



INTERLINK

ARKANSAS RETIRED TEACHERS ASSOCIATION

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SAVE the DATE

Annual

State Convention

September 22, 2015

Benton Event Center

Benton, AR

See page 4
for reservation form
or www.artanow.com for
convention details



Find us on
Facebook

ARTA Celebrates 75 Years

The Arkansas Retired Teachers Association marked its 75th anniversary this year. If you are new to ARTA, or if it's been awhile since you have looked closely at what ARTA does, please read on for some of the highlights from the past and the plans for the future.

Seventy Five Years Ago

ARTA was organized in 1939. It began with a small group of retired teachers from Central Arkansas who met to discuss what they could do to improve the economic welfare of their colleagues. Over the years, they would advocate for increased retirement benefits, affordable housing for retired teachers, and more attention to the general needs and concerns of retirees around the state.

Fifty Years Ago

In 1963, ARTA began promoting the establishment of local RTA units for the purpose of fellowship and service at the local level. By 1974, 53 such units had been chartered. Today, ARTA includes 66 local units around the state. Members in these units enjoy keeping in touch with their peers through a variety of informative programs and community service projects.

For information about active local units,

including meeting times and contact information, visit our web site, www.artanow.com.

Twenty Five Years Ago

In 1990, ARTA membership dues were \$10 annually and \$100 for a lifetime membership. Dues are currently \$28 annually or \$240 for a lifetime membership. Continuing members may elect to have \$2 deducted from their monthly retirement checks. Whatever option is chosen, ARTA provides a great value for a small investment.

Twenty Years Ago

In 1995, ARTA awarded two scholarships for practicing educators to further their graduate studies. Since then, a total of \$107,700 in scholarships have been awarded, with plans to offer more this year.

Applications for current scholarships will be accepted until June 15, 2015. More information is available on our website or by contacting the ARTA office at 501-375-2958.

Scholarships are funded by contributions to the ARTA Memorial Fund. Contributions of any amount can be made at any time by or on behalf of ARTA members.

Ten Years Ago

Continued on page 5



COLA to be Applied in July

If you are eligible for the annual 3% cost-of-living adjustment (COLA) from ATRS, it will be applied to your July benefit payment. You should notice it on the payment you receive

at the beginning of **August** (not July).

For a look at how the COLA raise has affected benefit payments over the years, refer to page 5.

Message from the *President*

Full Circle

Well, I have almost come full circle. Since becoming ARTA president last July, I have traveled throughout the state attending local unit meetings and the spring conferences. I have said it before, and I will say it again, Arkansas is a beautiful state and has wonderful people.

I would be remiss if I did not thank three very special people for helping make my job as president so much easier. Donna Morey, our executive director, has been there for me when I needed advice. Believe me, she works tirelessly to promote the Arkansas Retired Teachers Association. Mary Huie and Tammy Gray have also been a tremendous help. We are so blessed to have them on our ARTA team!

One of our major goals is to continually increase our membership. As I turn the reins over to the new president, rest assured that this will be the emphasis going forward. Dr. Ella Walker Rolfe, president-elect, has been instrumental in promoting an enlargement campaign for ARTA. She is to be commended for her tireless efforts.

I want to extend a special thanks to the ARTA Board for their faithfulness in serving in this capacity. It was reassuring to know that I could contact any board member when I needed advice. Paulette Parker, ARTA secretary, received numerous calls to check minutes from previous meetings and to answer other questions.

Last, but not least, I want to thank some very special people for their support this past year—the Jefferson County Retired Teachers Association. I know I am partial, but we have a super group. If I had one wish regarding membership in our local units throughout the state of Arkansas, it would be that *every* county had the enthusiasm that is shown in the JCRTA. We need a voice and the same enthusiasm for retired educators in *all* 75 counties.

It has truly been an honor to serve as ARTA president. One final thought: A favorite quote of mine by an unknown author, “As I stumble through life, help me create more laughter than tears, dispense more happiness than gloom, spread more cheer than despair”.

Sincerely,

Toni Bradford



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.

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@artrs.gov
www.artrs.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
matt@matthughesinsurance.com
2000 West Main Street
Russellville, AR 72801

Delta Dental Insurance
501-988-2726
www.deltadentalar.com



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Dr. Ella Walker-Rolfe President-Elect
Gary Cunningham Vice President
Paulette Parker Secretary
Donna Morey Executive Director
Mary Huie Office/Travel Manager
Tammy Gray Communications

Message from the *Executive Director*

Building the Team

It is already June of 2015! For those of you who have decided to retire from Arkansas' public schools—congratulations. I hope that you will choose to become a member of the Arkansas Retired Teachers Association.

The organization began in 1939 for public school personnel. As the first sentence on our webpage, www.ARTAnow.com states, "The Arkansas Retired Teachers Association (ARTA) is an independent, non-profit organization dedicated to protecting and improving the professional, personal, social and economic welfare of retired school employees. Membership is open to all retired school personnel". ARTA serves as the representative for all retired public school employees, attending and monitoring the Arkansas Teacher Retirement System meetings, Employee Benefits Division Board and sub-committee meetings (EBD is the agency that administers the PSE Health Insurance Program), meetings at the Arkansas Legislature for the Joint Retirement Committee and other meetings that may affect your pension and benefits from the state.

The good news from the 90th General Assembly for public school retirees is that there were no bills passed that would harm the current ATRS retirees. There were many bills passed that could harm public schools and their employees in the future. One of the purposes of ARTA is to maintain an active interest in Arkansas public schools. We all must do what we can to support our local public schools to provide for a better Arkansas.

Six Area Spring Conferences were held around the state in late April and early May. It is always great to see our members from the different local units at the area meetings. I referenced a favorite author of mine, Michael Lewis, who has written many

books about the global economy as well as, Moneyball: The Art of Winning an Unfair Game and The Blindside: The Evolution of a Game. Many of you have enjoyed those two as movies.



In Moneyball, the crux of the story is how to build a winning baseball team with the smallest amount of money to pay the players. The Oakland Athletics had to find a different way to win with a low budget. They used a computer statistics program to choose their roster. They found that it did not matter *how* a player gets on base, but *that* a player has to get on base to score runs. To win games, more players have to step up to the plate and take some pitches in order to get on base and hopefully to score. How the

player gets on base does not matter. The players may hit the ball, walk on from the pitch count, bunt or get hit by a pitch.

It is the same way with ARTA—we need every retired public school employee to be

on Team ARTA! It is the only way that we can continue to win great pension and benefits for all public school retirees.

This issue of the Interlink was mailed to all persons who receive pension checks from ATRS. The individuals who are not ARTA members will have "Complementary Copy" stamped on their copy. Please step up to the plate and join Team ARTA.

For those 12,100 people who are already members, thank you for supporting ARTA and the work we do to protect your benefits.

Play Ball!

Donna Morey

"If you challenge the conventional wisdom, you will find ways to do things much better than they are currently done."

— Michael Lewis,
Moneyball (Movie Tie-in Edition)

PLEASE TAKE A BRIEF SURVEY

ARTA is currently conducting various surveys to determine how we can best meet the needs and interests of those we serve. Surveys may be completed by members and non-members alike. The links to the surveys are accessible on the front page of the ARTA website, www.artanow.com.

Annual State Convention September 22, 2015

The 2015 Annual ARTA State Convention will be held on September 22, 2015. All ARTA members are invited to attend the event, which will be held at the Benton event Center, 17322 I-30 in Benton, Arkansas.

The meeting will open for registration at 9:00 a.m. The business session will convene at 10:00 a.m., followed by a selection of breakout sessions on various topics.

The convention luncheon will follow at 12:30. Participants must have a ticket or a reservation to attend the luncheon. Reservations can be made by mailing the form below or by calling the ARTA office at 501-375-2958 or 1-888-929-0955.

More program details will be included in the next issue of the Interlink and will also be added to the ARTA web site, www.artanow.com.

ARTA State Convention

Tuesday, September 22, 2015

Benton Event Center

Hickory Square Shopping Center, 17322 I-30 in Benton

Mail your reservation before September 11, 2015 to:

ARTA, 1200 Commerce Street Suite 103
Little Rock, AR 72202

NO TICKETS WILL BE SOLD ON THE DAY OF THE CONVENTION

_____ ticket(s) reserved \$25 each
(includes refreshments & luncheon)

_____ I have enclosed a check with a stamped, self-addressed envelope to have my tickets sent to me in advance.

Name (s) _____
Address _____
City/County/Zip _____ Phone _____
Email _____



CCRTA Awards Scholarship to Local High School Student

Each April the Craighead County Retired Teachers Association gives a \$1000 scholarship to a worthy student from our county who plans on majoring in education. This is an endowed scholarship that has come about under the leadership of the Scholarship Chair, Bettye Gipson.

The recipient this year was Peyton Milligan (center), a senior at Buffalo Island Central. He is the son of Jerry and Tina Milligan of Leachville.

Presenting the scholarship are Mary Ann Hodges (left) CCRTA president, and Mary Nell Masterson, CCRTA Scholarship Committee member. A large group of members were in attendance for this meeting.

75 Years of ARTA, *cont...*

In 2005, ARTA offered two travel trips for members. Since then, the travel program has become a regular offering. It was developed to offer a safe, fun, affordable way for members to enjoy travel in retirement.

For a complete list of current travel opportunities, see Travel Opportunities, pages 8 and 9.

One Year Ago

ARTA had 11,766 members in June of last year. We reached 12,000 early in 2015 and continue with modest growth.

The Arkansas Teacher Retirement System projects the number of retirees to surpass 44,000 this year, further increasing the number of people eligible for ARTA membership.

To accommodate what we hope will be a substantial increase in membership, ARTA has streamlined our administration and communication. For example, we have added an email subscription service. This allows us to communicate quickly and efficiently with a large group of people, especially as more people indicate this as their preferred form of communication. To subscribe, complete a request on our web site, www.artanow.com.

We have also created a Facebook page, where we share photos and news from members, local units, travelers on ARTA trips, and much more. Please find and like us if you haven't already done so.

Today

While membership has grown, benefits have changed, and programs have been added, the core mission of ARTA remains the same—to **protect and improve the professional, personal, social and economic welfare of all retired school employees**.

Put another way, **all** retired school employees benefit from the work of ARTA.

For the past year, we have acknowledged the work of those early members who laid the foundation for ARTA. We will always appreciate our current members, whose support is invaluable in carrying out the work of ARTA. And we will continue to encourage all retired school employees to join our efforts to maintain the benefits of both current and future retirees.

If you are not sure of your ARTA membership status, refer to the back of this newsletter. If your mailing label includes the word "COMPLIMENTARY", you are not currently a member, but are invited to join.

If your copy does not include the word "COMPLIMENTARY", then you are currently a member of

ARTA. If you are an annual member, you will receive a separate renewal notice. If you are a life or continuing member, we thank you for your support.

Finally, whether you are a member or not, please take a few minutes to complete one of the surveys mentioned on page 3. We are eager to learn more about the needs and concerns of all retired school employees so that we can continue to serve you well in the years to come.

The COLA Benefit

Using a beginning benefit of \$2,000 as an example, this chart shows how your annual cost-of-living adjustment has resulted in a "retirement raise".

ARTA supported this raise, and continues to advocate for an ad hoc increase for those who retired many years ago with a low base salary.

July 2000 Beginning Benefit	2,000.00
July 2001 Raise	
Ad Hoc Raise 1.2% x July 2000 Benefit	24.00
New 7/1/01 Base	2024.00
3% COLA x 7/1/2001 Base	60.72
July 2001 Benefit	2084.72
July 2002-2008 (Simple COLA)	
3% COLA x 7/1/2001 Base	60.72
July 2002 Benefit	2145.44
July 2003 Benefit	2206.16
July 2004 Benefit	2266.88
July 2005 Benefit	2327.60
July 2006 Benefit	2388.32
July 2007 Benefit	2449.04
July 2008 Benefit	2509.76
July 2009 Raise (Compound COLA)	
Ad Hoc Raise 3% x July 2008 Benefit	75.29
New 7/1/09 Base	2585.05
July 2009 Benefit	2585.05
July 2010-2015 (Simple COLA)	
3% COLA x 7/1/09 Base	77.55
July 2010 Benefit	2662.60
July 2011 Benefit	2740.16
July 2012 Benefit	2817.71
July 2013 Benefit	2895.26
July 2014 Benefit	2972.81
July 2015 Benefit	3050.36

Time for a Retirement Checkup



Manage Your Debt

Retirement often means being on a fixed income, so the more you can reduce your fixed expenses, the more you will have left for variables.

- Retire or consolidate debt as much as possible.
- Pay off or refinance a home mortgage if it is feasible, or consider downsizing.
- Consider other monthly payments you can reduce or eliminate, such as a car payment.



Plan Ahead for Medical Expenses

- Evaluate your health and take care of any outstanding medical issues while you're still covered by your employer's healthcare coverage.
- Spend down your health savings account.
- Research the options available to you as a new retiree, part-time employee, as you reach Medicare eligibility, etc.
- Determine which supplemental coverage you will have or need for vision, dental, hearing, prescriptions, etc.
- Consider obtaining long-term care insurance if you do not already have it.



Make Plans

Your children may be expecting a fulltime sitter, but you also need to plan for the social and mental aspects of retirement.

- Will you work part-time? Start a business?
- What volunteer opportunities are available?
- What social clubs or hobbies do you enjoy?
- What classes or workshops interest you?
- How will you stay active?
- Will your spouse be retired at the same time?

Resources

Refer to the inside cover of this publication for the phone numbers, email addresses and web sites of some of the organizations you will need to contact as you prepare for or evaluate your retirement.

You can also refer to the Resources—Helpful Links section of the ARTA web site, www.artanow.com, for additional information.

Whether you are already retired or planning ahead, it pays to take a regular look at the state of your retirement years. Some things to consider:



Build an Emergency Fund

Once the paychecks stop coming, the bills will continue to arrive. So will the emergency expenses, such as a new appliance or a large medical bill.

A good rule of thumb is to have a cash reserve large enough to cover three to six months of household expenses.



Reevaluate Your Insurance Coverage

Your insurance needs change as you age and as your personal, financial and career situations change.

- Ask for your auto insurance to be recalculated if you will be driving less once you stop working. Taking a drivers course for older citizens may also reduce your premiums.
- Consider whether you still need life insurance.
- Consider purchasing funeral insurance.



Be Prepared/ Stay Informed

Older citizens are a target demographic for both marketers and scams. Remember that just because you are a target doesn't mean you have to be a victim.

- Get referrals for products and services from trustworthy sources.
- Take advantage of discounts and memberships available to you as an older citizen.
- Join ARTA to become part of an organization dedicated to protecting your pension, advocating for your health and other benefits, and keeping you up-to-date on topics of interest or concern.



Talk to Your Family

Retirement is a good time to make plans for your family in your absence.

- Do you have a will?
- Do you have a funeral plan?
- Is the beneficiary information up-to-date on your life insurance policies, death benefit plans, etc.?

We invite ARTA members and their families to join us for fun and exciting 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.

Book early to ensure your airspace and receive a price reduction. **Reservations made after the seat reduction date are based upon availability.** Deposits are required and are refundable until final payment deadline with trip cancellation waiver plan.

REMAINING TRAVEL FOR 2015

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 Governor’s Plaza, San Miguel Mission and Loretto Chapel. **Call the ARTA office to book this trip—only a few spaces remain.**

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. Call the ARTA office for a detailed itinerary, pricing and reservations.

NEW TRAVEL FOR 2016

February 13-22, 2016 – Peru: Ancient Land of Mysteries. Fantastic archeological treasures set amidst the soaring Andean peaks — this can only be Peru. Travel to Machu Picchu aboard the famed Vistadome train. Spend a night at the base of this “Lost City of the Incas” in a luxury hotel and enjoy an exclusive culinary demonstration. Explore Andean art forms and the local way of life from ancient times through present day during your stay in the Sacred Valley. Immerse yourself in Cuzco, a city that blends Inca and Spanish colonial influences. Meet the indigenous Uros people of the floating islands on Lake Titicaca. Discover the exquisite Peruvian cuisine that combines diverse native ingredients and indigenous dishes with international culinary influences. Discover Lima’s colonial heritage and see why the “City of Kings” is a UNESCO World Heritage Site. An optional five-day, four-night Peruvian Amazon Post Tour extension is available. Book before the seat reduction date of **August 6, 2015** and save \$200 per person. Call the ARTA office for detailed itinerary, pricing and reservations.

February 19-28, 2016 – Hawaii by Land & Sea. Back by popular request! Enjoy the best of both worlds as you explore Hawaii by land and sea. This fabulous travel experience features a seven-night NCL cruise to Kauai, Maui and the Big Island. Don’t miss your very own corner of paradise when your ships docks for two days on each island. During this time a wide array of optional on- and off-board excursions are open to you. Before and after your cruise you’ll enjoy the up-close experiences only guided travel can provide. Relax at a luxurious hotel in Waikiki. “Remember Pearl Harbor” as you visit the USS Arizona Memorial. Travel to the famed North Shore to watch the waves roll in. Book before **August 12, 2015** and save \$100 per person. Call the ARTA office for detailed itinerary, pricing and reservations.

March 15-24, 2016 – Discover Tuscany. The rolling hills of Tuscany are home to sprawling vineyards, charming medieval hill towns and enchanting cities steeped in history, culture and legend. Discover them for yourself on this relaxing sojourn into the Italian countryside. Visit Rome, Assisi and San Gimignano. Savor a six-night stay in Montecatini Terme, the famous resort and spa town. Enjoy free time to explore the cultural treasures of Florence, including Michelangelo’s “David.” Discover the charming town of Lucca, Italy’s best-kept secret. Learn about the heroic deeds of WWII at remains of the Gothic Line and visit the Museum of Liberation. Enjoy fabulous local wines and the region’s famous

Travel Opportunities

cuisine. This is Tuscany as you always imagined it. Book before **September 9, 2015** and save \$200 per person. Call the ARTA office for detailed itinerary, pricing and reservations.

May 23-31, 2016 – Canyon Country. A journey through Canyon Country brings you into a colorful world of stunning southwestern vistas and the unique topography of three national parks: Zion, Bryce and the Grand Canyon. Delve into the region's Native American history during a chat with a local tribe member. Take time to shop in Sedona's marketplace and travel through Kaibab National Forest. Spend a night on the South Rim of the Magnificent Grand Canyon. Luxuriate at the Lake Powell Resort for two nights. Personalize your tour by choosing to either take in the stark beauty of Monument Valley on a narrated jeep ride or take a cruise through the canyons for a different perspective on the spectacular scenery. Then it's off to the neon-lit spectacle of Las Vegas. Book before **November 16, 2015** and save \$100 per person. Call the ARTA office for detailed itinerary, pricing and reservations.

June, 2016 – Bus Trip to be determined.

September, 2016 – Alaskan Cruise. Travel dates to be determined. Relax for seven nights and enjoy the epic Alaskan scenery from aboard one of Princess Cruise Lines' lovely ships. Cruise through northern splendor, including the Inside Passage and Glacier Bay. Enjoy four nights at stunning Princess lodges and hotels. Travel deep into Denali National Park for the best opportunities to view the region's wildlife. Ride a luxury domed rail to Whittier and view incredible landscapes from glass-ceilinged railcars and open-aired observation platforms as guides provide expert commentary. Explore Alaska's gorgeous capital, Juneau. Visit Ketchikan, the "Salmon Capital of the World." Enjoy lively entertainment and a hearty feast at the Music of Denali Dinner Theater. Explore vibrant Vancouver. Call the ARTA office for dates, detailed itinerary, pricing and reservations.

October 8-16, 2016 – Magical Rhine and Moselle. Set sail on a cruise along the Rhine and Moselle rivers that will take you to Netherlands, Germany and France. Sit back and relax in your outside stateroom, and enjoy the luxury of unlimited wine or beer with every dinner and daily onboard musical performances. Join a local expert for a tour of Amsterdam highlighting the

city's centuries-old canal system and famous 16th-century row houses stacked side-by-side. This cruise will bring you by charming panoramas while you get to know the interesting culture and deep history of the region. Spend time in Speyer, one of Germany's oldest cities. Pause in Rudesheim, to explore the famous Siegfried's Mechanisches Musikkabinett (or Music Museum). Tour the 2,000-year-old city of Koblenz. Your stop in Cologne features a guided walking tour of the city's old town and Cologne

Cathedral. Spend the afternoon in Bernkasel and sip wine in one of the famous cellars. Enjoy a guided tour of the world famous Strassbourg old town. **Because river cruise trips fill up very quickly, this trip has an early seat reduction date of November 2, 2015.** Book before that date and save \$200 per person. Call the ARTA office for detailed itinerary, pricing and reservations.

A Taste of the South Pacific — January 2015

From dancing with the Aborigines and Fijians, watching alligators, petting a panda, touring the Sydney Opera House, to eating kangaroo steak, the Australia/Fiji trip was spectacular. There were only four Arkansas retired teachers – Joan, Marian, Debbie, and Judy. However, we met many interesting people from California to Michigan. Collette put together a wonderful package. Our tour director, Karen, was organized, dedicated, friendly, and terrific. This can now be marked off the bucket list.

~ *Judith Mayfield*

November, 2016 – Bus Trip to be determined.

December, 2016 – Spotlight on New York Holiday. Travel dates to be determined. Experience the best of "the Big Apple" in this spectacular five-day vacation. From Little Italy to Greenwich Village, New York City is a destination even the most seasoned traveler can enjoy. Spend four nights in the heart of Midtown close to Central Park and Times Square. Take your seat and watch the curtain rise for two exciting Broadway Shows. Ferry to the Statue of Liberty and Ellis Island. See the Empire State Building and the United Nations. Explore The Metropolitan Museum of Art's two million works. Enjoy plenty of free time to shop and explore this fabulous city on your own. Get ready to "start spreading the news!" Exact dates will be available soon. Call the ARTA office for detailed itinerary, pricing and reservations.

Trains, Wineries and Treasures of Northern California – March 23, 2015

"Thank you" for such a pleasant and wonderful trip. The tour guide Ann and others were so knowledgeable about the areas of California we went around. The hotels were great, the food was super and the others (teachers and people) were the nicest, sweetest I've ever met. Thank you for a wonderful time. Hope to go again on another.

~ *Sherry and Ron Tiffie*

Photo, page 11

In Memoriam “These immortal dead who live again in minds made better by their presence”

ASHLEY COUNTY: Nancy L. Hayes; **BENTON COUNTY:** Gene W. Huenefeld, Mary N. Kaylor, Karen A. Lamb, Betty C. Scates and Patsy R. Vaught; **BOONE COUNTY:** Kathy L. Dooley, Betty J. Hankins, Nancy C. Johnson and Agnes McNutt; **BRADLEY COUNTY:** Robert O. Hardy; **CARROLL COUNTY:** Silas E. Brewer and John P. Clancy; **CHICOT COUNTY:** Constance R. New and Grover L. Smith; **CLARK COUNTY:** Margaret McLaughlin; **CLAY COUNTY:** Jim Austin and David L. Ricker Sr.; **CLEBURNE COUNTY:** Dean T. Stark; **CONWAY COUNTY:** Mabel E. Robertson; **CRAIGHEAD COUNTY:** Helen R. Dover, Helen F. Hankins, Mary J. Houston, Rose M. Miller and Ella K. Pierce; **CRAWFORD COUNTY:** Patricia A. Benham, James L. Cooper, Bonnie J. Holmes, Ben Peevy and Betty L. Speaks; **CRITTENDEN COUNTY:** Cheryl D. Cox, Adlea L. Hardin, Bobbie A. Kilpatrick and Bryan W. Speed; **CROSS COUNTY:** Juanita J. Rice; **FAULKNER COUNTY:** Betty C. Beasley, Jean E. Czemerynski, Barbara L. Isom, Winna R. Lefler, Betty J. Webb and Helen T. Williams; **FRANKLIN COUNTY:** Marilyn E. Bramlett and Shirley A. Burton; **FULTON COUNTY:** Royce O. Greene; **GARLAND COUNTY:** Helen M. Berky, George Caristianos, Dean P. Friend, Odessa S. Long, John H. Lovell, Dorothy M. Miller, Patricia A. Moore, Joseph H. Pompeo, Aneta P. Rankin, George A. Robinson and Barbara G. Terry; **GREENE COUNTY:** Sharon K. Clark, Kayla S. Erwin and Sandra G. Stephens; **HEMPSTEAD COUNTY:** Lucille B. Powell and Tomye E. Power; **HOWARD COUNTY:** Edwina H. Romine; **INDEPENDENCE COUNTY:** Juanita F. Vanhorn; **IZARD COUNTY:** Loye V. Mason; **JEFFERSON COUNTY:** Yvonne S. Hathcock, Jerry L. Jackson, Frances M. Johnson, Gladys M. McGee and A.C. Pennington; **JOHNSON COUNTY:** Irene W. Graves and William E. Hayes Jr.; **LAFAYETTE COUNTY:** Betty J. Drake and Barbara A. Martin; **LAWRENCE COUNTY:** Doris M. Lewis; **LEE COUNTY:** Stella Burnett; **LINCOLN COUNTY:** William V. Glover; **LONOKE COUNTY:** Jeanette Boyles, Wilma J. Cherry, Leann V. Hanshaw, Charlotte A. Johnson, Joseph M. Walton and Robert B. Wright; **MADISON COUNTY:** Nathalene Springston; **MILLER COUNTY:** Herbert L. Caudle Sr. and M.J. Cross; **MISSISSIPPI COUNTY:** Patricia A. McGrain; **MONROE COUNTY:** Wilton M. Story and Erma H. Vance; **MONTGOMERY COUNTY:** A.L. Banta; **PERRY COUNTY:** Kenneth A. Kiersey and Meverree Moore; **PHILLIPS COUNTY:** Edna Nesby; **PIKE COUNTY:** Sybal

N. Davis and Wanda J. Sweeden; **POINSETT COUNTY:** Donna L. Patterson; **POLK COUNTY:** John D. Barrett; **POPE COUNTY:** J.R. Boren, Ruth D. Burris, Howard M. Faulkner, Merideth E. Rye and Jerry N. Sills; **PRAIRIE COUNTY:** Don L. Holloway and Mary P. Patterson; **PULASKI COUNTY:** Norman L. Barney, Irene E. Feild, Ruth A. Gibson, Donald S. Huddleston, Sandra F. Hughes, Francical J. Jackson, Pamela J. Lambert, Margie Manser, Horace L. McGuire, Ruby F. Mitchell, Lena G. Moore, James W. Parker, Mary Patrick, Anthony Randolph, Tammy R. Scoggins, Ida M. Smith, Robert V. Sullenger, Betty M. Toliver, Maysel L. Tucker, Hattie M. Williams, Lawrence M. Williams and Joann F. Williamson; **RANDOLPH COUNTY:** Berniece P. Clemons and Jerry L. Malone; **SALINE COUNTY:** Ida E. COUNTYok, Peggy A. Henderson, Brenda L. Scrimager and Carita A. Taylor; **SEBASTIAN COUNTY:** Barbara J. Faught, Ruth E. Sewell, Fredda A. Stewart and Earl R. White; **SHARP COUNTY:** Eugene Anston and Mary A. Street; **ST. FRANCIS COUNTY:** Lorease Love; **UNION COUNTY:** Avress McMichael; **WASHINGTON COUNTY:** Charles G. Baxter, Ronald L. Brawner, Rosemarie D. Cunningham, Mildred K. Greenwood, Sara L. Harris, Melvin A. Howard, Terry M. Kimbrough, Connie M. Roberts, Hazel G. Russell, Cyrus R. Underwood, Ruth E. Vickers and Joan C. Woody; **WHITE COUNTY:** James E. Jackson, Kristi J. Lashlee, Patsy R. Pryor, Rucker F. Richardson, Arthur A. Roller Jr., Robert L. Shores and Carl E. Steward; **WOODRUFF COUNTY:** Ruth D. Kendall; **OUT-OF-STATE:** Harvey Barton, Lillian M. Bjork, Judith H. Carruth, James E. Cathcart, Frances A. Clingan, Ellenda C. Craig, Johnnie A. Dupriest, Jerline T. Grayson, Wanda B. Hobbs, Margo A. Irons, Katherine L. Jackson, Elsie W. Lowder, Bobbie G. Milligan, Joyce A. Munn, William C. Nolan, Frankie K. Oglesby, Laura B. Para, Alvenia L. Perkins, Mildred L. Porchia, Dorothy D. Shannon, Beatrice Stafford, Maurice M. Steward, Gwendolyn B. Stockemer, Jean D. Thompson Jr., Clovice J. Wilder and Robert H. Williams.

Please contact us if you or someone 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.

Memorials and Donations February, March, April

Thanks to the thoughtfulness and generosity of individuals and local units, \$605 in memorials and honorariums were mailed to ARTA in the last three month period. An additional \$15, over and above the regular monthly dues contributed by Continuing Members, brings the total to \$620. Your gifts to ARTA, for whatever reason, are a meaningful and substantive part of the our budget and are greatly appreciated.

AREA IV: in memory of Clayton Castleman; **Boone County RTA & Support Staff:** in memory of Robbie Cotton and Agnes McNutt; **Clark County RTA:** in memory of Margaret McLaughlin; **Fort Smith RTA:** in memory of Uthana Brown, Ella Mae Byers, Joyce Moore Carney, Margaret Cowan, Jack Daily, Sondra Foti, Audria Grant and Marc Soucy; **Greene County RTA:** in memory of Aletta Brummett; **Johnson County RTA:** in memory of Lera Morris; **Little Rock RTA:** in memory of Joy Baker and Bob Sullenger; **Logan County RTA:** in

memory of Julia G. Long and Linda McGehee; **Miller County RTA:** in memory of Lillian Bjork; **Poinsett County RTA:** in memory of Mary Julia Houston; **Scott County RTA:** in memory of Gwen Oakes; **South Pulaski County RTA:** in memory of Ida Evelyn Cook; **South Sebastian County RTA:** in memory of Joyce Moore Carney and Opal Holt; **Van Buren County RTA:** in memory of Watson Smith and Billie Politovich; **Woodruff County RTA:** in memory of Juanita Vault; **South Pulaski County RTA:** in honor of George Hopkins.

Welcome *New Life Members*

BENTON COUNTY: Sally Baird and Martha G. Wilf; **BRADLEY COUNTY:** Ladonna Mathur and Andrew Tolbert Jr.; **CHICOT COUNTY:** Jacqueline J. Perry; **CRAIGHEAD COUNTY:** Russell L. Clark and Claudia Lamberson; **DESHA COUNTY:** Gloria K. Baker; **FAULKNER COUNTY:** Carol A. Clark; **GARLAND COUNTY:** Jule A. Grant; **GREENE COUNTY:** Pamela Diane Graham and Judy L. Lange; **HOT SPRING COUNTY:** Latisa R. Beason; **HOWARD COUNTY:** Shirley C. Blakely, Hollis L. Hughes Jr. and Rebecca A. Parnell; **JEFFERSON COUNTY:** Columbus L. Higgins and Laetta Williams; **LEE COUNTY:** Ruby L. Farmer; **MARION COUNTY:** Laura Proctor; **MISSISSIPPI COUNTY:** Emma Gathen; **OUACHITA COUNTY:** Evelyn L. Thrower; **PHILLIPS COUNTY:** Loree M. Allen, Loistyne R. Burrell and Dorothy M. Martin; **POLK COUNTY:** Betty Morgan Cox and Judith R. Roberson; **PULASKI COUNTY:** Cindy Lee Ballard, Fred S. Boosey II, Caroline J. Bryant and Brenda M. Hipp; **RANDOLPH COUNTY:** Liz Cox; **SALINE COUNTY:** Cindy M. Middleton, Edith L. Oates and Becky Runnels; **ST. FRANCIS COUNTY:** Willie L. Doby; **UNION COUNTY:** Mary Beth Moore; **VAN BUREN COUNTY:** Virginia T. Higgins and Sherrin J. Richardson; **WHITE COUNTY:** Elizabeth F. McCarty.



Trains, Wineries and Treasures of Northern California—March 2015

Kneeling L-R: Lynette Smith, Mary Ann Tarpley and Pete Stone;

1st Row: Judy Bradberry, Risa Briggs, Anne Haile, Carolyn Lee, Sharon Allured, Anita Burk, Shelby Stone, Dean King, Sherry Tiffée, Donna Jackson & Mary Huie;

2nd Row: Floyd Bradberry, Billy Briggs, Sam Haile, Nancy Richardson, Arnold Burk, Thomas Ford, Joe King, Ronald Tiffée & Loy Jackson.



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

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Little Rock, AR

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about ARTA members, local
units, and events.



Find us on
Facebook

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.

ART A CONTINUING MEMBERSHIP DUES

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

ART A 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 Ste. 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.)