. Cramer, William I. Dawson, Katherine F. Eanes, Farris D. Fortner, Lillian L. Gibson, Joyce R. Helton, Henry C. Hornbuckle, F.L. Hundley, Lois M. Jones, Paddy J. King, Ruth B. Kinsey, Leola B. McCorkle, Deloise B. Sanders, Sara E. Todd and Goldie I. Wall.

## Database Updating Assistance Needed

In an effort to improve our ability to rapidly communicate with our membership, we are updating our database to add email addresses. Please email the office at [office\\_arta@att.net](mailto:office_arta@att.net) if you would like to be included.



# Update on EBD Board Meeting on May 21, 2013

This is a follow up article to the one in our last Interlink titled, "PSE Health Insurance Assets to Approach Critical Levels in 2013". The State and Public School Health and Life Insurance Board met on Tuesday, May 21, 2013 and heard from Cheiron, the financial analysis and actuarial consulting firm for the Board. Their full updated report is available for viewing on our website, artanow.com. Please remember the information included in this report is very preliminary. It is more discussion material for members of the Board to see the effects of various options available to them rather than actual recommendations.

The financial report from EBD showed a gain in revenue for the month of April allowing for a shift in funding back into the Catastrophic Reserve. If this trend stays the same, along with the \$8,000,000 one-time appropriation from the General Assembly and previous cuts made by the Board, it appears the PSE fund will not require an increase in premiums or additional cuts in benefits during the 2013 plan year.

That will push the dilemma of funding shortfalls into the 2014 plan year. The Benefits Committee and the Board will be reviewing all possible combinations of rate increases, benefit reductions, cost

cutting measures within EBD operations and other possibilities. They will also be trying to gauge the effects of plan migration when people move from the Gold to the Silver or Bronze plans. An additional factor causing major changes to rates is how the state subsidy is allocated between individual tiers of insured; i.e. spouse, child, family, etc. Please note the Board is open to any suggestions from the effected groups. ARTA will continue to monitor the progress of the Board and Benefits Committee and keep you informed of any changes taking place.

## Executive Director of EBD to Leave

Jason Lee, Executive Director of EBD, announced at the EBD Board meeting on May 21st he would be leaving EBD for a career opportunity with a private insurance company. We wish Mr. Lee the very best as he accepts this new position. He has been an open and honest partner to ARTA in sharing news and information as well as looking for solutions to our funding issues. Thank you Jason.

## Welcome *New Life* Members

**ARKANSAS COUNTY:** Gwen B. Alter and Louise B. Mannis; **ASHLEY COUNTY:** Gay B. Jagers; **BENTON COUNTY:** Harlene D. Bass, Dyer Carithers, Carolyn A. Cupp and Russell D. Jones; **BOONE COUNTY:** Susan L. Ruff and Claude E. Whited; **BRADLEY COUNTY:** Judy T. Wynne; **CLARK COUNTY:** Ernestine Elaine Durand and Herman L. Thomas; **CLEBURNE COUNTY:** Johnny W. Bittle and Leonette Henley; **CLEVELAND COUNTY:** Samuel C. Post and Sandra L. Tooke; **COLUMBIA COUNTY:** Maxine J. Broom; **CONWAY COUNTY:** Betty J. Humphreys; **CRAIGHEAD COUNTY:** Vanita A. Catalina, Sharon Ward Cooper, Kim R. Kelton, Lloyd E. Martin Jr., Barbara Reng and Janice F. Tate; **CRAWFORD COUNTY:** Linda Daniels and Pamela Galloway; **CRITTENDEN COUNTY:** Anne J. Creekmore, John W. Heath, Margaret F. Heath and Carolyn J. Vickers; **CROSS COUNTY:** Sandra L. Greene, Betty Charlene Nicholson and Juanita H. Pruitt; **DESHA COUNTY:** Dora Sue Ingram; **DREW COUNTY:** Stephanie Jackson and Charlotte V. McKiever; **FAULKNER COUNTY:** Rebecca Martin and Dr. Florene J. Phipps; **GARLAND COUNTY:** Toni R. Key, Howard Mayberry, Jerry L. Moore, Linda F. Morris and Dr. Dennis J. Plyler; **GRANT COUNTY:** Cassie J. Hatch, Robin Mathews and Charlotte G. Rundell; **GREENE COUNTY:** Nancy J. Bruce, Linda G. Faulkner, Peggy S. Gordon and Lena S. Hood; **HOWARD COUNTY:** Bobby L. Jones and Sharon Kesterson; **INDEPENDENCE COUNTY:** J. Frank Smith, Sue M. Smith, Sheryl Thompson and Dr. Ann Webb; **IZARD COUNTY:** Ruby Kathleen Weston; **JACKSON COUNTY:** Linda S. Ford; **JEFFERSON COUNTY:** Betty J. Anthony, Laura Bearden and Dorothy K. Welch; **LAFAYETTE COUNTY:** Mary Rose Hale; **LAWRENCE COUNTY:** Rick Tate and Lida Ann Tinker; **LEE COUNTY:** Erma J. Thompson; **LOGAN COUNTY:** Loretta M. Dickey; **NEVADA COUNTY:** Herbert Adams, Verion Adams and Carolyn Sue Cowart; **OUACHITA COUNTY:** Addie Moore-Edwards; **PERRY COUNTY:** Athalene E. Jones; **POINSETT COUNTY:** Janice Page; **POPE COUNTY:** Sydna R. Barton, Mary Lois Mackey and Cecelia Rothert; **PRAIRIE COUNTY:** Martha A. Childers and Vicki Wood Skarda; **PULASKI COUNTY:** Carolyne R. Adkins, Julia O. Allbright, Linda F. Bryant, Deborah H. Byrd, Nita E. Clark, Frances E. Collins, Mable L. Daniels, Linda J. Ellington, Linda F. Glenn, Marion L. Griggs, Karen R. Harris, Marilyn I. Hays, Nell Johnson, Mary R. Jones, Patricia C. Luzzi, June W. Matheny, Marjorie E. McAfee, Marie Menyhart, William J. Musgrove, Janet S. Naylor, Nancy L. Reedy, Barbara E. Rhodes, Susan A. Rice, Glenda J. Scott, Majoice L. Thomas and Elizabeth Wisner; **SALINE COUNTY:** Robert M. Taylor; **SCOTT COUNTY:** Helen O. Helms; **SEBASTIAN COUNTY:** Judy D. Bradberry, Benny L. Gooden, Cher Horwedel, Wanda R. Riley, Judy C. Ritter and Billy B. Spicer; **SHARP COUNTY:** Marilyn E. James; **ST. FRANCIS COUNTY:** Cecil B. Twillie; **STONE COUNTY:** Virginia L. Breeding, Mark A. Mallett and Virginia Kay Parsons; **VAN BUREN COUNTY:** Carlene Woodard; **WASHINGTON COUNTY:** Edna Bowman; **WHITE COUNTY:** George (Randy) Brister Jr., Mary Jean Norman and Gloria K. Wright; **YELL COUNTY:** Avis B. Cotton, Gloria Nail and S.C. Tucker; **OUT-OF-STATE:** Elizabeth J. Armstrong, Phyllis A. Gurlen, Anthony Marie Johnson and Clytie C. Watkins.



# Arkansas Teacher Retirement System in Good Shape

The following questions were posed from legislative audit to Mr. George Hopkins, Executive Director, of the Arkansas Teacher Retirement System. These are questions often asked by our retirees around the state about our retirement system. We thank Mr. Hopkins for sharing his answers.

## What was the effect of recent legislation on the system's unfunded liability?

The effect of recent legislation has been to improve the ATRS financial status, eliminate "anti-selection" loopholes, and to give ATRS flexibility to address funding issues. ATRS has been in a cost cutting and benefit sharpening mode beginning with the 2009 session. When you take into consideration the outcomes of the 2009, 2011, and 2013 General Sessions of the Arkansas General Assembly, it is clear that ATRS should be seeing the benefits of the cost saving legislation that has been approved. Most of the cost saving are recognized in the gain/loss annual report since the cost cutting laws did not change any actuarial assumptions.

ATRS has focused on narrowing the definition of salary, limiting arbitrage opportunities on spiking salary, eliminating costs by requiring actuarial value to be paid for the purchase of service, improving contribution amounts by requiring contributions on salary paid to retirees, decreasing the interest rates paid on member contributions from 6% to a more variable rate that is now 1% to better reflect bank rates, the tightening of eligibility for survivor and disability benefits, requiring appropriate reductions for reciprocal service in the T-Drop programs, tightening of the T-Drop program, limiting payments to survivors of disability retirees to that of a survivor of an active member, and numerous other changes.

The current result of all these changes, along with lower wage inflation is that ATRS had net "member and salary based actuarial gains" of just over \$240 million dollars for fiscal year ending June 30, 2012. ATRS staff anticipates that those savings will continue again in the current fiscal year. The result may be a little lower than \$240 million for June 30, 2013, since it is expected that STRS may have more retirements than anticipated because of a catch-up in retirements due to several years of lower than expected retirements caused by the economic downturn and also due to uncertainty caused by the ATRS legislative package in 2013.

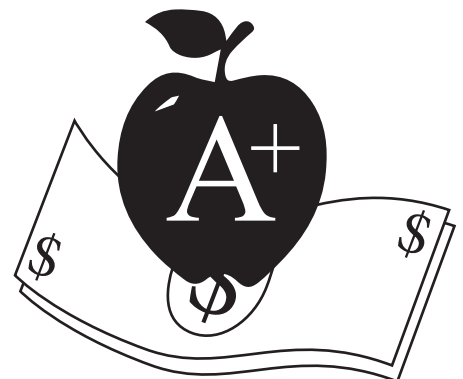
In addition the numerous basic cost cutting proposals in the 2013 session, ATRS also gained the ability to address any critical funding issue by changing benefits, benefit accruals, contributions by employers and contributions by members. The approach developed is very much a "shared approach" for members and employers to both shoulder any burden if a problem arises. Any employer contribution increase, if ever needed, could only increase beginning in July 2015 and then only increase incrementally on quarter percent (0.25%) in a fiscal year with a cap of 1% for a maximum 15% employer contribution (the current employer rate is 14%). The law would also require the employer rate to drop back to 14% if the funding status returns to the standard 30 year amortization to pay all unfunded liabilities.

The New legislation includes the right to lower a \$75 stipend per month for retirees, the ability to increase the member contribution rate up to 7% from 6%, and the ability to adjust multipliers for both contributory and non contributory members. Importantly, all of these provisions allow the benefit or contribution change to return to the preexisting level in the event the funding issues were resolved successfully.

## How are investments doing this year?

ATRS has had an excellent fiscal year in the markets. ATRS does have a sizeable allocation to illiquid investments such as private equity, real estate, alternatives, farmland, and timberland. Due to this higher level of illiquid investments, ATRS often has a 3 to 6 month delay in receiving reports on the final value of these investments. For instance, a private equity firm that owns a private company only values the investment after the close of the quarter and often the evaluation takes 3 to 6 months after a close of a quarter.

Based upon historic ranges and ratios, ATRS is confident that its current investment return of the ATRS trust fund as of May 20, 2013, is at or above 17%. At this time, ATRS projects that its increase in value is approximately \$2 billion dollars from the June 30, 2012, value. Approximately \$400 million dollars of that gain will be used to pay benefits in excess of contributions. Overall, it has been a quality investment year for ATRS and, hopefully, those gains will continue to hold at or near current levels through June 30, 2013. It should be stated that if the investment returns ATRS has received year-to-date holds and ATRS continues to see cost savings on the gain/loss analysis...done by its actuary every year, then ATRS should be very close to an 80% funding level on June 30, 2013, versus the 71.2% funding level on June 30, 2012, on an unsmoothed basis.



# Travel Opportunities 2013 - 2014

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://artanow.com> to view the complete itinerary of the trips we offer. 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 on Sue Smith Vacation trips. Collette Vacation trip will be handled differently with their cancelation waiver program. (See announcement at the top of the 2014 Tentative 2014 Travel Program.) Travel suggestions are greatly appreciated.

## 2013 Travel

**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-Cairnryan) (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.

**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, China Town, Little Italy, Tribeca, Upper East Side, Upper West Side, Chelsea, one full day of free time/shopping/Broadway show, etc. with a stop at Monticello on the way home. Gratuities included. Deposit is \$300.

## Tentative 2014 Travel

We have some exciting news for the 2014 Travel year. We will be adding Collette Vacations as an ARTA vendor to assist us in three trips for the 2014 season. These trips are listed below.

**March 1-16 Australia & New Zealand** - This is our customized tour which includes the real outback of Alice Springs & Ayers Rock. The tour begins in Auckland (1), New Zealand and covers Rotorua (1), Queenstown (2), Milford Sound, Mt. Cook Region, Christchurch (2) in New Zealand & then moves to Sydney (2), The Blue Mountains, Alice Springs (1) & Uluru (1) (Ayers Rock) for a real outback experience and on to Cairns (2), The Great Barrier Reef & the tour ends in Cairns for our trip home. This trip will be limited to 35 travelers. If we get this number we will have a special surprise for each traveler on this trip. (Please check the detailed itinerary and pricing on the Travel page of our website: [artanow.com](http://artanow.com))

**September 2014 Magnificent Cities of Central & Eastern Europe** - This tour will begin in Berlin (2) with a tour of the city

& a side trip to Potsdam. Next you travel to the Golden City of Prague (2) with a tour & time to explore the city. Leaving Prague behind you enter the musical city of Vienna (2) where you will have time to see the sights & relax in the Capital of Austria on your own. Historic Budapest (2) is the next destination, also known as the Queen of the Danube. Then travel to the lively Krakow (2) with old world charm. On the way to Warsaw you will stop at Auschwitz for a guided tour and end the day in Warsaw (2). Day two in Warsaw will include a guided tour of the city & a farewell dinner with our group. (Please check the detailed itinerary and pricing on the Travel page of our website: [artanow.com](http://artanow.com))

**November-December 2014 Christmas on the Danube** - After an overnight flight from Little Rock, your tour begins in the ancient town of Wurzburg with a dinner to meet your fellow travelers. You will tour Wurzburg and travel to Rothenburg, the oldest medieval walled city in Germany. From there you board the ship at Nuremberg for a six night Danube cruise with stops in Regensburg, Passau, Emmersdorf and Vienna where you will tour the city and its famous landmarks. Each stop will meet you with the Christmas Spirit and Markets to shop in addition to touring the highlights of each city. (Please check the detailed itinerary and pricing on the Travel page of our website: [artanow.com](http://artanow.com))

We appreciate all the work Sue Smith Vacations has done for us over the past seven years. We will continue to work with Mike Wilkinson & Kathy Primm on future trips of interest to our membership. For 2014 they will work on three of our most popular trips which are listed below.

**February 2014 Hawaiian Cruise** - Hawaii includes airfare to and from Little Rock, all transfers, daily breakfasts, two nights lodging in Oahu on Waikiki Beach, seven day cruise to the islands of Maui, Hawaii, and Kauai, and a city tour of Honolulu with Pearl Harbor included on the day of departure. Deposit is \$600. (Please check the detailed itinerary and pricing on the Travel page of our website: [artanow.com](http://artanow.com))



# Travel Opportunities 2013 - 2014

**May 2014 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 \$600. (Please check the detailed itinerary and pricing on the Travel page of our website: (artanow.com))

**October 2014 Canada New England Cruise** includes flight to Quebec City, Quebec, Canada and from Boston, Mass, ports

include two nights in Quebec City, one night in Sydney, Halifax, Saint John, Bar Harbor and ending in Boston. Deposit is \$600. (Please check the detailed itinerary and pricing on the Travel page of our website: (artanow.com))

We are still planning two bus trips for the 2014 Travel Program. One is a possible Grand Canyon Trip and the other one will be in the New England area. One will be scheduled in April and the other in June or July. We will be updating our website to

cover the developments in these trips.

\*ARTA members and guests who have travel vouchers from the canceled Holy Land trip should contact Mike Wilkinson or Kathy Primm, Sue Smith Vacations, 1-800-888-7117 or 501-771-0987 for trips that would qualify for your vouchers.

Please contact our office if you have suggestions for possible trips in the future. We value your input. You can send an email to: office\_arta@att.net

## Travel Experiences 2013



**Washington, DC Travelers included:** Front Row: Pam Walls, Thomas Ford, John Heath, Kelly Hutchins, Sue Simpson, Elizabeth Parmenter, Lynette Smith, Mary Ann Tarpley and Donna Armstrong. 2nd Row: Gail Whitted, Pat Brown, Patricia Jones, Sara Chadwick, Cora Stockwell, Betty Crook, Carol Jean Linn, Mackie Tiner, Lloyd Linn, Linda Taylor and Linda Ashmore. 3rd Row: Nannie McDonald, Ada Sue Heath, Carolyn Abbott, Betty Reynolds, Linda Mink, Suella Bratton, Sharon Swan, Nathan Crook, Vernelle Crews, Liz Rowton, Mary Alice Nease, Velma Warner and Harry Ashmore. 4th Row: Bill Johnson, Jeffery Hall, Harold Mink, Toney Abbott, Lloyd Swan, Gailen Stockwell, Harmon Bratton, David Frachiseur and Elizabeth Frachiseur. Not Pictured: Mary Huie (taking picture) and Joe Kennedy, bus driver.



**Hawaii Travelers included:** First Row, left to right, Wendell Weaver, Mary Hames, Jackie Adams, Sharon House, Lavell Brack, Carol Williams, Melanie Nichols, Sharon Johnson. Second Row, Linda Spurlock, Dorothy Woodward, Linda White, Katherine Preslar, Robert Brack, Stan Williams, Jerry Nichols. Third Row, James Woodward, Otis Preslar, Kennie Boyd, Johnnette Parham, Joe Ann Young, Ted Young. Fourth Row, Judy Lee, Donna McFarlin, Elaine Blair, Betty Reynolds, June Whiteside, James Whiteside. Fifth Row, Jan West, Frankie Treece, Virginia Risley, Victoria May, Mildred Wallick, Lorene Wright. Sixth Row, Ken Quick, Sally Quick, Harold West, Van Lee, Lonnie Treece, Paul House, Sharon Witt, Jan Mayes, Mike McGinnis, James Wright, Vickie Glenn, Michael Glenn. Seventh Row, Dixie White, Ben White, Thomas McFarlin, Terry Johnson, John Mayes, Carolyn Bullock, John Bullock.



Arkansas Retired Teachers Association  
Parkview Towers • 1200 Commerce Street, Suite 103  
Little Rock, AR 72202

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Permit No. 225  
Little Rock, AR



Waikiki Beach in Honolulu

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, Suite 103, Little Rock, AR 72202

(1) ARTA CONTINUING MEMBERSHIP DUES

I elect to have standard dues of \$2 per month deducted from my retirement checks.

(2) ARTA LIFE MEMBERSHIP DUES

I elect to have dues of \$20 deducted from my retirement checks each month for 12 months. (Total \$240)

(3) Annual membership (\$28 check enclosed)

(4) Life membership (One-time \$240 check enclosed)

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

County \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date \_\_\_\_\_

Email \_\_\_\_\_

(Return this form only if you are not currently an ARTA member or if you wish to make a change.)

ARTA CONTINUING OR LIFE  
Membership