



INTERLINK

ARKANSAS RETIRED TEACHERS ASSOCIATION

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SAVE the DATE

ARTA State Convention
September 22, 2015
Benton Event Center
Benton, AR

90th General Assembly in Progress

The 90th General Assembly of the Arkansas State Legislature was in progress as the INTERLINK went to press. We are unable to provide a full account of the session at the time of writing, but we can tell you that the ARTA Legislative Committee has been hard at work, monitoring the activities at the Capitol and getting to know many new legislators. The bills of particular interest to the committee are those that affect the Arkansas Teacher Retirement System or the Public School Employee Health Insurance Program.

The ATRS legislative package consists of seven bills primarily designed to clarify or streamline some element of the retirement system. George Hopkins, Executive Director of ATRS, provides legislative updates throughout the session. For those members who do not receive the updates, the ATRS package includes the following bills:

SB38	Puts ATRS in compliance with IRS code concerning certain rollovers
SB48	Requirements for continued disability retirement benefit
SB50	Technical Corrections
SB75	Private school service credit
SB137	Member annuities paid as a lifetime benefit
HB1078	Option C clarification
HB 1132	Recycling Tax Credit clarification

An additional bill to make technical corrections has been filed outside of the ATRS package along with an appropriations bill for fiscal year 2015-16. These are considered routine bills with no negative impact. Also considered routine are two shell bills filed on behalf of ATRS.

Continued on page 2

Area Spring Conferences Scheduled

Mary Purselley of Harrison writes that Area II is looking forward to a wonderful and informative Spring Conference. It will be hosted by the Boone County Retired Teachers and Support Staff, who have been hard at work planning the event. The conference will be held on May 14, 2015 at the First Christian Church in Harrison with registration from 9—9:30 a.m.

Ms. Purselley, who also serves as the state Public Relations chair, points out that the Area Spring Conferences are a great way for members to meet colleagues from other units as well as to learn more about what is going on statewide.

The schedule of Area Spring Conferences is as follows:

* Area VI	April 29	Woodland Heights, Little Rock	Sharon Rapp, 501-327-4216
Area IV	May 5	Extension Homemakers House, Nashville	Candy Blackwell, 870-845-2466
Area I	May 6	Presbyterian Church, Fort Smith	Linda Riley, 479-651-3621
Area III	May 7	Arkansas Northeast College, Blytheville	Paul House, 870-935-0229
Area V	May 12	Trinity Lutheran Church, Pine Bluff	Lura Campbell, 870-247-4734
Area II	May 14	First Christian Church, Harrison	Mary Purselley, 870-741-5742

* Alternate date will be May 1 if location becomes unavailable. Please contact Ms. Rapp for more information.

Message from the President

Springing Forward

I think we are all probably thankful that spring is near. I know I am looking forward to warmer temperatures and beautiful spring blossoms.

As you know, the 90th Session of the Arkansas General Assembly is in full swing. It is likely that this will be one of the shortest sessions in history. We are working diligently to identify legislation that could potentially affect retired educators. If the need arises, you will be notified and urged to contact your state senator and state representative.

I appreciate the efforts being made to continually increase our ARTA membership. Don't miss an opportunity to encourage nonmembers and potential retirees to join our organization.

On one particularly cold day in the recent past, I was all wrapped up in a warm blanket while reading, and I came across something that touched me. I hope it will touch you, as well:

Let us all remember that it is never too late to...start over, chase a dream, understand God's power, forgive the person who hurt you, learn something new, say "I'm sorry", be inspired, or put the past in the past.

These are good thoughts for all of us, I think.

I look forward to seeing many of you at the spring conferences. If I can help you in any way before then, do not hesitate to call me.

Sincerely,

Toni Bradford



Legislation, continued

Of some concern is HB1215, which would require ATRS to change the way it calculates and reports its valuation annually. Mr. Hopkins reported that he is unsure what the rationale for the bill is, but will monitor its progress as it undergoes actuarial review. Since this review process takes several weeks, it is possible the bill status will not change before the session ends.

At the same time, the legislative committee will continue to monitor this and other bills that might impact the interests of ARTA members. They will also continue to monitor meetings of the ATRS Board of Trustees, the State & Public School Life & Health Insurance Legislative Task Force and the State Employee Health Insurance Program Board. ARTA members will be notified if targeted contact with elected officials is needed.

Interested members can also stay informed by subscribing to the ARTA Email Notification list or by following us on Facebook and our blog, ARTA Now (www.artanow.com)

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
www.artanow.com

Arkansas Teacher Retirement System Retirement Benefits and Checks

Inside Pulaski County: 501-682-1517
Toll Free (Nationwide): 1-800-666-2877
E-mail: info@artsr.gov
www.artsr.gov

Employee Benefits Division (Health and Life Insurance)

Inside Pulaski County: 501-682-9656
Toll Free (Nationwide): 1-877-815-1017
E-mail: AskEBD@dfa.state.ar.us
www.arbenefits.org

Long Term Care Insurance Annuities · Dental Insurance Medicare Products

Mary Alice Hughes
AR Insurance License # 29888
1-501-988-2726
maryalice@insuranceadvantagellc.com
PO Box 646
Jacksonville, AR 72078

Matt Hughes
AR Insurance License # 29891
479-967-1339
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Delta Dental Insurance
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Message from the *Executive Director*

A New Future

2015 has brought many changes for the citizens of Arkansas. This is the first time for the state since Reconstruction following the U.S. Civil War that all of the Constitutional offices, our representation in the U.S. Senate and U.S. House of Representatives and both Chambers of the Arkansas Legislature have been entrusted to the Republican Party. The transfer of power has been mostly amicable to this point in the state legislative session. ARTA members must continue to personally reach out to their elected representatives to share their views on issues. That is how our great democracy was designed to work.

The ARTA Legislative Committee is monitoring the Public Retirement & Social Security Programs—Joint Committee, the Public Health, Welfare and Labor Committees, the State and Public School Life & Health Insurance Task Force meetings, as well as the Arkansas Teacher Retirement Board of Trustees meetings and Employee Benefits Division—Public School Employee Health Insurance meetings. When bills of interest are brought up in other committees, we keep a close eye there too. Our relationship with the AARP and the activists on "The A Team" help us cover those committees. Any ARTA members who are interested

in being part of our legislative committee or other committees are welcome. Please call the ARTA office to be added to our weekly legislative conference calls and emails. To view the committee agendas and bills go online to www.arkleg.state.ar.us.



February 2015 began my second year as the ARTA Executive Director. Thank you for the opportunity to serve my fellow public school retirees. I am enjoying meeting and renewing friendships with ARTA members and potential members around the state. In January, it was my pleasure to visit members of chapters in North Little Rock, DeQueen and Magnolia. I look forward to meeting all members in the future.

Thank you for the service that each of you provide for your local communities. Be proud of the nearly 480,000 hours of volunteer service our local units reported last year. We know that number is small compared to hours all our ARTA members around the state actually give in service to their communities. We are much more than volunteers—we are making Arkansas a great place to be proud to call home.

Highest Regards,

Donna Morey



Find us on Facebook
and on the web at
www.artanow.com

South Sebastian County RTA Hosts State Representative

Charlotte Douglas, State Representative for District 75, was the speaker at the October meeting of the South Sebastian County Retired Teachers Unit. Representative Douglas talked about the differences between state employee insurance and retired teachers insurance. She also talked about some of the issues that would be important to teachers in the 2015 legislative session and listened as the group spoke of some of the issues they would like to see emphasized in the session.

Unit members felt the meeting was successful in that concerns on both sides were addressed. They were also hopeful that as a former teacher, Representative Douglas will be a great asset in the legislature for active and retired teachers.



Left to Right: Janna Minor, Vice President, Representative Charlotte V. Douglas (R) and Ginger McCutchen, President

Medicare Primary Retirees and QualChoice

Effective January 2015, QualChoice has replaced Health Advantage as the health insurance carrier for Medicare Primary members on the ARBenefits plan. In addition, once a member on a plan becomes Medicare eligible, they move to the Primary plan through QualChoice.

According to ARBenefits, Medicare Primary members should not see a change in their benefits as a result of the change in carrier. However, there has been some confusion about the change.

For those of you who are covered under this plan, the following tips should assist you in obtaining services:

1. Medicare Primary members do not have to use the QualChoice network, just a provider that accepts Medicare. Let the provider know that Medicare is still your primary insurance carrier with ARBenefits as the secondary through QualChoice.
2. Members on the Primary plan who are not Medicare eligible, such as a spouse or child, will have to use the QualChoice network of providers to obtain in-network benefits. A searchable database of providers in your area can be found at www.ARBenefits.org.
3. Some providers have told members that their deductible will be \$1,000 with a co-pay of 20%. This is NOT correct. Let the provider know that it is not

correct and that they should verify the correct amount with QualChoice.

4. If a provider still denies services or demands full payment:
 - A. Contact a Member Services Representative at the Employee Benefits Division at 1-877-815-1017 or QualChoice at 1-800-235-7111 ext. 7016.
 - B. Be prepared to provide the name of the provider, the date, the service to be provided and whether or not the provider has accepted Medicare in the past, to your knowledge.

According to the EBD Board, the change to QualChoice represents a savings of over one million dollars for the Public School Employee Health Insurance Plan.

Hopefully any remaining errors or miscommunication will be corrected in a timely manner so that all members will have access to needed services.



ATRS CASH Program Set to Expire

The Cash and Savings Help Program (CASH) of the Arkansas Teacher Retirement System (ATRS) will expire June 30, 2015.

CASH is a one-time lump sum payment in exchange for cancellation of membership for inactive, vested, noncontributory members of ATRS. The program allows you to receive an immediate lump sum payment rather than waiting for a monthly benefit at a time in the future. The CASH program guarantees real money value for service. Currently, inactive, noncontributory, vested members of ATRS receive NOTHING if they die before reaching retirement age.

Participation in the CASH program is voluntary. If you

qualify for this CASH offer, and if you want to receive this CASH payment, you must complete and return the CASH Application and Tax Election forms required by ATRS. They may also require a copy of your birth certificate and Social Security card if not already on file. Your CASH payment will be processed within 30 working days following the receipt of your Application and Tax Election Forms.

ATRS is available to help you determine your eligibility and will assist with any part of the Application or Tax Election Form if you have questions. You may contact ATRS at 682-1517, 1-800-666-2877 from outside Pulaski County, or by email at info@artns.gov.

Statewide Campaign to Increase Membership

The Arkansas Retired Teachers Association is a membership organization. As such, the effort to recruit and retain members is ongoing. Several times per year, the ARTA office sends information to eligible nonmembers, inviting them to join our organization. And once each year, a membership committee will also conduct a campaign.

The 2015 Statewide Membership Campaign is currently underway. The purpose of this campaign is to increase both ARTA and local membership in all units around the state. More specifically, the goal is “to increase membership in all local units from the ARTA list of retirees, with a special emphasis and recognition for increasing membership in ARTA by 10% annually from the local unit membership group coded as nonmembers (NM).”

In other words, ARTA will continue to invite new members at the statewide level and local units will continue to invite new members at the local level throughout the year. Then

during the campaign, ARTA and local units will work to increase membership across all areas:

1. Encourage ARTA members to join a local unit
2. Encourage local unit members to join ARTA
3. Recognize those units whose members belong to both
4. Encourage those who are not members of either to join one or the other, but preferably both

ARTA encourages all eligible retirees to join because we believe that the efforts of our members truly benefit all retirees. We understand, however, local units have their own unique and positive benefits. For those who aren’t sure about joining, the chart below can be used to illustrate the benefits of both types of membership.

And as always, the ARTA staff and board members are happy to assist the local units in any way needed.

Benefits of Membership in a Retired Teachers Association

	Local Membership	ARTA Membership
Provides professional development and leadership opportunities	✓	✓
Offers fellowship with retired colleagues	✓	✓
Offers programming and information on topics of interest to retirees and older persons	✓	✓
Community service and volunteer opportunities	✓	✓
Is a functional and united professional organization for all retired school personnel	✓ local	✓ statewide
ARTA news and resources through a web site (www.artanow.com) and social media	✓	✓
Subscription to the INTERLINK quarterly newsletter		✓
Annual State Convention		✓
Maintains a staffed office to coordinate statewide activities and provide support to local units		✓
Group travel opportunities		✓
Member discounts and consultations—dental, vision, and other insurance products		✓
Representation at relevant committee meetings of the Arkansas State Legislature		✓
Advocates for adequate and affordable health benefits for present and future retirees		✓
Maintains cooperative relationships with the Arkansas Teacher Retirement System, AARP and other organizations to monitor mutual interests		✓
Advocates for secure and improved retirement benefits for <i>all</i> retirees		✓

Defined Contribution vs Defined Benefit Plans

Over the past three decades, private employers have shifted away from defined benefit (DB) pensions that provide employees with a steady income stream, towards a defined contribution (DC) retirement accounts—such as 401(k) plans—in which individuals manage their own investments. Since the 2008 financial crisis, public employers have faced increased pressure to make a similar change in order to cut costs.

In a report recently released by the National Institute on Retirement Security (NIRS), however, researchers found that DC retirement accounts are not inherently less costly than a pension. They maintain that DB pensions feature three key efficiencies that make them less expensive to provide a given level of retirement benefit compared to DC plans. While shifting from a DB pension to a DC plan does offer a way to reduce the investment risk borne by employers and taxpayers, this comes with an unavoidable tradeoff—either increased benefit *costs* or,

more likely, significant retirement benefit *cuts* that are larger than the savings realized by the employer. The researchers concluded that switching from a DB to a DC system saves money only if it involves substantial benefit cuts.¹

Participants in a DB pension plan are trading front-end benefits like salary for back-end benefits like stable pension payments. Changing the system now would undermine the benefits that retirees were promised and which they earned. It could also change the make-up of the incoming workforce, as an increase in salaries to compensate for the increased cost of benefits is highly unlikely.

Those who are satisfied with their present plan—such as the Arkansas Teacher Retirement System—can educate their elected officials and others about the potential risks of a DC plan to both present and future retirees and explain the financial advantages of a DB pension to both retirees and employers.

A **defined benefit** pension guarantees a retiree a monthly payment for the remainder of his or her life. The benefit is generally determined as a percentage of the retiree's final salary multiplied by the number of years of service. Like Social Security, pension payments are usually increased by annual cost-of-living adjustment (also known as a COLA) designed to keep pace with the annual inflation rate.

The advantage of a defined benefit contribution for employees is that they can predict, often years in advance, what their pension payment is likely to be. The disadvantage for employers is that they are required to pay those pension payments for as long as the retirees live.

A **defined contribution** pension plan is one that guarantees an employee that their contributions from salary and usually a matching contribution from the employer will be placed in a tax-free retirement account to grow until retirement, at which point the employee has two choices. He or she can either take money out of that retirement account as needed or use it to purchase an annuity based upon a life insurance company's projection of how long he or she is likely to live.

The advantage of a defined contribution account for employees is that they have greater ability to manage their retirement funds, but the disadvantage is that a plunge in the stock market could cripple the retirement expectations of a worker nearing retirement age. For employers, the advantage of defined contribution plans is that the long-term financial risk falls entirely on the employee.²

3

Key efficiencies of a defined benefit retirement plan

- ◆ Pool the longevity risks of large numbers of individuals to provide a stable income that won't run out in retirement. Said another way, pensions only have to save for the average life expectancy of a group of individuals. Absent a group retirement plan, individuals must save enough on their own should they be among the half of retirees who will live longer than the average life expectancy.
- ◆ Are "ageless" and therefore can perpetually maintain an optimally balanced investment portfolio. In contrast, a typical individual investor must down shift investments over time to a lower risk portfolio of cash and bonds, sacrificing higher investment returns generated from stocks.
- ◆ Achieve higher investment returns as compared to individual investors because they have lower fees and are managed by investment professionals.

1. Rhee, Ph.D., N., & (Flick) Forna, FSA, W. (2014, December 4). Still a Better Bang for the Buck: Update on the Economic Efficiencies of Pensions.
2. Magyar, M. (2014, May 27). Explainer: The Debate over Defined-Benefit vs. Defined-Contribution Pensions.

ARTA Supports Higher Education with Scholarships

The Arkansas Retired Teachers Association supports quality education at the elementary and secondary levels. We demonstrate our support through the Parsons-Burnett Scholarship Grant program, which provides funds for practicing Arkansas educators to pursue graduate studies.

ARTA gives as many scholarships as possible each year from the association's Memorial Fund. This Fund is supported by local units and individual members, who also publicize the availability of the grants to teachers and school districts.

Application forms and requirements are currently available on the ARTA web site, www.artanow.com or by calling ARTA at 501-375-2958 or toll-free at 1-800-929-0955. The application deadline is June 15, 2015.

Contributions to the fund can be made at any time. Checks should be made payable to ARTA and include a note or memo designating the Memorial Fund. They can be mailed to ARTA, 1200 South Commerce Suite 103, Little Rock, AR 72202.

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.

Christmas on the Danube

No matter what age we are, there is something about the magic of Christmas that excites us. Whether it is the smell of fresh cut trees, Christmas cookies baking with cinnamon or the sound of carols playing on the radio, we somehow find ourselves wanting to capture that magic for just a little while. Ten ARTA members left after Thanksgiving and did just that.

After an overnight flight to Vienna, Austria, we boarded the *Amadeus Brilliant* riverboat that became our home for the next six nights as we began our journey on the Danube River. The next day a city tour of Vienna, with a local guide, ended with a visit to the Schoenbrunn Palace, the summer retreat of the Habsburg dynasty, and the Christmas Market located on the palace grounds. Docking at Emmersdorf, Germany the next morning, some travelers went to the nearby town of Durnstein and visited the 900-year-old Benedictine Melk Abbey while others walked to the small village to explore the local shops. The afternoon was spent traveling through the Wachau Valley seeing castles on the hilltops and small towns all along the river.

One of the wonderful things about river boat travel is that you are close enough to the shoreline to see all the villages and towns along the way. The *Brilliant* had 124 passengers and a fantastic crew that catered to every need. We traveled through more than 20 locks on the river without ever having to wait on other river traffic. We experienced cold, cloudy weather with the crew telling us each day that we might see snow soon. (I think they were just telling us that!) On day five we arrived in the town of Passau where the Danube, Inn and Ilz rivers all come together. Flooding often occurs in Passau and in 2013 they had the second worst flooding recorded in

this 2,000-year-old fairytale city. A walking tour included a visit to St. Stephen's Cathedral, home to Europe's largest church organ. Of course, we didn't leave without visiting the Christmas Market there.

Next stop – Regensburg, one of Germany's best preserved medieval cities with nearly 1,400 historic buildings and the first stone bridge built over the Danube, a 1,400 foot long span built in the 12th century. After perusing the Christmas tree ornaments, wooden toys, cuckoo clocks and local handmade treasures, we departed for Nuremberg. After crossing the continental divide to Roth, a short bus ride brought us into Nuremberg. A local guide introduced us to historic Nuremberg; we saw the 900-year-old ramparts surrounding the city, the Imperial Castle and the Justice Palace where the War Crimes Tribunal sat in 1946. The famous Nuremberg Christmas Market, established in 1620, is undoubtedly one of the best. Visited at night, the smells of sausages cooking, warm Gluhwein (a German mulled wine), and Lebkuchen (cookies made with molasses and ginger) made you want to sample everything! After all the purchases at this market we all began to think about the weight of our baggage on the trip home and what extra surcharge might be incurred.

Alas, our last night on board the *Brilliant*. After a dress-up Captain's farewell gala we were told to be sure and put one of our shoes or boots outside the door that night for there might be a visit from Nickolaus. Sure enough, the next morning our shoes were filled with fruit, cookies and chocolate. What a great ending to the cruise part of our trip! It was time to say goodbye to the best ship's crew we could possibly have had.

Continued on page 9

Travel Opportunities

We invite ARTA members to join us for trips of a lifetime! Whenever possible, trips are escorted by an ARTA staff member. Guests are welcome but must travel with ARTA members.

Detailed itineraries and cost for each trip are available by calling the ARTA office at 501-375-2958 or on our website at www.artanow.com. 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.

If one of the following travel opportunities is on your “Bucket List”, we encourage you to book early with your deposit. Airline seats are held for groups for a limited period of time and then released back to the airline company. If you want to book a trip after the airline seats have been released, it will be booked on “space available”. Don’t miss out on your “bucket list” trip by waiting too long to secure your booking!

CURRENT TRAVEL OPPORTUNITIES

March 23-31, 2015 – Trains, Wineries & Treasures of Northern California. Experience the city of San Francisco during dinner overlooking the bay and on a highlight-packed city tour. Enjoy your journey on a splendidly restored Pullman car as you travel through picturesque Napa Valley at an unhurried pace. Enjoy the incredible beauty of one of America’s most beloved national parks, Yosemite. Glide along the pristine waters of Lake Tahoe and marvel at the inspiring scenery. Call the ARTA office for a detailed itinerary brochure, pricing and reservations.

April 26-May 4, 2015 – Rhine River Cruise. Spend six nights relaxing onboard your 4-star river cruise ship, the *MS Gérard Schmitter*. Soak up the spectacular scenery of the romantic Rhine Valley. Cruise the famous canals of Amsterdam and overnight in Strasbourg before exploring the old town and city on an included tour. Ride the “little train” through the vineyards of the Rhine Valley. Other highlights include: Volendam, Zaanse Schans, Cologne, Rüdesheim, Lorelei Rock and Heidelberg Castle. Call the ARTA office for a detailed itinerary brochure, pricing and reservations.

May 15-29, 2015 – European Tapestry. The perfect vacation for those who wish to see all major highlights of Europe. Start in Amsterdam, and enjoy a canal cruise, the only way to see the 17th-century city. In Germany, a romantic Rhine cruise to see the medieval castles, a picture stop at Heidelberg Castle, and a stop in the Black Forest, to learn all about woodcarving, have been included. Admire the Rhine Falls, the Lion Monument and Chapel Bridge in Lucerne, and the Golden Roof in Innsbruck. In Italy,

a private boat ride to St. Mark’s Square in Venice, and a highlight dinner at a local restaurant; guided visits to the Vatican Museums, Sistine Chapel, St. Peter’s Square and Basilica, the Colosseum and the Roman Forum in Rome; a lunch with local specialties and wine in Florence; see also the Leaning Tower of Pisa. Stay two nights on the French Riviera and enjoy a highlight visit to the artist town of St. Paul de Vence with the opportunity to try the traditional pastis. Ride the high-speed TGV train to Paris, where during your sightseeing tour a visit to the second floor of the Eiffel Tower, followed by dinner with local specialties awaits. You’ll see it all! **Two additional days in Paris are available.** Call the ARTA office for a detailed itinerary, pricing and reservations.

June 15-23, 2015 – Bus trip to Mackinac Island. Get ready for a journey through the beautiful coastal regions of upper Michigan. On the way enjoy a stop in the quaint town of Frankenmuth which is filled with unique German shops and the largest Christmas store in the world. Stay two nights on Mackinac Island, a National Historic Landmark. Climb aboard your horse-drawn carriage for an island tour with stops at Surrey Hills Museum and Arch Rock. In a guided tour of Mackinaw City, don’t miss the world famous fudge. Other highlights of the trip include Green Bay, Wisconsin, home of the Green Bay Packers, Chicago, and St. Louis. Call the ARTA office for a detailed itinerary, pricing and reservations.

July 1-12, 2015 – Scotland and Ireland, featuring Northern Ireland. Visit a Scottish whisky distillery and sample the “Water of Life”. Enjoy a scenic cruise on beautiful Loch Lomond. Experience the rugged natural beauty of County Donegal and Glenveagh National Park. Join in the revelry and fun during a night of traditional Irish entertainment. See also the spectacular Giant’s Causeway formed by ancient volcanic eruptions. Other highlights include: Edinburgh, Inverness, Loch Ness, Glasgow, Belfast, Titanic Experience, Derry, Ulster American Folk Park and Dublin. Call the ARTA office for a detailed itinerary brochure, pricing and reservations.

September 30-October 7, 2015 – Bus trip to Albuquerque Balloon Festival, Santa Fe, and Oklahoma City. Dazzling during the day, the spectacle of hundreds of hot air balloons is even better when they light up at dawn and dusk. See these amazing displays, plus explore early Pueblo life and the artists of Santa Fe. Founded in 1972, the Albuquerque Balloon Fiesta began with 13 balloons and has grown to more than 700 from all over the world. We will view the “mass ascension” of these specially-shaped balloons as they lift off at sunrise. Then back to Albuquerque for a thrilling ride aboard the world’s longest aerial tramway. On Sandia Peak Aerial Tramway you will be transported above the deep canyons and breathtaking terrains for an incredible view of the Rio Grande Valley. Highlights include: Indian Pueblo Cultural Center; Pecos National Park, Santa Fe tour including

Travel Opportunities

Governor's Plaza, San Miguel Mission and Loretto Chapel. Call the ARTA office for a detailed itinerary, pricing and reservations.

November 5-13, 2015 – Tropical Costa Rica. Lush forests and stunning waterfalls, exotic wildlife and endless coastlines – Costa Rica is truly a slice of paradise. Your tour begins in the colorful capital city of San Jose. After a tour of the Doka Coffee Estates, you will arrive in the Guanacaste region known for its breathtaking beauty and fine sandy beaches, to relax for a two-night stay. You won't believe your eyes as you travel into the Monteverde Cloud Forest, home to the endangered quetzal and where trees grow to heights of 100 feet. Enjoy a guided, leisurely-paced "Hanging Bridges" walking tour and learn about the cloud forest's unique ecosystem, its mammals, birds, plants and flora. Other highlights include: Lake Arenal Cruise, on the largest and most important lake

in Costa Rica; cooking demonstration; Cano Negro guided river boat trip which may include crocodiles, river otters, sloths, river turtles, exotic birds and rare butterflies; and the Zarcero National Theatre. **Early booking bonus of \$100.00 if booked six months before departure date.** Call the ARTA office for a detailed itinerary, pricing and reservations.

COMING SOON

Watch for our new travel opportunities in the summer edition of the INTERLINK. You'll want to book early for the exciting trips we are planning for 2016.

Christmas, continued

After disembarking in Nuremberg we traveled to Rothenberg, one of the most well preserved medieval walled towns in all of Germany. Rothenberg is an absolutely charming town with cobblestone streets and shops featuring Christmas treasures everywhere you look. We simply had to sample Schneeballen (famous pastry snowballs made from strips of piecrust and filled with your choice of chocolate, nuts, cinnamon, etc.). All too soon we had to leave for Würzburg and a visit to the Prince Bishop's Residence, which boasts the largest ceiling fresco in the world and to the ornate Alte Mainbrücke, the oldest bridge on the River Main.

The next morning part of the group returned to Arkansas and the remainder boarded a bus for a drive through the European countryside, destination Prague, the capital of the Czech Republic. A lunch stop along the way was in the restaurant of the famous German Pilsner Brewery. After a night's rest we woke up the next morning

to SUNSHINE! Our tour guide took us to Hradcany Castle where we watched the changing of the guard. After a visit to St. Vitus Cathedral and a walk to the Charles Bridge, we visited the last Christmas Market on our trip. Prague is such a lovely city with beautiful ornate architectural buildings surrounded by cobblestone streets.

While gazing at the astronomical clock we discovered that the wonderful aroma coming from the Christmas Market was Trdelnik, a rolled Slovak pastry cooked outside over coals and dusted with sugar and cinnamon, so we had to indulge in just one more treat.

All too soon it was time to return to Arkansas and begin to celebrate the

Christmas traditions that we each have and share in our own families. The only thing that would have made this the "perfect trip" would have been just a little bit of snow — it would have been the icing on the cake.

~Mary Huie



First Row: Hilda Burton, Rita Love, Kay Shaddock, Sharon House and Carylton Burton. Second Row: Mary Juie, Andre (crew member), Billie Warrick and Brenda Smith. Third Row: Vernelle Crews, Paul House and Greg (crew member).

Longtime ARTA Member Remembered



Mrs. Myrtle Elizabeth Larson, 100, of Gillham, Arkansas passed away at her home on Saturday, December 13, 2014. Born May 12, 1914 to Herbert Marshall and Ethel Boren McMaster near Okolona, Arkansas, she married Willie Lee Larson on September 18, 1935 and celebrated their 60th anniversary.

Myrtle moved from Okolona to Norphlet when she was 10, where her father worked in the oil fields and her mother owned a café, bakery and boarding house. She graduated at the top of her class from Norphlet in 1932 and was an outstanding athlete, playing basketball and baseball. The Rotary Club of El Dorado gave her a loan of \$300 for college. She attended Henderson State College for two years, where she excelled in classes and on the basketball court. She then returned to Norphlet, where she taught 5th grade and coached basketball.

Upon marrying, Myrtle quit teaching, but continued to employ her skills by teaching bible study courses at First Baptist and Liberty Baptist Association Churches. She taught Sunday School at First Baptist Church of Gillham until she was 92.

Working with youth was a passion. At one time a group of

25 young men, known as RA's, met at her home each week for food, fun and fellowship. As the war started, the fellows went overseas to fight. All returned but one. She was also active in her sons' school affairs, and often substituted for teachers.

Willie lost his job in 1958, so at age 44 she returned to Henderson to gain her degree and return to teaching. She taught at Parkers Chapel, Norphlet and Gillham schools. She helped many kids, encouraging them to excel in studies and in life.

In 1970, Myrtle and Willie moved to a farm near Gillham, which they turned into a showplace by clearing land, building ponds and raising cattle. They always had a large garden that was shared with all the community.

Young people were always her passion. She loved her family, her church family and most of all her Lord and Savior Jesus Christ. She had a wonderful long life and often said, "I would love to live it all over again"!

PLEASE NOTE: ARTA does not customarily include obituaries in the INTERLINK, but we will be glad to share milestones such as 100th birthdays. If you are or know an ARTA member who has turned 100, please feel free to share a photo or short biography of the birthday celebrant with us.

Welcome *New Life Members*

ARKANSAS COUNTY: Melvin A. Bryant; **BENTON COUNTY:** Donna J. Rush; **BOONE COUNTY:** Carlene V. Morris; **CARROLL COUNTY:** Linda C. Summers; **CHICOT COUNTY:** Steve D. Fleming; **CRAIGHEAD COUNTY:** Debra Jan Ellis; **CRAWFORD COUNTY:** Martha S. Cochenour and Robert M. Cochenour; **CRITTENDEN COUNTY:** Christine Shoemake and Rebecca F. Sutton; **DESHA COUNTY:** Joann C. Adams and Paula F. Crose; **FAULKNER COUNTY:** Janette O. Paul; **FRANKLIN COUNTY:** Linda J. Smith; **GARLAND COUNTY:** Sandra L. Luman; **GREENE COUNTY:** Karen A. Batton; **JACKSON COUNTY:** Beverly M. McGaughey; **JEFFERSON COUNTY:** Ferdinanda Shepherd; **LOGAN COUNTY:** Ardath G. Strobel; **LONOKE COUNTY:** Dr. Velma Jean Jones, Dr. Martha A. Marshall and Bonnie G. Moody; **MARION COUNTY:** Everett G. Middleton; **MISSISSIPPI COUNTY:** Vera Mae Lucas; **PERRY COUNTY:** Debra L. Morse; **PHILLIPS COUNTY:** Joann Ashwood, Spencer Ann Mansfield, Willie C. Marshall, Clausey B. Myton and Minnie Jane Thomas; **POLK COUNTY:** Margaret Ann Furr; **POPE COUNTY:** Mitzi E. Kelley and Janice L. Lewis; **PULASKI COUNTY:** Carolyn R. Briggs, Phyllis Caruth, Sue Joyce, Vickye Y. Mitchell, Dorothy I. Myers and Velma Joy Williams; **SALINE COUNTY:** Gina L. Holstead; **SEBASTIAN COUNTY:** Jean Ann Sadler; **SHARP COUNTY:** Danny G. Murphy; **ST. FRANCIS COUNTY:** Lola M. Chalmers and Evelyn F. Turner; **STONE COUNTY:** Kathy C. Rushing; **UNION COUNTY:** Lavella N. Dornan, Rebeca F. Glasgow, Bettie L. Kemp, Patricia S. Lockhart and Kaye S. Wells; **WHITE COUNTY:** Judy D. Alexander and Glenda J. Horton; **OUT-OF-STATE:** Nelda C. Doyal.

Memorials and Donations

November, December, January

Thanks to the thoughtfulness and generosity of individuals and local units, \$420 in memorials and honorariums were mailed to ARTA in the last three month period. An additional \$25.50, over and above the regular monthly dues contributed by Continuing Members, brings the total to \$445.50. Your gifts to ARTA, for whatever reason, are a meaningful and substantive part of the our budget and are greatly appreciated.

Arkansas County RTA: in memory of Gertie Sanders; **Clark County RTA:** in memory of Katie Holt; **Cross County RTA:** in memory of Rose Cefalu and Sidney Kennedy; **Drew County RTA:** in memory of Dr. Curtis Merrell; **Grant County RTA:** in memory of Charles Robinette and in honor of ARTA's 75th Anniversary; **Little Rock Retired Teachers:** in memory of Charlsie Brown and

Donny Gatlin; **Scott County RTA:** in memory of Mildred Laird; **Union County RTA:** in memory of Sarah Beth Kinard; **Van Buren County RTA:** in memory of L.D. Parish and Donna R. Smith; **Woodruff County RTA:** in memory of Mary Elizabeth King; **Darrel & Earline Way:** in memory of Charlsie Brown and Clayton Castleman.

In Memoriam

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

ASHLEY COUNTY: Peggy L. Beard and Treva J. Phillips; **BAXTER COUNTY:** Anna K. Jarman; **BENTON COUNTY:** Kenneth R. Burwell, Hazel J. Evans, Randi J. Hutchison-Kelso; Mildred D. Laird, Robert R. Neely, Carolyn P. Scott, Una L. Shelton, Vicki S. Smith and Emma M. Tiffin; **BOONE COUNTY:** Patricia F. Reddell and Francis E. Roomsburg; **BRADLEY COUNTY:** Lucy H. Taylor; **CHICOT COUNTY:** Jewell Williamson; **CLARK COUNTY:** Geraldine M. Golden, Evelyn M. Griffin, Kenneth B. Helms, Katie M. Holt, Alice L. McFarlin and Doris H. Sutor; **CLAY COUNTY:** Mildred Besserman and Betty A. Hancock; **CLEBURNE COUNTY:** Jerry E. Long; **CONWAY COUNTY:** Willie M. Bryant and Earnestine Raney; **CRAIGHEAD COUNTY:** Mary E. Austin, Lucy B. Brown, Martha S. Cobb, Richard O. Griffin, Martha A. Higgins, Lanelle J. Horton and Amos B. Rougeau; **CRAWFORD COUNTY:** Phyllis A. Bloodworth, Schawn D. Brown, Uthana M. Brown, Francis A. Carter, Linda M. Keeton, Sharon L. Miller, Jacqueline M. Ridling and Melba V. Squires; **CRITTENDEN COUNTY:** Ruby W. Butts, William L. Digby, Barney L. Kyzar Sr., James A. Lancaster, Willie Lewis, James R. Naylor, Alta H. Sills and Jack Stepp; **DESHA COUNTY:** Rita Brown, Thomas J. Knight and Ruby C. Lee; **DREW COUNTY:** Curtis H. Merrell; **FAULKNER COUNTY:** Jimmy M. Allen, Betty M. Anderson, Tommie Sue Anthony, Glenna Avriett, Jean B. Bell, Jeanette V. Bell, Jereldine Dedrick, Shirley Fetherolf, Jenny M. McKinney, Sandra K. Rogoff, Billie B. Wells and Melba J. Wren; **FRANKLIN COUNTY:** Robert D. Canady; **GARLAND COUNTY:** Mamie R. Abernathy, Betty J. Burroughs, Alice K. Collier, John L. Doster, Mary L. McKinley, Teresa L. Reyes, Debbie A. Rushing, Patricia A. Smith and Neomia Wiley; **GRANT COUNTY:** Mildred M. Kalanick; **GREENE COUNTY:** Lynn W. Cline; **HEMPSTEAD COUNTY:** Earl D. Downs and Nancy C. Tommey; **HOT SPRING COUNTY:** Hazel G. Riggs and Elaine L. Watson; **HOWARD COUNTY:** Inell V. Ellis, James M. Hartness and Sarah M. Lay; **INDEPENDENCE COUNTY:** Jimmy R. Wyatt; **JEFFERSON COUNTY:** Barbara A. Calhoun, John W. Craig, Brenda J. Cuba, Robert J. Hall, Alfreda J. Hill, Verneice W. Lowery, Katherine L. Powell, Willie L. Rich, Mary E. Roberts, Gertie L. Sanders and Silver T. Smith; **JOHNSON COUNTY:** Opal L. Moore and Mary M. Williams; **LAFAYETTE COUNTY:** Dorothy R. Smith; **LAWRENCE COUNTY:** Jerry W. Morgan; **LINCOLN COUNTY:** Ruby J. Suell; **LITTLE RIVER COUNTY:** Nannie L. Bush and Clayton N. Castleman; **LOGAN COUNTY:** Linda B. McGehee; **LONOKE COUNTY:** Nancy A. Brown, Bonnie S. Fletcher, Mary E. Lockard, Robert W. Martin, Glen A. McDaniel, William

Roberts and Ruth S. Woods; **MADISON COUNTY:** Teresa A. Simpson; **MARION COUNTY:** Olaf D. Johnson and Barbara J. Wagner; **MILLER COUNTY:** Clarice R. Keith and Sarah B. Kinard; **MISSISSIPPI COUNTY:** Doris S. McDaniel, Myrtle D. Thomas and Carla R. Wells; **MONTGOMERY COUNTY:** Gilda G. Bates; **OUACHITA COUNTY:** Robert H. Wilson; **PHILLIPS COUNTY:** Elizabeth A. Schubach and Stella R. Sharp; **POINSETT COUNTY:** Elodie D. Bingham; **POLK COUNTY:** James R. Wilson; **POPE COUNTY:** Ila C. Cains, Ola F. Condley, Kay Dodson, Bonnie A. Julian, Bergie C. Scheible and Bertha J. Taylor; **PRAIRIE COUNTY:** Janice DeVore and Delcie M. Rollosson; **PULASKI COUNTY:** Joy C. Baker, Sophia M. Beverley, Helen M. Bowie, Charlsie A. Brown, Peggy N. Bryeans, Helen B. Burns, Donna S. Byrd, Marcy A. Cates, Mildred A. Cornell, Robbie L. Cotton, Cleda C. Crowder, Thalia Curtis, Peggy L. Daniels, Thelma P. Douglas, Doris J. Downey, Ruth M. Fletcher, Donny R. Gatlin, Marsha L. Glover, Joseph A. Greise, Lanell B. Haney, Opal W. Harper, Willye G. Holcomb, Betty L. Huckabee, Mary G. Johnson, James L. Jones, Bobbye E. Joyner, Joanie L. King, Tommy Matthews, Dorothy L. McKnight, Jean F. Pate, Walter E. Rowe, Jacquelyn B. Spann, Brenda J. Stuckey, Cherry L. Tanner, Warren H. Thompson, Joe C. Walker Jr., Alice H. Walters, Monroe Watson, Ernestine Williams, Willie Woodley and Cinda K. Yelvington; **RANDOLPH COUNTY:** Phyllis A. Farley and Betty J. Smith; **SALINE COUNTY:** Wilbur L. Cothran, Verna D. Huddleston, Thomas A. Robertson Jr., Robert M. Taylor and Doris B. Weise; **SCOTT COUNTY:** Elbert A. Sikes; **SEARCY COUNTY:** Baxter K. Roten and Rosa M. Williams; **SEBASTIAN COUNTY:** Janice P. Allen, Ella M. Byers, Margaret K. Cowan, John W. Mayner and Marcel L. Soucy; **SEVIER COUNTY:** Helen S. Davis, Myrtle E. Larson and Bernice B. Regnier; **SHARP COUNTY:** Pat C. Taylor; **ST. FRANCIS COUNTY:** Evelyn K. Dunn, Curtis E. Motley and Christine Waters; **STONE COUNTY:** Gladys J. Barnes and Nancy J. Rainbolt; **UNION COUNTY:** Levi G. Davis, Joy J. Daymon and Melba E. Major; **WASHINGTON COUNTY:** Susan M. Eads, Norma J. Graham, Don W. Helms, Jewell D. McAtee and Marilyn M. Yoder; **WHITE COUNTY:** Thurman J. Barker, Opal L. Boggs and Richard L. Gray; **YELL COUNTY:** Clifford Payne; **OUT-OF-STATE:** Marie Austin, Jon J. Barbarotto, Retha M. Barker, Barbara T. Bragg, Helen G. Chambers, Blanche V. Graddy, Lloyd Henson, Bernice S. Reid, Beverly Richards, Joycestine Robertson, Virginia W. Rohey, Ervin R. Sigler, Edna C. Sowder, Glenda T. Tiner, Adrian P. Vanasse and George D. Williams.



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

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We look forward to seeing you at the
Area Spring Conferences

~ Donna, Mary & Tammy

Dates to Remember:

April 24, 2015	INTERLINK submissions due
May 2015	Area Spring Conferences
June 15, 2015	Unit Reports due
June 15, 2015	PB Grant Applications due
June 30, 2015	ATRS Cash Buy Out ends
Sept 22, 2015	ARTA State Convention

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

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

Name _____
Signature _____
Address _____
City/State/Zip _____
County _____
Social Security Number _____
Date _____
Email _____

DIRECT PAYMENT (2) _____ Annual Membership (\$28 check enclosed)
(4) _____ Life Membership (One-time \$240 check enclosed)

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)

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.

Arkansas Retired Teachers Association Membership Form