



INTERLINK

ARKANSAS RETIRED TEACHERS ASSOCIATION

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ATRS Announces Cash Buyout Program

The Arkansas Teacher Retirement System (ATRS) has announced the availability of a Cash Buyout Program that allows vested, noncontributory, inactive members to obtain a cash payment now instead of receiving monthly retirements in the future.

The Arkansas General Assembly approved the ATRS Board's request to offer the Cash Buyout Program to these members beginning November 12, 2013. Eligible members are encouraged to take advantage of this limited opportunity, which is currently set to expire on **June 30, 2014**.

Many inactive vested members with only noncontributory service have requested authorization to convert their membership in ATRS from a future benefit to a current cash amount. Without the program, inactive, noncontributory, vested mem-

bers have no right to a benefit until they reach retirement age. If they die before reaching retirement age, nothing is payable to the member, the member's estate, or the member's family. This includes the survivor benefits, disability benefits, or the lump sum death benefit. In other words, upon an inactive member's death, before retirement age, there are no benefits whatsoever for the member's survivors.

Through the Cash Buyout Program, eligible members can receive a cash payment or have their payment amount rolled over into another retirement plan. For an application, tax forms, and more information about the Cash Buyout Program and how it works, contact ATRS at 501-682-1517, 1-800-666-2877, or info@artsr.gov.

Governor Opposes Help for PSE Retirees

The Arkansas Legislature was unable to provide any health insurance relief for retired school employees during the recent Special Session, keeping our rates at the levels published in the Fall issue of the Interlink.

Several possible solutions were proposed, including a request for \$4 million dollars by Representative Hutchinson. This bill would have cut our premium increases by half, but was unfortunately not acted upon. Please let Rep. Hutchinson know you do appreciate his efforts on our behalf.

Most disappointing has been Governor Beebe's refusal to even discuss help for this group. His people continue to cite lack of funding (see Director's Message, page 3).

The next opportunity to seek assistance will be during the fiscal session next year. Until then, be sure to let your legislators and especially the Governor know that retired school employees need and deserve their attention.

Health Insurance Premium Holiday

In order to move retired school personnel to a current month payment schedule for health insurance premiums, *NO health insurance premium* will be deducted from your December check. (Currently you are paying a month in advance.) With this change, your January premium will be withheld from your January retirement annuity.

This means you will see a temporary increase in your retirement check by the amount you pay for health insurance for the month of December, 2013 *only*. In January, your retirement check will be smaller, reflecting the new 2014 rates.

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Message from the *President*

Change!?!?

Whether you think change is good or bad, get ready – it's going to happen!

I think most of us enjoy the seasons changing. The leaves have been just beautiful this fall. But, watch out for the winter season. It could bring ice and cold. That could be dangerous for most of us seniors. Spring is so refreshing. Then there's the hot summer.

You know, life is constantly changing. We're certainly not in the spring of our lives! Sickness & pain seem to prevail more than they used to. There's sadness over the loss of friends and family. We don't even look like we did when we were younger!

But even though we face these changes every day, the Bible says that Jesus Christ is the same yesterday, today and forever (Hebrews 13:8). We can gain comfort knowing that even though we don't know what tomorrow holds, we do know who holds tomorrow. So look to the future with hope and comfort, knowing that God is in control.

I found that comfort this August when the doctor told me I had breast cancer. Now, I'm proud to say that after having a lumpectomy and 16 radiation treatments, I am cancer free!

So when change seems too hard to bear, remember that God is with you. You're not alone. Yes, we can face changes, as the song that I sang at the state convention said, "One Day at a Time".

I love each and every one of you. If I can be of help to you, just let me know.

Hoping you enjoy the Christmas Season and remember that Jesus is the Reason for the Season!

— *Pat Talley, President*

Singleton to Retire as ARTA Director

Steve Singleton has announced his retirement as the Executive Director of the Arkansas Retired Teachers Association. The following is from the statement he shared with ARTA Board members:

After much reflection, I have decided it is time for me to step aside as your ARTA Executive Director. I have always given too much to my career at the expense of my family. It is now time to share more time with a wonderful wife and family. I want to catch up on those 98 projects I have promised Becky I would complete soon.

I will always support ARTA. Its mission is vital for all school retirees in this state. We must work to make sure ARTA gets bigger and better in the effort to support our seniors in the future. If not, then who will combat those who want to destroy all retirement systems in the name of the bottom line?

I want to thank all of the ARTA local unit officers, our ARTA Board of Directors and each ARTA State President I have had the honor to serve with over the



Important Contact Information

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
<http://artanow.com>

Arkansas Teacher Retirement System Retirement Benefits and Checks

Inside Pulaski County: 501-682-1517
Toll Free (Nationwide): 1-800-666-2877

Employee Benefits Division (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
1-501-988-2726
maryalice@insuranceadvantagellc.com
PO Box 646
Jacksonville, AR 72078

Matt Hughes
Arkansas Insurance Producer
License Number 29891
1-800-798-7442/479-967-1339
matt@matthughesinsurance.com
2000 West Main Street
Russellville, AR 72801

Delta Dental Insurance

501-988-2726
www.deltadentalar.com



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Toni Bradford President-Elect
Dr. Ella Walker-Rolfe Vice President
Paulette Parker Secretary
Steve Singleton Executive Director
Mary Huie Office/Travel Manager
Tammy Gray Communications

Message from the *Executive Director*

Teachers Are the Reason!

I grew up relatively poor. My father was a shoe salesman who didn't make it past the 8th grade. He valued an education even though he didn't have one. My mother left college after the first semester and was a lifelong secretary. She raised five children mostly on her own. She too valued education.

Education made a difference in my life. In addition to my parents, it was teachers who made a difference. Some made a difference by simply showing they cared. Some by showing motivation was important. Some by showing education was fun, interesting and important. These inspirations were: Mrs. Francis Taylor, 2nd grade and Mrs. Helen Tunnah, 6th grade at Forest Park Elementary, Mr. "Ukelele Joe" Avery, 7th grade at Cloverdale Junior High and Mr. Maurice C. Webb at the University of Central Arkansas. I write their names to honor them! Because of their inspiration and support, I have always felt a special responsibility to retired teachers. By serving them now, it is my way of saying thank you to those who made a difference for me.

Before the special session to address the Public School Employee (PSE) health insurance, I contacted the Governor's point person on this issue. When I started to compare Arkansas State Employee (ASE) & PSE rates, she told me not to go there. I asked who we should compare ourselves to. I also asked if our retired group would be included in the Governor's effort to reduce PSE active's rates. She told me no, there wasn't enough money. I was speechless, but recovered enough to thank her for her candor.

Can you imagine that? The state had an unobligated surplus of about \$169,000,000 before the special session. In addition, the September fiscal report showed a year-to-date surplus of over \$29,700,000. The Governor used \$43,000,000 from the surplus and moved several other school funding sources to address our active brothers and sisters. We are glad for that. However, we are extremely disappointed in the Governor's inaction for retirees.

Let's see – we are not state employees, we are not actives and we don't have school districts or the state to help us. We certainly

should not compare ourselves to the state employees because the Governor says, "Don't even go there"! So what do we do? I guess we just pay \$566.72 per month if you are a non-Medicare retiree and have serious health issues that require the gold plan. Active PSE's will now pay \$249.38. That means some actives, the same exact age as retirees, will pay **\$317.34 per month less** than their retiree brethren. It also means a **state active** will pay **\$470.04 per month less**. In talking to a state legislator he told me he took the Bronze family plan. I looked it up, and it was going up less than 1% to \$93.08 per month for 2014. Our group's premium for the very same coverage is going to be \$801.53 per month or an increase of \$263.50 per month. Sorry Governor, but how can you support that kind of inequity?

If you want to see the future, go out to the bus loading area of any school. Watch the children come out the back door and head for the bus. Some people see scruffy little kids with holes in their jeans. I see the future. These are the best and brightest kids being sent to our schools to become educated for a better life. I hope and pray their teachers see the same things a kind Mrs. Taylor or great teacher like Mrs. Tunnah saw in me. A scruffy little kid they encouraged to be the best he could be. One day, some of these kids will grow up to be a superintendent or maybe even governor. If so, I hope they remember the teachers who cared about them when they were powerless, unimportant, scruffy little kids.

I understand the Governor grew up in very trying circumstance as well. I wonder if his teachers made a difference in his life. If so, I hope he will remember they too were retired at some point. They too were important in the life of someone small. They too deserve his support.

— Steve Singleton, Executive Director



Singleton, *continued*

past six years. Also, to those who have made the ARTA office work so smoothly over the past six years: Sue Pedersen, Charlotte Harrison, Sharon Johnson, Mary Huie and now Tammy Gray, you are all the best. Your service to ARTA has been invaluable!

I will stay on until my replacement is selected and will be avail-

able to assist ARTA in any manner possible in the future. I look forward to taking another art lesson at UCA, refinishing a kitchen table, building the pergola that is long overdue and traveling with my lovely wife to places far and wide. If you need me, I'll be on my back porch with my faithful dog Jackson, listening to my bird clock!

— Steve

State Convention Awards

PARSONS-BURNETT GRANT RECIPIENTS

Michael Benoit

8th Grade Science Teacher, Chaffin
Junior High, Fort Smith Public Schools



Leslie Battles

1st Grade Teacher, Marvin Primary
School, Mulberry/Pleasant View School
District



Rabab Thornsberry

Speech-Language Pathologist, Special
Education Department, Genoa Central
School District



INDIVIDUAL ACHIEVEMENT HONOREES

The following individuals were honored at the business session of the state convention for outstanding service to their local and state organizations: **Charles Collier**, Greene County; **Shirley Hartman**, Pope County; **Judy Hockaday**, Howard County; **Judy McKnight**, Faulkner County; **Glenda Owens**, Johnson County; **Florene Phipps**, Faulkner County; **Mary Kay Roe**, Little Rock RTA; **Jan Sherman**, Columbia/Lafayette Counties; **Myrtle J. Smith**, Clark County; **Joan Wright**, Washington County.

INDIVIDUAL VOLUNTEER RECOGNITION

Those who have served 1,000 hours or more – Boone County: Betty Stivers, Mary Purselley; **Bradley County:** Betty McGhee, Diane Parnell; **Carroll County:** Peggy James; **Chicot County:** Bettye D. Presley, Ruby R. Brown, JoAnne Thomas, Vertie Staples, Raymond Staples; **Clark County:** Pat Talley, Peggy Wells; **Cleveland/Dallas Counties:** Carolyn Williams; **Conway County:** Hettie Mae Hoffher, Margarette Oliver; **Craighead County:** Linda Kelly, Marie George, Bettye Gibson, Reba Sherman; **Crittenden County:** Annie Joiner, Lois Croom, Leon Wigginton; **Drew County:** Monteene McCoy; **Faulkner County:** Sharon Rapp, Ben Baker; **Fort Smith RTA:** Vicki Ellison, Carol Blankinship, LaRhonda Jacobs, Bruce Vick, Barbara Faught; **Garland County:** Carolyn Stokes; **Grant County:** Jane Slocum, Kathy Tadlock, Harrietta Boyd, Betty Cook, Judy McDaniel; **Greene County:** Doris Hagen, Dick Hefner, Paulette Parker, Kendall Walden, Retha Walden, Lucille Robinson; **Hempstead County:** Gloria Kopecky, Jay Kopecky; **Howard County:** Leta Boswell; **Independence County:** Sharon Testi, Mary Garner; **Izard County:** Alvin Wiles; **Jackson County:** Jesse L. Davis, Ollie Burton, Donnie Murry, Kaye A. Davis; **Jefferson County:** Lura Campbell; **Johnson County:** Emilie Pannell; **Little River County:** Mary F. McKay, Susan Simmons, Judy Lowery, Carolyn Castleman, Clayton Castleman; **Logan County:** James Fields; **Lee County:** Bethena Scott; **Miller County:** Glenda Walker; **Mississippi County:** Barbara Arnold, Linda Harris, John Coleman, Rogers Ford, John Roden; **Ouachita County:** Irene Galbert, Marva Marks, Pearlene Garrard, Francella Sanders; **Phillips County:** Hazel Coleman, Erma Jackson, Ruby Morrow, Emma Petty, Leroy Williams; **Polk County:** Lucille Lance; **Pope County:** Marium Oates, Katherine Teeter, Pat Hagemeyer, Shirley Hartman, Susan Gore; **Prairie County:** Chris Weems; **Pulaski County:** Little Rock RTA, Mary Kay Roe, Nancy Ivey; North Pulaski RTA, Pat Davidson, Ella Allison, Carolyn Abbott, Toney Abbott, Sharon Johnson, Cheri Dunlap; Retired Educators of Little Rock, Labethel Peters, Lloyd Black; **Saline County:** Carol Sellers; **Scott County:** Kathy Cabe, Eddie Harrison, Gaile Hainley; **Union County:** Kay Shaddock; **Van Buren County:** Margaret Earnhart, Earlene Brecheen; **Washington County:** Joan Wright, Elizabeth Floy, Jeanette Chandler, Julie Moody; **White County:** Mary Gentry; **Woodruff County:** Carol Burkett; **Yell County:** Elaine Green, Phyllis Rankin, Earl Jamison, Jan Jamison, Sandra Rollans.

State Convention Awards

UNIT ACHIEVEMENT AWARDS

<u>County</u>	<u>President</u>
Boone County	James Morris
Bradley County	Pat Rauls
Clark County	Bob Thompson
Cleburne County	Dr. Lavern Penn
Cleveland/Dallas Counties	Evelyn Cash
Columbia/Lafayette Counties	Pat Ward
Conway County	Ray Fullerton
Craighead County	Mary Ann Hodges
Crittenden County	Leon Wigginton
Cross County	Libby Washington
Faulkner County	Hervey Galloway
Fort Smith RTA	Rick Foti
Franklin County	Eleanor Williams
Garland County	Kathleen Dockery
Grant County	Jane Gillis
Greene County	Doris Hagen
Hempstead County	Kim Sweat
Howard County	Candace Blackwell
Independence County	Alice Witterman
Izard County	Anna Floyd
Johnson County	Jo Anne Virden
Little River County	Susan Simmons
Lonoke County	Trudy Cotton
Miller County	Katherine Daniel
Mississippi County	Rogers Ford
Phillips County	Leroy Williams
Poinsett County	Glenda Drace
Pope County	Alta Cheek
Pulaski County	
Little Rock RTA	Dr. Ella Walker-Rolfe
North Little Rock RTA	Mable Bynum
Retired Educators of LR	Rita White
South Pulaski RTA	Carolyn Eagle
Saline County	Emilie Monk
Sharp County	Carol Bates
Union County	Kay Shaddock
Washington County	Joan Wright

* Unit Achievement Awards are based on information provided in annual reports from local units.

COMMUNITY PROJECT AWARDS

Saline County Retired Teachers Association

The Saline County Retired Teachers work with a local non-profit that provides food and clothing to those in need. But rather than simply collect items, SCRTA goes above and beyond by contacting the organization prior to each meeting to see which items are most needed. Members are then notified so that specific items can be obtained. The organization has come to rely on these needed contributions from SCRTA, often waiting for their delivery in order to make up the care baskets for the day.

Unit President: Emilie Monk

Project Director: Carol Perry

Second Place — Franklin County Retired Teachers Association, Encouraging New Teachers

Unit President: Eleanor Williams

Project Director: Eleanor Williams

YOUTH PROJECT AWARDS

Faulkner County Retired Teachers Association

The Faulkner County Retired Teachers Association has developed a unique partnership with the University of Central Arkansas College of Education. Through the partnership, soon-to-be graduates are able to participate in mock interviews conducted by teams that include FCRTA members. The University hosts the interviews, which utilize questions and evaluation tools developed by staff and FCRTA members. Interviewers then provide verbal and written feedback to the prospective teachers. Students are appreciative of the trial interview experience, and FCRTA members are enthusiastic about the partnership and the preparation it offers.

Unit President: Hervey Galloway

Project Director: Doretta Bright

Second Place—Lee County Retired Teachers Association, Community Youth Program

Unit President: Robert Scott

Project Director: Robert Scott

State Convention Awards

ARTA MEMBERSHIP INCREASE

<u>Unit</u>	<u>% Members Increase</u>	
West Central Counties	65	John Small, President John Small, Membership
Poinsett County	55	Glenda Drace, President Erin Coggins, Membership
Sharp County	24	Carol Bates, President Susan Crawford, Membership
Washington County	23	Joan Wright, President Jerry & Julie Moody, Membership
Saline County	18	Emilie Monk, President Mary Ward, Membership
Independence County	17	Alice Witterman, President Alice Witterman, Membership
White County	12	Harold Valentine, President Jim Bailey & Rudolph Amann, Membership
Cleburne County	11	Dr. Lavern Penn, President Earlene Hankins, Membership
Craighead County	11	Mary Ann Hodges, President Ruby Pierce, Membership
Columbia/Lafayette Counties	10	Pat Ward, President Jan Sherman, Membership
Franklin County	10	Eleanor Williams, President Suella Bratton, Membership
Lee County	10	Robert Scott, President Katie Denton, Membership
N. Pulaski County	10	Laye Bennett, President Pat Davidson, Membership
Crittenden County	9	Leon Wigginton, President Dorothy Johnson, Membership
Cleveland/Dallas Counties	8	Evelyn Cash, President Frances Frazier, Membership
Howard County	6	Candace Blackwell, President Marie Minton, Membership
St. Francis County	6	Johnnie Toney, President
Boone County	5	James Morris, President Teri Penquite, Membership
Faulkner County	5	Hervey Galloway, President Carroll Williams, Membership
Polk County	5	Margaret Fassler, President Bob Wilson, Membership
Retired Educators of Little Rock	5	Rita White, President Ann Gilkey, Membership
South Sebastian County	5	Virginia McCutchen, President Vicki Ellison, Membership

LOCAL UNIT

MEMBERSHIP INCREASE

<u>Unit</u>		<u>Member Increase of 10% +</u>
Bradley County	35	Pat Rauls, President Anne Smith, Membership
Crittenden County	32	Leon Wigginton, President LaVaye Harness, Membership
Independence County	29	Alice Witterman, President Alice Witterman, Membership
Boone County	22	James Morris, President Frankie Langston, Membership
Little Rock RTA	19	Dr. Ella Walker-Rolfe, President Mary Kay Roe, Membership
Chicot County	18	Raymond Staples, President Raye Moss, Membership
Fort Smith RTA	18	Rick Foti, President LaRhonda Jacobs, Membership
Union County	17	Kay Shaddock, President Carolyn Ellison, Membership
Grant County	16	Jane Gillis, President Pauline Waller, Membership
Poinsett County	15	Glenda Drace, President Erin Coggins, Membership
S. Pulaski County	15	Carolyn Eagle, President Joyce Person, Membership
Scott County	14	Wallace Aspinwall, President Lorene May, Membership
Sharp County	14	Carol Bates, President Anita Cooke, Membership
Conway County	13	Ray Fullerton, President Ray Fullerton, Membership
Craighead County	13	Mary Ann Hodges, President Ruby Pierce, Membership
Columbia/Lafayette Counties	11	Pat Ward, President Jan Sherman, Membership
Phillips County	11	Leroy Williams, President Pearl Britton, Membership
N. Little Rock RTA	11	Mable Bynum, President Becky Witcher, Membership
St. Francis County	11	Johnnie Toney, President Johnnie Toney, Membership

State Convention Awards

TOTAL COMMUNITY VOLUNTEER HOURS

<u>County</u>	<u>Chairperson</u>	<u>Total Hours</u>	<u>County</u>	<u>Chairperson</u>	<u>Total Hours</u>
Baxter	Jessica Shelby	2,404	Pulaski		
Boone	Billye Sue Lawrence	6,801	Little Rock RTA	Gayle Hoffman	15,344
Bradley	Mildred Brazeel	9,858	N. Little Rock RTA	Frances Clardy	5,680
Carroll	Judy Higginbottom	2,132	N. Pulaski RTA	Iris Brockinton	35,121
Chicot	Vertie Staples	31,851	Retired Educators	Arlean Ford	60,661
Clark	Jean Butler	13,587	of Little Rock		
Cleburne	Gloria Cathey	1,684	S. Pulaski RTA	Barbara Chapman	3,849
Cleveland/Dallas	Candy Qualls	2,539	Saline	Judy Blackwell	11,371
Conway	Ray Fullerton	9,167	Scott	Joann Dozier	9,655
Craighead	Mary Ann Hodges	18,077	Sebastian		
Crawford	Sandra Thicksten	1,666	Fort Smith RTA	Bruce Vick	23,015
Crittenden	LaRuth Flynn	9,363	S. Sebastian RTA	Elaine Jennings	1,686
Cross	Libby Washington	2,050	Sharp	Pat McCarroll	5,965
Desha	Mary Ragan	2,411	St. Francis	Johnnie Toney	25
Drew	Charlcie Hill	2,066	Union	Nella Bidwell	6,133
Faulkner	Julia Fraser	11,745	Van Buren	Frankie Treece	14,127
Franklin	Billie Shelby	2,788	Washington	Carolyn Brooks	13,705
Garland	Norma Stewart	5,951	West Central		
Grant	Judy McDaniel	14,761	Counties	Mildred Small	1,082
Greene	Carolyn Puckett	15,060	White	Bill Leach, Norman	6,413
Hempstead	Donna Smith	6,142		Hale & Mary Gentry	
Howard	Carolyn Ellis	6,406	Woodruff	Billy Duncan	2,333
Independence	Alice Witterman	15,030	Yell	Kathryn McCormick	11,410
Izard	Anna Floyd	1,812			
Jackson	Ollie Burton	11,100			
Jefferson	Randy Crowder	6,621			
Johnson	Katherine Garrett	5,945			
Lee	Bethena Scott	2,460			
Little River	Mary Frances McKay	8,445			
Logan	Carolyn Allen	12,340			
Lonoke	Barbara Garza	3,239			
Miller	Nina Goldman	5,400			
Mississippi	Sandra Armstrong	23,269			
Nevada	Wilma Murry	3,887			
Ouachita	Frank Adcock	9,724			
Phillips	Emma Petty	14,406			
Poinsett	Mike Dungan	2,228			
Polk	Patricia Stewart	1,687			
Pope	Barbara Blalack	35,978			
Prairie	Thelma Gray	1,796			

UNITS RECORDING 14,000+ COMMUNITY VOLUNTEER HOURS

<u>County</u>	<u>Total Hours</u>
Retired Educators of LR	60,661
Pope County	35,978
North Pulaski County RTA	35,121
Chicot County	31,851
Mississippi County	23,015
Craighead County	18,077
Little Rock Retired Teachers	15,344
Greene County	15,060
Independence County	15,030
Grant County	14,761
Phillips County	14,406
Van Buren County	14,127

State Convention Awards

TOTAL YOUTH VOLUNTEER HOURS

<u>County</u>	<u>Total Hours</u>	<u>County</u>	<u>Total Hours</u>	<u>County</u>	<u>Total Hours</u>
Baxter	892	Hempstead	2,200	Pulaski	
Boone	595	Howard	675	Little Rock RTA	4,103
Bradley	892	Independence	1,854	North Little Rock RTA	2,549
Carroll	619	Izard	19	North Pulaski RTA	168
Chicot	12,000	Jackson	500	Retired Educators of LR	19,935
Clark	6,535	Jefferson	483	South Pulaski County RTA	279
Cleburne	388	Johnson	1,361	Saline	8,764
Cleveland/Dallas	10	Little River	1,507	Scott	2,178
Conway	93	Lee	370	Sebastian	
Craighead	7,236	Logan	3,086	Fort Smith RTA	2,137
Crawford	68	Lonoke	370	South Sebastian RTA	356
Crittenden	2,834	Miller	2,783	St. Francis	12
Cross	132	Mississippi	4,067	Union	711
Drew	135	Nevada	1,561	Van Buren	6,120
Faulkner	7,843	Ouachita	1,664	Washington	5,409
Franklin	781	Phillips	466	West Central Counties	15
Garland	1,166	Poinsett	221	White	176
Grant	5,151	Pope	14,066	Yell	2,350
Greene	2,539	Prairie	313		

New ATRS Board Member

Janet Watson has been appointed to Position #2 on the Arkansas Teacher Retirement System Board. This position became open due to a retirement.

Ms. Watson is a teacher in Bryant School District. She will serve until the next ATRS election.

UNITS RECORDING 3,000+ YOUTH VOLUNTEER HOURS

<u>County</u>	<u>Total Hours</u>
Pulaski—Retired Educators of LR	19,935
Pope	14,066
Chicot	12,000
Saline	8,764
Faulkner	7,843
Craighead	7,236
Clark	6,535
Van Buren	6,120
Washington	5,409
Grant	5,151
Pulaski—Little Rock RTA	4,103
Mississippi	4,067
Logan	3,086

STAY CONNECTED



Please let us know if you or an ARTA member you know has moved. Call us toll free at 1-888-929-0955 or locally at 375-2958.

You can also help us stay in touch between newsletters by sharing your email address with us at office_arta@att.net.

Thanks for helping us all stay connected.

Greene County Retired Teachers Association Breaks Record

The Greene County Retired Teachers Association set a new record on September 16, 2013. Ninety-six school retirees joined the GCRTA at the first meeting of the 2013-2014 year, filling the meeting room to capacity. According to outgoing co-president Doris Hagen, "Looking for another chair was a delightful problem to have".

Guest speaker Mary Alice Hughes, an ARTA-endorsed insurance producer, discussed ways school retirees can better face their increasing health insurance rates. Ms. Hughes also reviewed available dental and vision insurance, long term care insurance, and high yield annuities.



Greene County Retired Teachers Association fills meeting room with school retirees looking for insurance solutions.

Insurance Programming

During the past few months, Matt and Mary Alice Hughes spoke to most of the local units about changes to AR Health, Medicare, the Affordable Care Act (Obamacare), dental benefits, etc. They reported that most units have their greatest number of attendees when they give this program!

If your unit is not in the habit of inviting them, please consider having Matt or Mary Alice speak to your group. While the best months to have them give a program are September and October, they are available many other times as well. Contact information for both of these ARTA-endorsed consultants is located on page 2.

ARTA Communications Staff

Tammy Gray has joined the ARTA staff as the Communications Coordinator. As such, she will be responsible for producing the Interlink quarterly newsletter as well as for maintaining the ARTA web site.

She is especially interested in learning more about the local units and the individual members and in providing useful information. You can help by sending your photos, news items, content suggestions and other ideas to her.

Contact her at the ARTA office or by email:
tammy_arta@att.net.

Welcome *New Life Members*

ASHLEY COUNTY: Diane S. Lawrence, Joy A. Martin; **BOONE COUNTY:** Candace L. Martin; **CLAY COUNTY:** Joan B. Gossett; **CLEBURNE COUNTY:** Sharron Cato, Brenda S. Pate; **CRAIGHEAD COUNTY:** Carol A. Duncan, Sarah Johnston, Pamela G. McDonald, Donnis K. Monk; **CROSS COUNTY:** Rita H. Pilcher; **FAULKNER COUNTY:** Pamela J. Palmer; **GARLAND COUNTY:** Vera Joe Durham, Sharon J. Lay; **GRANT COUNTY:** Peggy B. West; **HOT SPRING COUNTY:** Cynthia Newborn; **INDEPENDENCE COUNTY:** Karen Davis; **JACKSON COUNTY:** Adred Carol Falwell; **JEFFERSON COUNTY:** Frank Anthony, Elizabeth Z. Ashley, O.D. Brown Jr., Faye R. Cole, Esther Coleman, Annie Morgan, Carla R. Terry, Joe A. Terry II; **LONOKE COUNTY:** Robert W. Martin, Tama D. Martin; **PHILLIPS COUNTY:** Laverne L. McGruder; **POINSETT COUNTY:** Linda K. Witt; **POLK COUNTY:** Teresa D. Henderson; **POPE COUNTY:** Vicki Millsaps, Donna M. Przybys; **PULASKI COUNTY:** Mary L. Cameron, Ethel J. Campbell, Rita Casey, Theresa L. Cochran, Georgette Hanley, Barbara A. Johnson, Mayrean Johnson, Nancy K. Lewers, Donna Morey, Patricia M. Ross, Shirley A. Smith, Mary B. Thomas, Judith A. Thompson, Brenda F. Zinamon; **SALINE COUNTY:** Victor R. Hill, Steven E. Perdue; **SEBASTIAN COUNTY:** Fran C. Atkinson, Nancy Coleman; **SEVIER COUNTY:** Vickie H. Busse; **UNION COUNTY:** Rodney O. Barnette; **WASHINGTON COUNTY:** Nancy M. Hall, Deborah Hardwick-Smith, Lola Malone, Leslie T. Taylor; **WHITE COUNTY:** Brenda G. Webb; **OUT-OF-STATE:** Frances R. O'Dea.

Memorials and Donations

August, September & October

Thanks to the thoughtfulness and generosity of individuals and local units, \$705 in memorials and \$42 in additional contributions have been mailed directly to ARTA in the last three month period. Your gifts to ARTA, totaling \$747 and given for whatever reason, are a meaningful and substantive part of the association's budget and are greatly appreciated.

Area IV: Pat Weaver; **Boone County RTA & Support Staff:** Virginia Hannah, Charles Neal, Carolyn W. Raney; **Clark County RTA:** Opal Shepherd; **Greene County RTA:** Charles Collier, Edith Evans, Ruby N. Fitzgerald, Kathryn Meadows; **Johnson County RTA:** Margaret Brasel, Katherine Garrett, Jesse Head; **Miller County RTA:** Bob Ward, Lt. Col. Harold Joseph Wilson; **Nevada County RTA:** Mary Johnson; **North Little Rock RTA:** Dell Leveritt, Mary Ann Russell; **Poinsett County RTA:** Pauline Noel; **Pope County**

RTA: Margaret Duvall; **Scott County RTA:** Lorene May; **Union County RTA:** Marie Birkhead, Flora L. Hooten; **White County RTA:** Lois Taylor; **Wallace & Phyllis Aspinwall:** Lorene Rebecca May; **Wyleen Crider:** In honor of Maxine Bracy's 100th Birthday; **Kay Shaddock:** Pat Weaver; **Leon & Ruby Wigginton:** Bill Baxter, Bill Hammett, Mary Hammett, Lillian Henderson, Hugh Hill, James N. Pitchford, Mattie Jane Pitchford, Riley; **Leon & Ruby Wigginton:** In honor of Sharon Johnson.

In Memoriam

"These immortal dead who live again in minds made better by their presence"

ASHLEY: Ralph C. Haskew Jr., Jacqueline G. Porter, Johnny R. Tucker, Cleonia A. Warren; **BAXTER:** Joan R. Holloway, Marylyn F. McGinness, John R. Prewitt II; **BENTON:** James C. Boyd, Lonnie L. Nelson, Margaret A. Sheffield, Ella M. White, Lois J. Wing; **BRADLEY:** Linda Richards; **CARROLL:** Louise C. Brooks, Milton C. Levering, Marian C. Thomas; **CLARK:** Opal E. Shepherd, John W. Stephens; **COLUMBIA:** Mary C. Nygaard; **CRAIGHEAD:** Estle Brannen, Ida S. Caldwell, Wilma L. Easley, Doris E. Moody, Virginia L. Morrison, Naomi B. Phillips, Edward C. Sansom, Johnnie F. Segars, John M. Young; **CRAWFORD:** Anna L. Carson, Donal D. Webb; **CRITTENDEN:** Barbara L. Faggett, Linda J. Perkins; **CROSS:** Hugh W. Hill Jr.; **DREW:** Alice R. Bates, Clifford M. Burks; **FAULKNER:** Louene R. Hall, Edward G. Hendricks, Charles O. Hilburn, James C. Owen; **GARLAND:** Dedrick N. Garner, Charles E. Gordon, James R. Holden, Theta S. King, Virginia P. Miller, Sandra A. Watkins; **GREENE:** Charles I. Collier, Ruby N. Fitzgerald; **HEMPSTEAD:** Edna F. Fielding, Bobbie J. Williams; **HOT SPRING:** Mary H. Bradford, Clinton C. Sanders, Lois A. Walsh; **HOWARD:** Dortha M. Smith; **INDEPENDENCE:** Freda S. Jackson; **IZARD:** Mary W. Plumlee; **JEFFERSON:** Berna D. Mays, Lillie B. Parker, Joyce A. Wyatt; **JOHNSON:** Donald H. Johnson; **LOGAN:** Doris G. Johns; **LONOKE:** Sandra S. Eberhart, Emogene Lambert, Charles R. Massey Sr.; **MARION:** James W. Hotelling, Vemer Saylor; **MILLER:** Jackie H. McDonald, James R. Ward; **MISSISSIPPI:** Ernestine D. Currie, Martha A. Moore; **MONROE:** Virginia A. Hickman; **MONTGOMERY:** Dewitt Tidwell; **NEVADA:** Barbara A. Stew-

art, Mary R. Walters; **OUACHITA:** Betty J. Tolley; **PERRY:** Floy J. Little; **PHILLIPS:** Opal J. Byrd, John C. Woodie; **PIKE:** Ella V. Ray; **POINSETT:** Richard D. Hatley; **POLK:** J.W. Keener, Lillian J. Rainwater; **POPE:** Donald L. Dempsey; **PULASKI:** Bonnie G. Aday, Ruth E. Berry, Arthur D. Bohannon, Irene S. Bryant, Charlotte E. Chadburn, Leo E. Cypert, Joyce A. Dailey, Barbara N. Fox, Kenneth R. Fulmer, Mary B. Henderson, Caroline L. Holmes, Reva F. Lucas, Mary A. McCoy, Mary L. Pegram, Harry D. Ricker, Millie N. Shaddox, Lincoln R. Tappin, Mary N. Thompson, Sherry L. Williams, Coy D. Wimberly; **SALINE:** Cecil W. Bright, Phyllis A. Rickard; **SCOTT:** Lorene R. May; **SEBASTIAN:** Kathleen L. Cameron, Maxine M. Eggenesperger, Carol G. Henley; **SEVIER:** Sharon J. Cox; **ST. FRANCIS:** Mada J. Floyd; **UNION:** Marie P. Birkhead, Robert V. Morton, Ruth W. Nodini; **WASHINGTON:** Charles L. Adams, James N. Blankenship, Mary J. Butcher, Shirley J. Dillard, Larry H. French, Andrew Kilgore, Margaret D. Latture, Bobby J. Moore, Delyla J. Moore, Betty M. Phillips, James L. Quin, Delbert D. Rogers, Mary L. Stobaugh, Billye J. Tucker, Betty R. Vick; **WHITE:** Dorothy L. Carlisle, Nancy S. Eckelhoff, Virginia M. Hannah, Ruth C. Martin, Billy J. McKnight, Glendyne M. Robins; **WOODRUFF:** Earl C. Wilson; **YELL:** Ted C. Lyons; **OUT-OF-STATE:** Vickie A. Antley, Margaret D. Brown, Gwendolyn D. Buchheit, Janie F. Caviness, Lodema Devoll, Ouida H. Echols, Mary K. Franks, Dessie E. Fuchtmann, Stella M. Halsey, Myrtle A. Higgins, Erma L. Johnson, Robert L. McDonald, Kathryn R. Meadows, Burl W. Moore Jr., Pauline B. Noel, Glenna L. Norris, Vera L. Perry, Ella M. Risner, Prudence A. Wagers, Winfred R. Wheeler.

2014 Travel Opportunities

We invite ARTA members to join us for trips of a lifetime!

Detailed itineraries and pricing for each of the trips are available at the ARTA office or on our website: artanow.com. If you are interested in one of our trips, please call the ARTA office at 501-375-2958 or 1-888-929-0955 to place your name on the trip list. Guests are welcome but must travel with ARTA members. Whenever possible our trips are escorted by an ARTA staff member.

Early bookings ensure trips that require a minimum number of travelers are not pulled from us. Trips are listed in the *Interlink* two times and if there is no activity, the trips are replaced with other selections. All price quotes are round trip from Little Rock to Little Rock; however arrangements can be made for other departures and arrivals. Deposits are required and are refundable until final payment deadline with trip cancellation waiver plan. For further information, please call the ARTA office.

February 13-22, 2014 – Hawaiian Cruise. Trip includes airfare to and from Little Rock, all transfers, daily breakfasts, two nights of lodging in Oahu on Waikiki Beach, seven-day cruise aboard the NCL Pride of American to the islands of Maui, Hawaii, Kauai, and a city tour of Honolulu, including Pearl Harbor, on the day of departure. Deposit is \$600. To register, call the ARTA office.

March 1-16, 2014 – Australia & New Zealand – One space left for a single traveler needing a roommate. To register, call the ARTA office.

April 20-25, 2014 – Bus Trip to Crystal Bridges, Kansas City & Oklahoma City. Enjoy a surprising trip close to home. This trip starts with the Crystal Bridges Museum of American Art, dinner and a relaxed evening in Bentonville, Arkansas. Travel the next day to Kansas City, where you will enjoy lunch at World Famous Arthur Bryant's BBQ followed by the Steamboat Arabia Exhibit and a tour of the Boulevard Brewery. There will be time for shopping (Hallmark Crown Center and The Plaza) and a visit to the Truman Library & Museum in Independence, Missouri before traveling to Oklahoma City. Here you will take tours to the National Cowboy Museum, Bricktown and the Oklahoma City National Memorial and Museum. This fun spring trip will include all gratuities, all breakfasts, one lunch, five dinners and all admission fees. Deposit is \$300. To register, call the ARTA office.

May 17-28, 2014 – Alaskan Cruise and Land Tour. Includes airfare to Vancouver, return from Fairbanks and all transfers. Inside passage cruise on the Coral Princess with ports of call in Ketchikan, Juneau and Skagway. Land tour begins in Whittier or Seward through Denali to Fairbanks. Deposit is \$600. To register, call the ARTA office.

June 20-30, 2014 – Bus Trip to Cape Cod, Massachusetts. With

nearly 559 miles of unspoiled coastline, Cape Cod is a destination rich in history. We'll visit Hyannis Port, summer home of the Kennedys, Provincetown, where the Pilgrims first landed in 1620, Sandwich, Chatham and other towns, each with its own character and charm, along the upper, middle and lower cape. A day trip to Nantucket Island, the whaling capital of the world from 1800 to 1840, and a whale watching cruise are just some of the many things being planned for this trip. Learn the history behind the famous Nantucket baskets, see historical lighthouses and watch glass blowers in Sandwich. This trip fills quickly so book early. This trip includes gratuities, all breakfasts and eight lunches and/or dinners. Deposit is \$300. To register, call the ARTA office.

September 7-20, 2014 – Magnificent Cities of Central & Eastern Europe. This tour begins in Berlin (2 nights), with a tour of the city and a side trip to Potsdam. Next you travel to the Golden City of Prague (2 nights) for a tour and time to explore the city. Leaving Prague behind you enter the musical city of Vienna (2 nights) where you will have time to see the sights and relax in the Capital of Austria on your own. Historic Budapest (2 nights) is the next destination, also known as the Queen on the Danube. Then travel to lively Krakow (2 nights), complete with old world charm. Stop at Auschwitz for a guided tour on the way to Warsaw (2 nights). Day two in Warsaw will include a guided tour of the city and a farewell dinner with the group. Deposit is \$250. Insurance & Cancellation Waiver is \$270).

October 3-10, 2014 – Canada/New England Cruise. Includes airfare to Quebec City, Quebec, Canada and return from Boston, Massachusetts. Aboard the Norwegian Cruise Line Dawn your ports of call will include two nights in Quebec City, one night in Sydney and Halifax, Nova Scotia, one night in Saint John, Newfoundland and one night in Bar Harbor, Maine. The trip ends in Boston, Massachusetts. Deposit is \$600. To register, call the ARTA office.

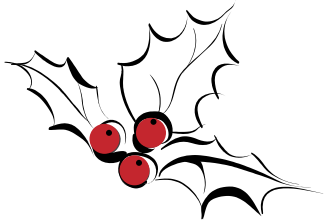
November 29-December 7, 2014 – Christmas on the Danube. After an overnight flight from Little Rock, the tour begins in Vienna, Austria. Unpack once for a relaxing six-night Danube River cruise. In Vienna, tour the Hofburg Palace, the Vienna Opera House, the majestic Ringstrasse and St. Stephen's Cathedral. End with a visit to Vienna's most famous Christmas Market. Other highlights include: the Wachau Valley with magnificent castles; Passau, a 2,000 year old fairytale city; Regensburg, one of Germany's best preserved medieval cities with nearly 1,400 historic buildings; Nuremberg, featuring the Imperial Castle and the Justice Palace, where the War Crimes Tribunal sat in 1946; Rothenberg, one of the most well-preserved medieval walled towns in all of Germany; and the famous Christmas Markets in every town. Tour ends in Wurzburg. Space is limited so BOOK EARLY before March 31, 2014 and SAVE \$250 PER PERSON. Deposit is \$250. Insurance & Cancellation Waiver is \$315).



Arkansas Retired Teachers Association
Parkview Towers • 1200 Commerce, Ste. 103
Little Rock, AR 72202

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PAID
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Little Rock, AR

Merry Christmas
and
Happy New Year!



Steve Singleton
Mary Huie
Tammy Gray

Arkansas Retired Teachers Association Membership Form

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

ARTA CONTINUING MEMBERSHIP DUES

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

ARTA LIFE MEMBERSHIP DUES

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

DIRECT PAYMENT

(2) ☐ Annual Membership (\$28 check enclosed)

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

Name _____

Signature _____

Address _____

City/State/Zip _____

County _____

Email _____

Date _____

Social Security Number _____

Complete this form and return it to:
ARTA Membership, 1200 Commerce Street Suite 103, Little Rock, AR 72202

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