**KARSP BOARD MEETS**

On January 23 and 24 the KARSP board met in Hutchinson at ESSDACK. We were introduced to our new board member, Perry McCabe, who will take over the duties of membership. The board discussed many issues including the convention, dues, the constitution and public relations. Please read the rationale and the points of discussion listed in this issue. Seated at the table are past president, Priscilla Taggart; vice president, Mike Isom; president, Elrea Mullen; and executive director, Jerry Henn.

**CONVENTION HAS CHANGED**

At the end of December, the Atrium Hotel and Convention Center in Hutchinson closed. This has been our convention site for several years, and now that will be changing. In order to find a suitable place, we have also had to change the dates and the location.

June 17-19 2020 will be the new dates for the convention, and the new location will be the Courtyard by Marriott in Junction City.

Plans for speakers, meals, registration numbers and all of that are going to be adjusted. Your April Meadowlark will have the registration form and all the specifics concerning the convention.

The committee hopes that all of you will mark your calendars and plan to be in Junction City June 17-19.

If you have any questions, you can contact committee chair, Karen Pulaski at 316-283-3139. Thanks to Karen for all the work she is doing to make this convention happen.

1970: Where were you?

Some KARSP members could have been spectators of the 1970 victorious CHIEFS at that Superbowl.

Some could have been spectators of chemicals in our water, air and soil so badly that we realized the need to establish an EARTH DAY on April 22, 1970.

50 years later: Congratulations 2020 CHIEFS Super Bowl Champs!

Congratulations KARSP members in 32 local units across Kansas for being on the team, and not just spectators of EARTH DAY’s 50th YEAR anniversary celebrating worldwide with 192 countries joining together!

Be sure to share photographs of your event.
TIME FLIES

Jerry Henn
KARSP Executive Director

It’s already March in 2020. How can time fly as fast now as it did while I was in the building? Just doesn’t seem possible. So, I have decided that time just flies unless it is a stressful situation, and no one wants to be in a constant state of crisis!

The KARSP Board, at their October 2019 meeting are recommending making some changes for the organization. These items will be discussed at the upcoming convention and voted on by the attendees for approval. The items to be discussed and voted on are summarized below:

- Updated Constitution. The Constitution has not been updated in several years. Changes have been made and are very minimal.
- Make the calendar year the KARSP year. The Board believes it would be better for all of the state members to be on the same membership year.
- Raise dues to $25. KARSP has continued to operate in the red for several years. (See bullet points in this Meadowlark for reasons why this is needed) Remove the lifetime membership. Once again, KARSP is operating in the red.

All of these changes are to be discussed at the convention and voted on there as well. These changes would take effect on January 1, 2021. When a person retires and joins after they retire, their membership would be active for the current and following year.

Nobody likes changes, me included, but I will not allow a great organization like ours fall into financial troubles when a small increase can cover the direction the Board wants to go. We have a good thing going, and we need to help in these changes.

Another item that is exciting to announce is our partnership with Collett Travel. As you can see in our magazine, there are some trips for your consideration. I am working with them to get a domestic travel planned. They focus on group travel. We would be able to travel as a KARSP group and meet up with other educators around the states as we travel. Sounds like fun! Always trying to find new opportunities for our members to enjoy.

As always, if you have questions about your organization, please call.
THREE MAJOR HIGHLIGHTS OF THE SECURE ACT

1. Required Minimum Distributions (RMDs) Will Start at Age 72, Not Age 70 ½
Starting January 1, 2020, you will need to start withdrawing money from your traditional IRAs and employer tax deferred accounts such as 401(k)s, 403(b)s, and 457s at age 72, a change from the current withdrawal requirement of age 70 ½. If you turned age 70 ½ in 2019 (born prior to July 1, 1949), you will still need to take your RMD for 2019 no later than April 1, 2020. If you are currently receiving RMDs (or should be) because you are over age 70 ½, you must continue taking these RMDs. Only those who will turn 70 ½ (born on or after July 1, 1949) in 2020 or later may wait until age 72 to begin taking required distributions.

2. You Can Contribute to Your Traditional IRA After Age 70 ½
Beginning in the 2020 tax year, the new law will allow you to contribute to your traditional IRA in the year you turn 70 ½ and beyond, provided you have earned income. You still may not make 2019 (prior year) traditional IRA contributions if you are over 70 ½.

3. Inherited Retirement Accounts
Upon death of the account owner, distributions to non-spouse individual beneficiaries must be made within 10 years. The current rules that allowed a non-spouse IRA beneficiary to "stretch" required minimum distributions (RMDs) from an inherited account over their own lifetime (and potentially allow the funds to grow tax-free for decades) has been eliminated. The rule applies to inherited funds in a 401(k) account or other defined contribution plan as well. There are exceptions for spouses, disabled individuals, and individuals not more than 10 years younger than the account owner. Minor children who are beneficiaries of IRA accounts also have a special exception to the 10-year rule, but only until they reach the age of majority. If you’ve already inherited a stretch IRA, rest easy. The changes from the bill that close loopholes that allowed stretch IRAs applies to beneficiaries of someone who dies after the end of 2019.

AMBA is now offering the Ameritas FlexMark Select to KARSP Members

FlexMark Select is built on a foundation of choice and flexibility. You can choose your retirement path and switch directions if needed. Choices include:

- Diverse interest crediting strategies, including fee options for greater earnings potential.
- Ability to choose which Guaranteed Lifetime Withdrawal Benefit meets your retirement objectives.
- Multiple ways to access your funds, including annual 10% penalty-free withdrawals; one-time emergency access to an extra 10%; and surrender charge waivers for confinement, home health care, and terminal illness.

Plan your future on your terms!

Basic GLWB Income Rider. Part of planning for the future is ensuring that you can experience the retirement of your choice without running out of money. The Basic Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider, included with your FlexMark Select annuity at no additional cost, allows you to:

- Turn on a retirement income stream while your annuity continues to earn interest.
- Enjoy a steady income stream that you are guaranteed not to outlive, even if your accumulation value depletes to zero.
- Focus on enjoying retirement in the way you intended.
C. Expanded Vision and Impact
1. Expanded services & contact at the Capitol:
   Both Executive Director and Ernie Claudel are registered as lobbyists
2. Marketing & promotion
3. Unit expansion goals

We feel that it is only right to offer mileage to our staff and volunteers as they are literally driving all over the state in behalf of KARSP.

The following cost cutting measures have been implemented:

1. Reduced rent and costs at USA for our office space and staff.
2. Change in Lobbyist arrangement as a dollar saver.
3. Meadowlark will be distributed electronically each month and will be distributed by U.S. Mail only four months a year.
4. With these adjustments, we project we will operate at $4000.00 below our present budget revenues.

The membership will vote on this proposed increase at the convention in June.

THOUGHTS AND RECOMMENDATIONS CONCERNING A DUES INCREASE

The KARSP Executive Board is recommending an annual dues increase from $15.00 to $25.00 effective January 1, 2021. Last dues increase was in 2001. Much has changed on the KARSP landscape since the turn of the Century. We have listed several below and would not be surprised if you could add to the list. As the vision and expenses have changed, we have in recent years been running on reserves as noted below. We have, in the past, been reluctant to raise dues because of the reserves that have been built over time, but we can no longer exist using this strategy.

Not only is KARSP facing the CPI gap, the general costs for our organizational needs have increased. Some are:

A. Increased Expenses
   1. Gasoline
   2. The cost of automobiles
   3. Postage
   4. Office rental
   5. Technology
   6. Convention

B. Required changes
   1. The job of Executive Director has matured, and duties have needed to be split:
      • Executive Director
      • Membership Manager
      • Lobbyist

Changes to the Constitution

During the January board meeting, changes were made to the KARSP constitution and operational handbook. It is important for members to look over these changes before convention. District directors will have copies that they will share with the unit presidents. In addition, members can view the revisions online. The motto was changed, committees were combined and new ones formed. Please take time to review the changes before the convention.
VISITS TO DISTRICT 5 UNITS

Betsy Zadorozny, District V Director, and Elrea Mullen, President of KARSP, visited two District V units during February.

They visited Harvey County at 9 a.m. on February 14. The program included physical, social, emotional and mental fitness with some of the members participating in a line dance. From there they went to the Wichita Area’s luncheon. There the program was about Wichita’s thriving art museum.

Both units have planned their Earth Day events.

Be sure to share the happenings in your district or unit!

DUANE ANSTINE: LONGTIME KARSP LEADER

Bob Grover

Part 2: Leadership in KARSP

Upon his retirement in 1997 Duane Anstine immediately joined the Kansas Retired Teachers Association (later KARSP), and was soon pressed into service when the president died suddenly.

“After I filled in as president because the president died, there came an opening for District 5 Director,” Duane recalled. “That was my first official job on the Board. In those days we had our convention wherever the president lived. That was not working out.”

The Dodge City convention in 2003 was a turning point. When the hotel staff did not come to work, the KARSP officers served the meals. “They had the meals but had nobody to serve them,” Duane said. “We decided we’d go to Great Bend. We did, and that worked out well.”

For the next convention the format was changed. “Leo Lake was very instrumental in getting the night-before event—we had never had that before,” Duane said. “We added that and added entertainment. It was a drastic change, and people liked it. We stayed in Great Bend eight years until they couldn’t do it any more, then came to Hutchinson.”

Duane served as district director six years, then vice president and president. “I became president in Great Bend, and we changed the format of the convention, and I was on the Convention Committee. I’ve been on the Convention Committee about 14 years. Every year we see something that should change; something didn’t work, or something is better. We always evaluate that. We’re busy now planning next year’s convention.”
KARSP IS LOOKING TO PARTNER WITH COLETTE TRAVEL

KARSP

Presents...

Tropical Costa Rica: 9 Days *
Departure: January 11th 2021

Highlights...
San Jose ● Coffee Plantation ● Guanacaste ●
Monteverde Cloud Forest ● Choice on Tour ● Arenal
Volcano ● Lake Arenal Cruise ● Cano Negro Refuge
● Zarcero

1st Class and Deluxe Hotel Accommodations
14 Meals: 8 Breakfasts, 0 Lunch, 6 Dinners
Roundtrip airfare from Kansas City Intl Airport- MO (MCI)
Sightseeing: See attached itinerary
All baggage handling (1 bag per person)
Services of a professional Tour Manager
Transportation via deluxe air-conditioned motorcoach
All taxes and service charges

Per Person Rates: Double: $2,749 **

Included in Above Prices: Roundtrip Airfare, Attraction, $100 Offer (Air Booking Bonus MCI - (Dollar amount per person)), Air Taxes, Hotel Transfers

Not Included in Above Prices: Insurance ($329.00)

* Itinerary and rates are preliminary and subject to change

**This is a quotation: No Space is being held. Space is subject to availability.

KARSP

Presents...

Reflections of Italy: 10 Days *
Departure: April 19th 2021

Highlights...
Rome ● Colosseum ● Assisi ● Perugia ● Siena ● Florence ● Chianti Winery & Cooking Class ● Venice
● Murano Island ● Choice on Tour ● Milan

1st Class and Deluxe Hotel Accommodations
13 Meals: 8 Breakfasts, 1 Lunch, 4 Dinners
Roundtrip airfare from Kansas City Intl Airport- MO (MCI)
Sightseeing: See attached itinerary
All baggage handling (1 bag per person)
Services of a professional Tour Manager
Transportation via deluxe air-conditioned motorcoach
All taxes and service charges

Per Person Rates: Double: $4,349 **

Included in Above Prices: Roundtrip Airfare, Attraction, $200 Offer (Air Booking Bonus MCI - (Dollar amount per person)), Air Taxes, Hotel Transfers

Not Included in Above Prices: Insurance ($329.00)

* Itinerary and rates are preliminary and subject to change

**This is a quotation: No Space is being held. Space is subject to availability.
KARSP will earn: $220pp in funds
PLUS a complimentary land & air package for every 15 paid land & air packages sold
(Air taxes and fees are non-commissionable)

Example@ 32 passengers: $6,600 total revenue share Plus 2 land & air comp trips
Example@ 48 passengers: $9,900 total revenue share Plus 3 land & air comp trips

KARSP
Presents...
Iceland's Magical Northern Lights: 7 Days *
Departure: November 11, 2020

Highlights...
Reykjavik ● Northern Lights Cruise ● Search for the Northern Lights ● Golden Circle ● Thingvellir National Park ● Geysir ● Gullfoss Waterfall ● Lava Exhibition Center ● Vik ● Seljalandsfoss ● Skógafoss Museum ● Skógafoss ● Jökulsárlón Glacial Lagoon ● Skaftafell National Park ● Vatnajökull Glacier ● Blue Lagoon

1st Class and Deluxe Hotel Accommodations
10 Meals: 5 Breakfasts, 0 Lunch, 5 Dinners
Roundtrip airfare from Orlando Intl Airport (MCO)
Sightseeing: See attached itinerary
All baggage handling (1 bag per person)
Services of a professional Tour Manager
Transportation via deluxe air-conditioned motorcoach
All taxes and service charges

Per Person Rates: Double: $3,399 **

Included in Above Prices: Roundtrip Airfare, Attraction, $200 Offer (Air Booking Bonus MCI -

KARSP will earn: $175pp in funds
PLUS a complimentary land & air package for every 15 paid land & air packages sold
(Air taxes and fees are non-commissionable)

Example@ 32 passengers: $5,250 total revenue share Plus 2 land & air comp trips
Example@ 48 passengers: $7,875 total revenue share Plus 3 land & air comp trips

NAEP IS HIRING

The National Assessment of Educational Progress (NAEP) is seeking proctors for digitally based assessments in schools between January 25 and March 12, 2021, when work is available. NAEP offers paid training (during January), hourly wages paid weekly, and mileage reimbursement for local driving. This is a part-time, temporary position.

Visit [http://www.WorkNAEP.com](http://www.WorkNAEP.com) and provide your contact information! In July, we'll send you an email invitation to apply for the position.

WESTAT
EOE Minorities/Females/Protected Veterans/Disabled
RALLY DAY

On February 3, retirees met in the rotunda at the capitol for a rally to speak to our need for a COLA. Each year there are more people in attendance, and there needs to be even more. Our voices must be heard, and the legislators and the governor need to know we are tired of being denied what is right. After the rally, retirees could visit their legislators. Thanks to Ernie Claudel for his help in organizing this event.