



Advocating for all Indiana Retired Educators

BULLETIN BOARD



SPRING 2024



The Times They Are A-Changin'

by *Steve Beebe, IRTA Lobbyist*

The title of this article was borrowed from a Bob Dylan song he sang in 1964. Change is still occurring today, 60 years later. And while change is occurring in nearly every facet of society, I am going to focus on the change in pension enhancement philosophy that has occurred at the Indiana General Assembly and particularly the Indiana Senate, in the last eleven years.

I was hired as the lobbyist for the Indiana Retired Teachers Association in 2013 – thank you Nancy Tolson! During the first four years of my tenure, IRTA focused our lobbying efforts exclusively on obtaining

a COLA. I distinctly remember one legislative luncheon at the Statehouse where we placed cans of Coke on the high-top tables spread around the north atrium. But our efforts fell on deaf ears in the Republican controlled Indiana Senate. Senate fiscal leaders were concerned about the long-term cost of the COLA as it accrues year after year and the cost is more than three times greater than a 13th check. A COLA was off the table as far as the Senate was concerned. And it's not like they were eager to provide a 13th check. We had to lobby very hard to get a 13th check every year, but to their credit, the Senate came through every year until 2021 when we were surprised by a change in their pension enhancement philosophy.

On the last day of the 2021 legislative session, we learned that retired teachers would receive a 1% COLA. Word from the Senate was that “we are out of the 13th check business.” We were shocked and not particularly happy as some of our older retirees would receive a pittance compared to a \$450 13th check. I truly believe that the Senate leadership thought that they were doing a great thing for retirees and were hurt by our reaction to the COLA, which probably could have been avoided had they communicated with us during the legislative session.

Retired teachers did not receive another COLA in 2022 and nothing again in 2023.

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Fortunately, after much hard work from all IRTA members, retirees will receive a 13th check in 2024 and legislation also passed establishing the framework for an automatic COLA or 13th check in the future.

The legislation establishing the framework for a future automatic COLA or 13th check (HB1004) is a very positive step in the right direction but represents another change in the Senate pension enhancement philosophy. While IRTA has advocated for automatic pension enhancements like those received by police, firefighters and judges for several years, the Senate has opposed

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From the Desk of the Executive Director

by Laura Penman

When navigating the legislative session, from start to finish, there are twelve steps to passing a bill (which follow the article). Deadlines are set, and if a bill fails to advance, it becomes a “DEAD BILL.” This is the simplified version of the process. During the 2024 session, the language of HB1004 (13th Check) and SB275 (Pension Matters) was eventually combined. Despite the obstacles in the Senate, HB1004 (13th Check and Pension Matters for the future) passed out of both the House and the Senate on March 8th, 2024. The feeling of success that comes when so many people are working together for the common good of retired educators was overwhelming! I would be remiss if I did not personally thank all of the House of Representatives, especially Representatives Cherry, Thompson, Porter, Moseley, Snow, Smaltz, Bartlett, and Speaker of the House Huston. I also wish to thank Senators Niezgodski, Qaddoura, J.D. Ford, Hunley, Pol, Randolph, Taylor, Vinzant, Yoder, Alting, Becker, Bohacek, Deery, Dernulc, Goode, Leising, Tomes, K. Walker, and Buchanan. If you did NOT receive the **IRTA Email Blast** announcing the passing of a 13th Check, and you are a **MEMBER**, please let our office know!

Communication continues to be the challenge and the key to moving forward. Under the Advocacy Tab on our website, is a short tutorial explaining how to navigate the **Indiana General Assembly website**. It

is important that you stay informed as we plan for January 2025. As IRTA President, David Lennen mentioned, we are running a marathon, not a sprint. Life thrives on small moments, and it takes consistent, thoughtful decision-making to do it well. I’m excited to share that our Fall Workshops will have an Advocacy Focus! Stay tuned for more information about the long-term pension enhancement plan in HB1004!

WE ARE MOVING! It has taken months to find a location that not only saved us money, but represented the PRIDE of IRTA! It is time to downsize and yet remain visible and available to our members. I can’t wait for you to drop by and see us in the near future!

“You have brains in your head. You have feet in your shoes. You can steer yourself in any direction you choose. You’re on your own. And you know what you know. And you are the one who’ll decide where to go.” - Dr. Seuss

I am proud to serve you! Laura

The Twelve Steps of Legislative Process

Introduction: A legislator introduces a bill in either the Indiana House of Representatives or the Indiana Senate.

Committee Assignment: The bill is assigned to a relevant committee in the chamber where it was introduced.

Committee Consideration: The committee holds hearings, debates, and may amend the bill before voting on whether to advance it.

Committee Report: If the committee votes to advance the bill, it is reported back to the full chamber with any recommended amendments.

Second Reading: The bill is read for the second time in the chamber and placed on the calendar for further consideration.

Floor Debate: The bill is debated on the floor of the chamber, where further amendments may be proposed and discussed.

Third Reading: The bill is read for the third time, during which final debate occurs, and a vote is taken on whether to pass the bill.

Engrossment: If the bill passes its chamber of origin, it is engrossed, meaning it is prepared in its final form for consideration by the other chamber.

Second Chamber: The bill is transmitted to the other chamber (House or Senate),

where it undergoes a similar process of committee review, floor debate, and voting.

Conference Committee: If the two chambers pass different versions of the bill, a conference committee may be appointed to reconcile the differences between the versions.

Final Passage: Once both chambers agree on the bill’s language, it is voted on for final passage in each chamber.

Governor’s Action: After passing both chambers, the bill is sent to the Governor for approval. The Governor may sign the bill into law, veto it, or allow it to become law without signature. If vetoed, the General Assembly may override the veto with a two-thirds majority vote in each chamber. If the Governor signs or the veto is overridden, the bill becomes law and is assigned an effective date.



From the President’s Desk

by David Lennen

Have you been outside yet to work in the yard, or in your landscaping? When I did that on February 26th, a friend from northern Indiana could not believe that I had been able to get into the dirt, dig up and transplant a large clump of surprise lilies! Now there are nine new spots for these lilies, instead of one large spot hidden under an ever-growing shrub! But in Southwestern Indiana, spring (usually) comes earlier than in the north... and it was time to get to work; time to make some changes!

Speaking of changes – the location for the state IRTA office will change over the summer. After more than 25 years at our location on Crawfordsville Road,

the office is relocating to Plainfield. The rent is lower, and the space is brand new. Of course, there will be an adjustment period, but the officers and board of directors believe this is a good move for the Association.

Another change for IRTA is the completion of three pre-retirement videos. We hope this will encourage our local RTA groups to provide a seminar for those actively teaching, providing information about the association and what retirement will look like. I know of at least one local – Orange County – that did this for the first time in February. An IRTA thank you to the leadership and members of OCRTA that made this happen. There was a good turnout, and the current educators appreciated the opportunity to learn about their retirement options.

I hope you are staying informed about the activity in the state legislature. Staying in touch with legislators is a year-round activity! We must maintain our momentum at the statehouse and support the efforts of our state lobbyist and our Executive Director. Think of the legislative process as a marathon, not a sprint. Even though there may be a few setbacks along the way, we continue to work toward the goal of an annual pension enhancement for all retired educators in the state.

Finally, I encourage you to attend two events later this year. The annual Representative Assembly will take place on Wednesday, June 12 in Indianapolis. Every local RTA has the opportunity to send delegates to this meeting. The morning session is the annual business meeting of the association, and the afternoon session is our celebration for individuals and local RTAs that have gone above and beyond the call of duty within the IRTA. Then, in September, make plans to attend one of the fall workshops that will be held around the state. Although firm dates have not been established, the window for these workshops is between September 18 – 26. Watch for specific dates and locations. Fall workshops are open to all that are interested in the IRTA.

We are STRONGER TOGETHER!

The Times They Are A-Changin’

by *Steve Beebe, IRTA Lobbyist*

Continued from Cover

automatic enhancements because they have greater fiscal control when they have to approve any enhancement.

HB1004 directs INPRS to develop the administrative capability to automatically pay a 1% COLA or 13th check every year and allows them to raise the cap on the local contribution to fund long term pension enhancements. Retired teachers and public employees who retired before July 1, 2025 “date certain” will receive a 13th check every year. Those retiring after that date will receive a COLA. But HB1004 has one glaring omission: there is no implementation date. INPRS has suggested that the plan will not be fiscally viable until 2029, which could be the implementation date, but there is no guarantee. And the July 1, 2025 “date certain” is troublesome. IRTA suggests basing the date certain on the analysis of INPRS retiree data and not the arbitrary date that was chosen. IRTA prefers a date certain that is the most beneficial to all of our members – some benefit more from a 13th check while others will benefit more from a COLA. IRTA will work with the Pension Management Oversight Committee beginning this summer to consider funding options, a different date certain and an implementation date.

There have been many frustrating moments working on pension enhancements. But it is important to give the legislature credit where it is due – the General Assembly has been and remains 100% committed to protecting current pensions. Significant investment (approximately \$1B per year) has occurred every year since the late 1970s to pay down the unfunded liability of the Pre-'96 Teachers Retirement Fund which is on schedule to occur in 2029. Retirees in Indiana can sleep well at night knowing that their pension is safe.

The Bulletin Board Indiana Retired Teachers Association

2629 Waterfront Pkwy East Drive,
Suite 105 Indianapolis, Indiana
46214

Phone: (888)454.9333

info@retiredteachers.org

retiredteachers.org

Facebook: @INretiredteacher

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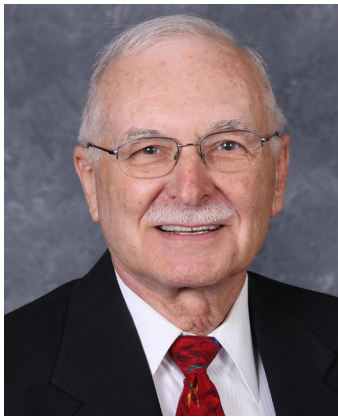
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Dr. Cheryl Corning Area 10



IRTAF News

by Jeff Zook

As retired educators eagerly anticipate the arrival of Spring, they also eagerly await the opportunity for outdoor activities. Among them are the dedicated members of the Indiana Retired Teachers Association Foundation (IRTAF) board, who remain committed to advancing education through various programs.

This spring, our focus is on our scholarship program. We're currently in the midst of the scholarship application process, preparing to evaluate submissions. The deadline for applications is April 1st.

We're proud to continue our tradition of awarding ten scholarships, each valued at \$2000, to deserving university juniors or seniors enrolled in Indiana teacher preparation programs. Last year,

we received 41 scholarship applications, highlighting the program's significance.

The scholarship application is available on the IRTA website, www.retiredteachers.org. We encourage eligible candidates to submit their applications before the deadline.

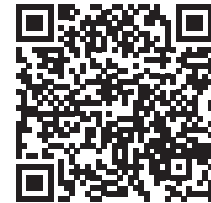
We extend our gratitude to the IRTA board for their support in communicating the availability of scholarships. We also appreciate the dedication of this year's scholarship committee. Their commitment to reviewing and scoring each application is commendable.

To ensure fairness, committee members from even-numbered areas evaluate applications from odd-numbered areas, and vice versa. This approach guarantees a balanced assessment of all submissions.

2024 SCHOLARSHIP COMMITTEE

Hugh Rettinger	Area 1
Judy Hostetler	Area 2
Ann Millikan,	Area 3
Ann Bartley	Area 4
Deb Carrell	Area 5
Linda Morris	Area 6
Betsy Williams	Area 7
Bev Logterman	Area 8
Sylvia Blice	Area 9
Cheryl Corning	Area 10
Betty Sebree	Area 10

As Spring unfolds, let's continue to champion education and invest in the future of our profession. Together, we can make a lasting impact on the lives of students across Indiana.



Scholarship Info at retiredteachers.org

IRTAF Silent Auction

by Laura Penman

It's time to bring back a beloved tradition! Once again, we're thrilled to announce the return of the Silent Auction at this year's Representative Assembly on June 12th! For those who need a reminder, all RTAs are invited to contribute an item – perhaps something homemade or valued under \$75 – to the Silent Auction. During the morning session of the RA, participants can bid on these items, with the highest bidder taking home the prize. Best of all, proceeds from the auction will go towards supporting the IRTAF Endowment Fund, which provides crucial assistance for programs such as Scholarships, Active Teacher Grants, and A Hand UP.

If your local chapter would like to contribute to the Silent Auction, there are several ways to do so. You can give your item to your Area Director, drop it off at the IRTA office in Indy, or simply bring it with you to the RA. Please note that we will **only be accepting cash or checks** for auction payments. If you have any questions or need further information, don't hesitate to reach out to infor@retiredteachers.org Let's make this year's Silent Auction a resounding success and continue supporting the valuable programs of IRTAF!



FUTURE EDUCATOR SCHOLARSHIPS

Indiana Retired Teachers Foundation is awarding

10 SCHOLARSHIPS of \$2,000

Indiana juniors & seniors enrolled in a program leading to a degree in education can apply at RETIREDCHEACHERS.ORG

Area I Director Completes Collette Tour COSTA RICA: A WORLD OF ADVENTURE

by Dennis Keithley

In February 2024, with 22 participants from throughout the US I completed the 12-day Collette Travel Tour of Costa Rica. The tour was an adventure with even more activities than advertised, thanks to our native guide, Rebecca Gomez. Rebecca was so proud of “her” country as she guided us through Tortuguero National Park and turtle sanctuary,



Tirimbina Rain Forest Center, cacao bean chocolate making demonstration and tasting, cooking demonstrations, river safaris, forest reserve walks, hanging bridges hikes, jungle crocodile river exploration, bird watching, monkey sightings, coffee plantation and processing demonstration, and swimming at Manuel Antonio National Park beach—with monitors watching our bags so they were not stolen by the MONKEYS! Volcano walk was cancelled because of rain, despite this being the “dry” season. Zip lining was included as we individually zipped up to 40 mph on cables to 5 different platforms high above the rain forest [my legs are still shaking!] and optional white water rafting was a choice.

The daily temperature was in the mid-80's as I saw sloths, alligators, “jesus christ” lizards, crocodiles, monkeys, toucans, sloths, tiny poisonous frogs, a snake, iguanas and many species of birds. [Unfortunately, there was no jaguar which the prior week was seen swimming across the river.]

The 12-day trip with 5 different hotels provided 23 meals--11 buffet breakfasts,

4 lunches and 8 dinners. Flights for the 4 Indiana participants were routed from Indianapolis to Houston by United Airline, then the 3 ½ hour flight to San Jose, Costa Rica.

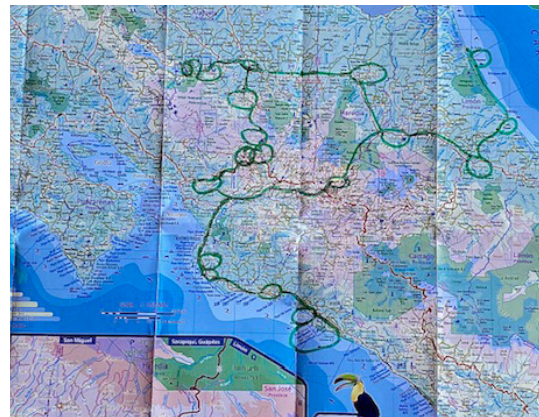
Melisa Keiser of Carmel Travel booked this highly recommended “active” trip for the four Indiana participants. Collette provided booklets with detailed instructions and daily schedule of activities. Everything was well planned and facilitated by our Costa Rican tour guide. And remember, do not put toilet paper in the toilet!

Pacific Northwest & California

April 21 — April 28, 2025 • 8 Days

Contact: Melisa Keiser • (317) 848-2990

melisa@carmeltravelcompany.com



Introducing Your AMBA Field Leaders: Andre Ray and JC Skidmore

by James H. Johnson, AVP
Association Relations, AMBA

As IRTA's trusted member benefits partner, AMBA (Association Member Benefits Advisors) is dedicated to providing exceptional customer service and support to IRTA members. Whether you have questions about your current benefits, are seeking assistance in navigating different options, or just want to schedule a free benefits review with an AMBA benefit representative, the AMBA team in Indiana

is here to help.

When it comes to making decisions about your insurance benefits, having expert advice is essential. Your needs are unique, and AMBA Representatives in Indiana understand that. While friends and family can offer guidance, nothing compares to the personalized recommendations and insights provided by knowledgeable field representatives who take the time to listen to your concerns, assess your individual circumstances, and tailor their recommendations to meet your specific needs and preferences.

We are pleased to introduce the two AMBA field leaders managing the teams serving IRTA members in Indiana. Andre Ray and JC Skidmore bring a wealth of knowledge to their roles with AMBA and they are committed to having their teams provide exceptional service and support to IRTA members. JC and Andre and their

teams will serve as valuable resources, and we encourage IRTA members to take advantage of their expertise and guidance.

Whether you're considering life insurance, Medicare plans, dental coverage, or other policies, AMBA representatives will help you navigate your options with confidence. If you're facing challenges such as obtaining life insurance due to health or lifestyle factors, AMBA benefit representatives can guide you towards a Whole Life policy that guarantees acceptance regardless of your circumstances. They can also help you understand the importance of memberships like Medical Air Services Association (MASA) and assist you in choosing the right dental plan for your needs. Working together, we can ensure that you have the insurance coverage and support you need to enjoy a fulfilling retirement. You can request a free benefits review online at amba-review.com/INRTA.



Indiana Retired Teachers Association

myambabenefits.info/inrta

1.877.556.4582

You can, with these benefits and discounts from IRTA and AMBA. Call now to find out more.

TIME TO EXPAND YOUR COVERAGE.

OUTGROWN YOUR BENEFITS?



INDIANA RETIRED TEACHERS ASSOCIATION

BALANCE SHEET

AS OF 1/31/24

INDIANA RETIRED TEACHERS ASSOCIATION

VARIANCE REPORT

SIX-MONTH PERIOD ENDED 1/31/24

ASSETS:		
CURRENT ASSETS:		
CASH	\$ 35,695	
INVESTMENT INCOME RECEIVABLE	0	
DUE FOR IRTAF	0	
PREPAID EXPENSES	14,196	
RETURNED CHECKS	0	
ACCOUNTS RECEIVABLE-LIFE ACCTS	3,583	
ACCOUNTS RECEIVABLE-OTHER	875	
TOTAL CURRENT ASSETS	\$ 54,349	
INVESTMENTS:		
INVESTMENTS-MSSB-PR MED	160,031	
INVESTMENTS-MSSB-CD	221,558	
INVESTMENTS-MSSB-CORP	2,684,425	
TOTAL INVESTMENTS	\$ 3,066,015	
PROPERTY AND EQUIPMENT:		
RIGHT-OF-USE ASSETS OPERATING	129,968	
ROU ACCUMULATED AMORTIZATION-OP	(57,497)	
FIX ASSETS	89,584	
LEASEHOLD IMPROVEMENTS	2,292	
LESS ACCUMULATED DEPRECIATION	(87,111)	
TOTAL PROPERTY & EQUIPMENT	\$ 77,237	
TOTAL ASSETS	\$ 3,197,600	
LIABILITIES AND FUND BALANCES:		
ACCOUNTS PAYABLE	5,904	
EMPLOYEE WITHHOLDINGS	0	
ACCRUED PAYROLL	3,587	
TOTAL CURRENT LIABILITIES	\$ 9,491	
DEFERRED REVENUE-MISC	11,667	
RETIREMENT INSURANCE LIABILITY	68,000	
RETIREMENT INSURANCE DISCOUNT	(20,503)	
ROU LEASE LIABILITIES-CURRENT	61,766	
UNEARNED MEMBER DUES	2,923	
UNEARNED LIFE MEMBER DUES	113,621	
LIFE MEMBER-INSTALLMENTS DUE	5,386	
ROU LEASE LIABILITIES - LONG TERM	15,777	
TOTAL OTHER LIABILITIES	\$ 258,636	
TOTAL LIABILITIES	\$ 268,127	
FUND BALANCES:		
FUND BALANCE	2,490,678	
UNRESTRICTED NET ASSETS-BD DESIGNATED	191,792	
GENERAL FUND	\$ 2,682,470	
NET INCOME (LOSS)	247,002	
TOTAL LIABILITIES & FUND BALANCES	\$ 3,197,600	

	Year-to-date Amount	Budget-year-to-date Amount	Var- amt	Var-%
INCOME:				
REGULAR MEMBER DUES * Does not include Life Members	482,336	633,000	(150,664)	-23.8%
ASSOCIATE MEMBER DUES	23,598	30,500	(6,902)	-22.6%
GAIN/(LOSS) ON SALE-SECURITIES				
TCU INTEREST-ASSOCIATION	29			
INVESTMENT INCOME-TOTAL	150,545	55,000	95,545	173.7%
OoS Meet/Virtual Events Income	1,000			
REPRESENTATIVE ASSEMBLY INCOME	0	5,700		
MISCELLANEOUS INCOME	3			
SALE OF IRTA MERCHANDISE				
ROYALTY ENDORSEMENT FEE	41,333	75,000	(33,667)	-44.9%
TOTAL INCOME	697,845	800,200	(102,355)	-12.8%
OFFICE OPERATIONS:				
OCCUPANCY-RENT	34,713	56,000	(21,287)	-38.0%
INFORMATION TECHNOLOGY & MAINT.	12,200	26,000	(13,800)	-53.1%
STAFF TRAVEL, PARKING & MEALS	421	5,600	(5,179)	-92.5%
SALARIES-OFFICE STAFF	170,044	284,000	(113,956)	-40.1%
PAYROLL TAXES & RETIREMENT EXPENSE	20,770	33,050	(12,280)	-37.2%
GROUP INSURANCE	44,373	80,000	(35,627)	-44.5%
OTHER INSURANCE	10,215	10,000	215	2.2%
DUES & SUBSCRIPTIONS	751	1,000	(249)	-24.9%
OFFICE, PAYROLL SERVICES, & OTHER EXP	3,152	5,200	(2,048)	-39.4%
UNFORSEEABLE EXPENSES	0	0	0	#DIV/0!
POSTAGE EXPENSE	9,465	22,000	(12,535)	-57.0%
PRINTING & SUPPLIES	14,836	18,000	(3,164)	-17.6%
LEGAL & ACCOUNTING	15,272	15,700	(428)	-2.7%
DEPRECIATION EXPENSE	2,191	13,000	(10,809)	-83.1%
DISCOUNT ON RETIREMENT LIABILITY	0			
TOTAL OFFICE OPERATIONS EXPENSE	338,403	569,550	(231,147)	-40.6%
PROGRAM EXPENSES:				
MARKETING EXPENSE	1,889	35,000	(33,111)	-94.6%
INVESTMENT MANAGEMENT FEES-TOTAL	16,040	27,500	(11,460)	-41.7%
UNDESIGNATED PROGRAM EXPENSES	0	0	0	#DIV/0!
REPRESENTATIVE ASSEMBLY EXPENSE	0	20,000	(20,000)	-100.0%
COMMITTEE MEETINGS OTHER	1,849	6,600	(4,751)	-72.0%
SUMMER LEADERSHIP/FALL WKSH EXPENSE	17,479	15,250	2,229	14.6%
OoS MEET/VIRTUAL EVENTS EXPENSE	473	2,500	(2,027)	-81.1%
PRESIDENTS EXPENSE	2,167	6,000	(3,833)	-63.9%
BOARD OFFICERS EXPENSE	14,768	30,000	(15,232)	-50.8%
QUARTERLY NEWSLETTERS	33,967	42,000	(8,033)	-19.1%
LEGISLATIVE	1,058	4,000	(2,942)	-73.6%
LOBBYING SERVICE	22,750	39,000	(16,250)	-41.7%
TOTAL OTHER	112,439	227,850	(115,411)	-50.7%
TOTAL EXPENSES	450,842	797,400	(346,558)	-43.5%
EXCESS OF INCOME OVER EXPENSES	247,002	2,800	244,202	

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59TH

INDIANA
RETIRED TEACHERS ASSOCIATION

Representative Assembly

June 12, 2024
Primo South
Indianapolis, Indiana

Get ready for a day of professional development and celebration at the annual IRTA Representative Assembly (RA)! This highly anticipated event brings together members to recognize outstanding achievements, make impactful decisions, and enjoy a delicious awards luncheon. We're thrilled to announce that this year's RA will be held in person on June 12th, 2024. But the excitement doesn't stop there – before the morning business meeting, we'll kick things off with the always-popular silent auction hosted by IRTAF. And for the third year running, we'll be live-streaming the event, ensuring that everyone can join in on the action, no matter where they are. So get ready to network, learn, and celebrate with your fellow members as we come together to shape the future of IRTA.



WE ARE MOVING!

We are thrilled to announce that IRTA is on the move! Beginning August 1st, we will be relocating to our new home in Plainfield, Indiana. We are eager to embark on this journey and share every step of it with our valued community.

This transition marks a significant milestone for us, as it not only allows us to streamline our expenses but also presents an exciting opportunity to inhabit a newly constructed office space. The move represents our commitment to providing the best possible environment for our team and members alike.

We can hardly contain our enthusiasm as we anticipate welcoming you to our new location. We look forward to showcasing our refreshed surroundings and continuing to serve you with the same dedication and excellence you've come to expect from IRTA.

Stay tuned for further updates as we prepare for this exciting chapter in our organization's history. We can't wait to see you in Plainfield!



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