Statistical Section

Schedule of Average Payment Amounts

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Retirees in the State of Oklahoma, by County

2005 Participating Employers

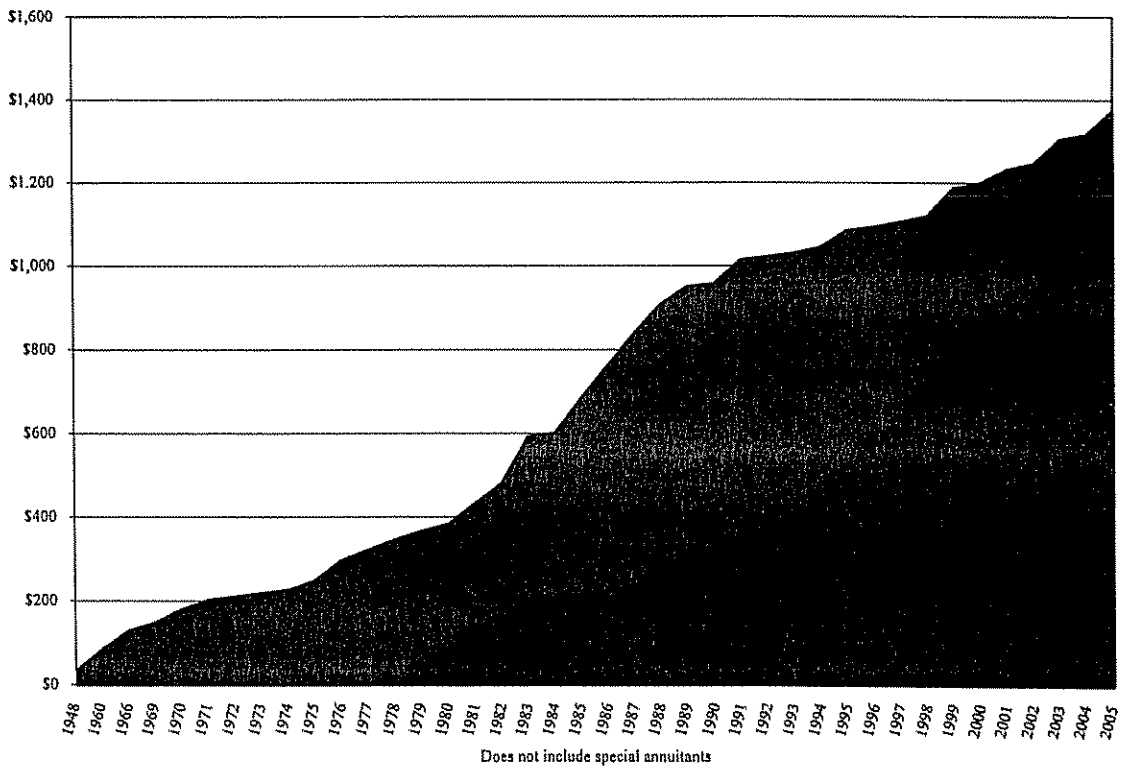
Schedule of Average Payment Amounts
Fiscal Year Ended June 30, 2005

Date	Regular Annuitants
June 30, 1948	$33
June 30, 1954	75
June 30, 1960	83
June 30, 1966	129
June 30, 1969	148
June 30, 1970	179
June 30, 1971	201
June 30, 1972	209
June 30, 1973	217
June 30, 1974	226
June 30, 1975	248
June 30, 1976	297
June 30, 1977	321
June 30, 1978	345
June 30, 1979	365
June 30, 1980	382
June 30, 1981	432
June 30, 1982	480
June 30, 1983	592
June 30, 1984	$600

Date	Regular Annuitants	Special Annuitants
June 30, 1985	$683	
June 30, 1986	761	$150
June 30, 1987	837	159
June 30, 1988	907	159
June 30, 1989	949	159
June 30, 1990	956	159
June 30, 1991	1,013	159
June 30, 1992	1,021	159
June 30, 1993	1,030	159
June 30, 1994	1,044	159
June 30, 1995	1,084	163
June 30, 1996	1,093	163
June 30, 1997	1,105	163
June 30, 1998	1,119	163
June 30, 1999	1,187	172
June 30, 2000	1,199	172
June 30, 2001	1,231	175
June 30, 2002	1,246	175
June 30, 2003	1,304	175
June 30, 2004	1,304	180
June 30, 2005	$1,373	$187

Note that figures after June 30, 1989 do not include monthly medical premium

Average Retirement Payments



Does not include special annuitants

Active Personnel
Fiscal Year Ended June 30, 2005

Years of Service	All Active Personnel	Classified Personnel	Unclassified Personnel
Under 5 yrs.	23,544	13,242	10,302
5-9	18,804	11,901	6,903
10-14	13,229	9,100	4,129
15-19	10,875	7,309	3,566
20-24	7,968	6,291	1,677
25-29	5,998	5,488	510
30-34	2,809	2,692	117
35-39	919	884	35
40-44	118	111	7
45-49	19	19	0
50-54	3	2	1
Totals	84,286	57,039	27,247

Salary Range	All Active Personnel	Classified Personnel	Unclassified Personnel
0-$5,000	432	192	240
5001-10,000	2,331	238	2,093
10,001-15,000	5,319	399	4,920
15,001-20,000	4,886	965	3,921
20,001-25,000	3,977	678	3,299
25,001-30,000	7,323	4,372	2,951
30,001-35,000	18,208	15,184	3,024
35,001-40,000	14,566	12,507	2,059
40,001-45,000	8,469	7,201	1,268
45,001-50,000	5,145	4,093	1,052
50,001-55,000	3,300	2,605	695
55,001-60,000	2,376	1,894	482
60,001-65,000	1,717	1,383	334
65,001-70,000	1,511	1,265	246
70,001-75,000	1,004	823	181
75,001 and Above	3,722	3,240	482
Totals	84,286	57,039	27,247

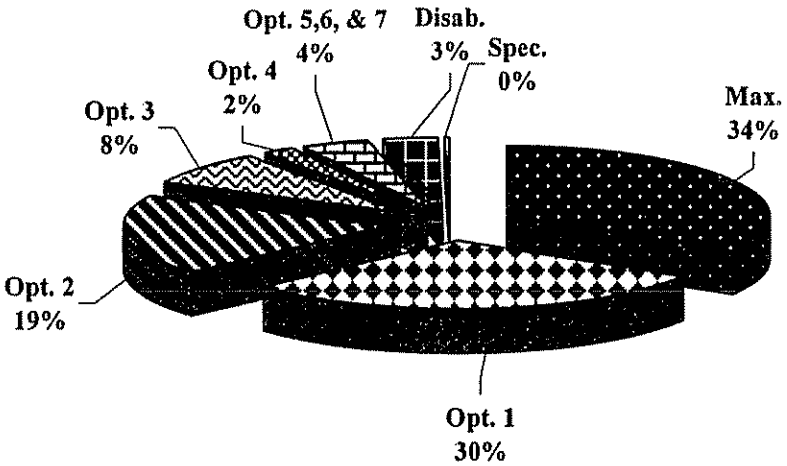
Average Age (years)	45.1	44.5	46.3
Average Salary	$37,671	$42,641	$27,267
Average Service (years)	11.6	13.1	8.5

Schedule of Retired Members by Type of Benefits
Selected Plan Options
Fiscal Year Ended June 30, 2005

Option	Retired Members Male	Female	Total	Average Monthly Payment	% of Total
Maximum	2,878	10,880	13,758	$1,289	34%
Option 1	3,074	9,046	12,120	1,371	30%
Option 2	4,735	2,946	7,681	1,531	19%
Option 3	1,732	1,571	3,303	1,689	8%
Option 4	275	537	812	1,344	2%
Options 5, 6 & 7	1,456	234	1,690	1,130	4%
Disability	386	970	1,356	882	3%
Special Annuitants	13	146	159	187	0%
Totals	14,549	26,330	40,879	$1,373	100%

Average monthly payment is $1,373 excluding special annuitants

Plan Options



Maximum - provides for the greatest possible benefit.

Option 1 - provides for a decreased rate of reduction of member's account balance

Option 2 - provides for a reduced monthly benefit to the member for life. Upon death of the member, the designated beneficiary will continue to receive the same monthly benefit for life.

Option 3 - provides a similar benefit as Option 2, however, upon death of the member, the monthly benefit to the designated beneficiary is one-half of the benefit of the member

Option 4 - provides a reduced monthly benefit. In the event of the member's death within 120 months from the date of retirement, the balance of the payments are continued to the beneficiary designated at the time of retirement.

Options 5, 6 & 7 - represents beneficiaries of options 2, 3 & 4

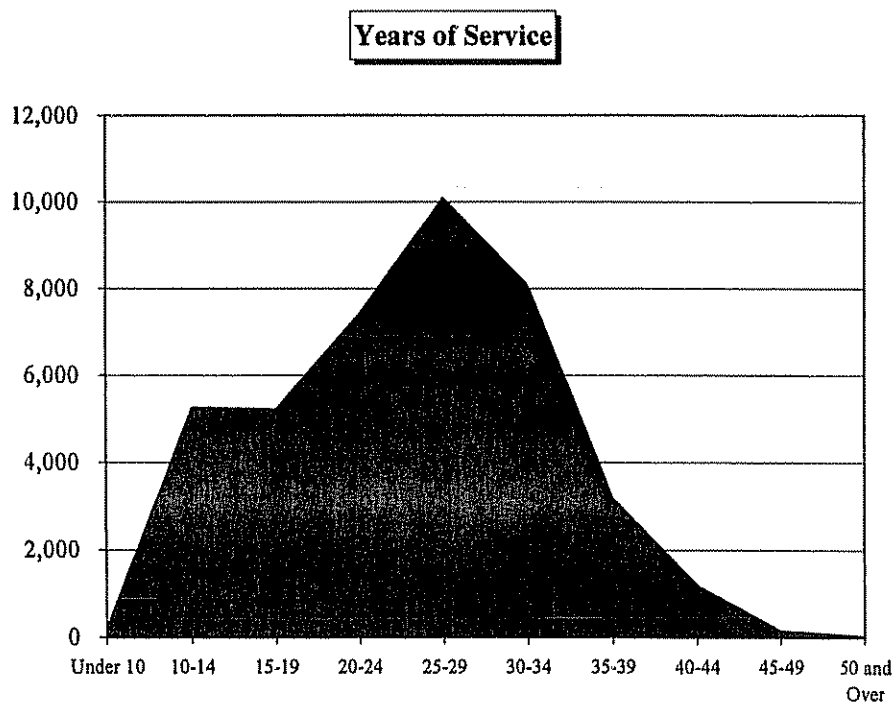
Disability - upon meeting requirements, a vested member may receive a monthly benefit.

Special Annuitants - a former teacher, who taught a minimum of ten years in the public schools of Oklahoma prior to July 1, 1943

Distribution by Years of Service
Fiscal Year Ended June 30, 2005

Years of Creditable Service	Retired Members			Average Monthly Payment
	Male	Female	Total	
Under 10	90	120	210	$307
10-14	1,498	3,749	5,247	415
15-19	1,466	3,736	5,202	686
20-24	1,770	5,628	7,398	1,127
25-29	3,368	6,707	10,075	1,621
30-34	3,638	4,444	8,082	1,928
35-39	1,856	1,320	3,176	2,110
40-44	749	430	1,179	2,311
45-49	90	44	134	2,549
50 and Over	11	6	17	3,208
Totals	14,536	26,184	40,720	$1,373

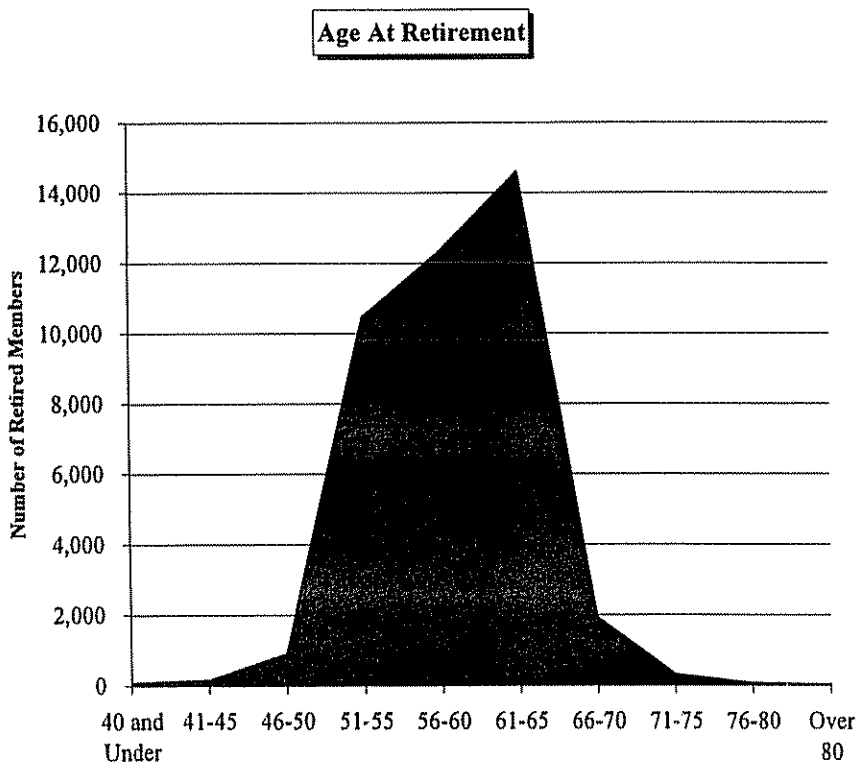
Does not include 159 special annuitants



Distribution by Age at Retirement
Fiscal Year Ended June 30, 2005

Age at Retirement	Retired Members			Average Monthly Payment	Average Length of Service (Years)
	Male	Female	Total		
40 and Under	19	47	66	$641	13.2
41-45	39	105	144	847	16.1
46-50	323	559	882	1,585	25.3
51-55	4,366	6,078	10,444	1,687	27.4
56-60	3,983	8,338	12,321	1,394	25.3
61-65	4,974	9,607	14,581	1,179	23.6
66-70	695	1,214	1,909	1,067	22.0
71-75	109	191	300	789	20.1
76-80	25	34	59	875	21.5
Over 80	3	11	14	940	24.4
Totals	14,536	26,184	40,720	$1,373	25.0

Does not include 159 special annuitants.

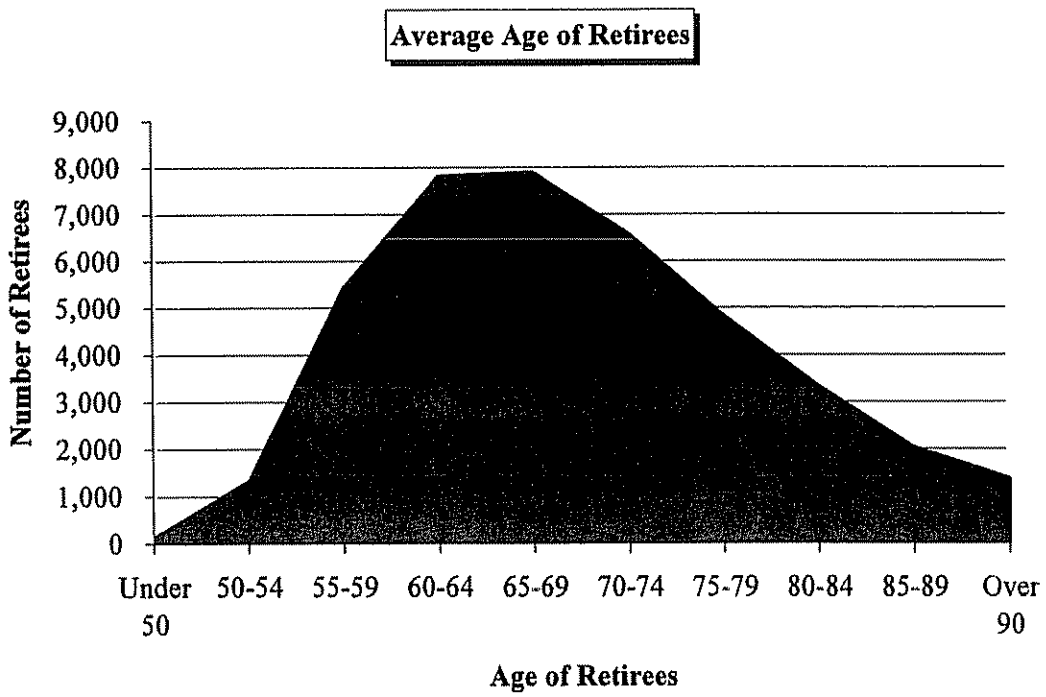


Distribution by Retiree Age
Fiscal Year Ended June 30, 2005

Age	Total Retired Members	Average Length of Service	Average Monthly Payment
Under 50	138	16.2	$915
50-54	1,321	27.3	1,780
55-59	5,419	26.6	1,692
60-64	7,812	25.1	1,523
65-69	7,894	23.8	1,351
70-74	6,572	23.5	1,250
75-79	4,828	24.4	1,203
80-84	3,328	25.6	1,149
85-89	2,033	26.5	1,088
Over 90	1,375	28.9	1,183
Totals	40,720	25.0	$1,373

Does not include 159 special annuitants.

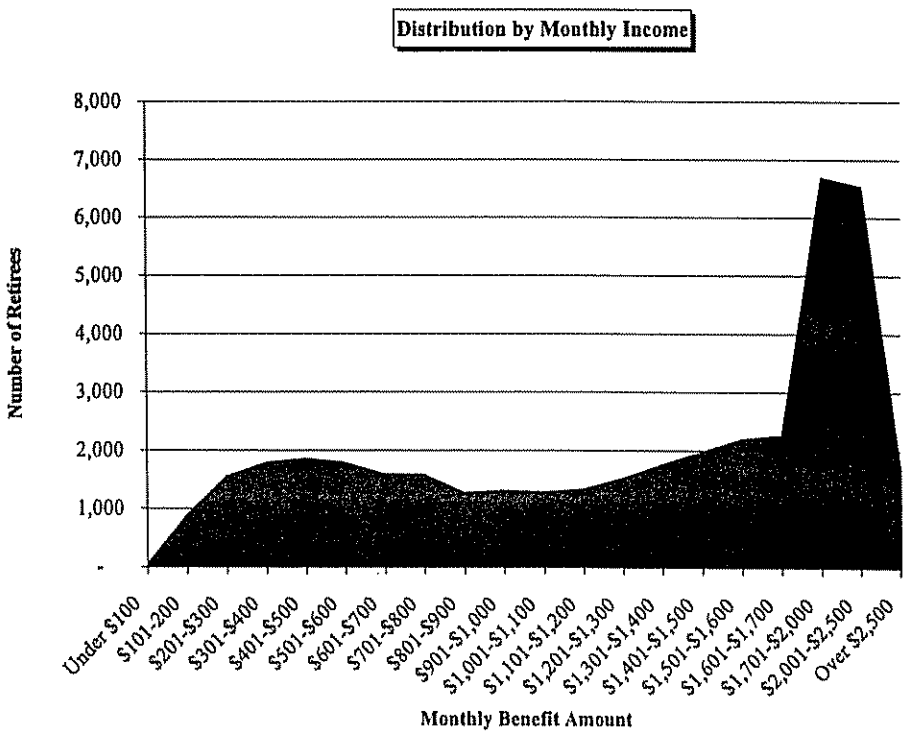
Average age of retired members is 69 2 years



Distribution by Monthly Income
Fiscal Year Ended June 30, 2005

Monthly Income	Retired Members	Total	Average Payment
Under $100	45	$3,947	$88
$101-200	873	139,754	160
$201-$300	1,540	389,368	253
$301-$400	1,779	624,617	351
$401-$500	1,844	828,753	449
$501-$600	1,778	976,766	549
$601-$700	1,578	1,026,058	650
$701-$800	1,575	1,179,418	749
$801-$900	1,265	1,073,375	849
$901-$1,000	1,297	1,230,623	949
$1,001-$1,100	1,274	1,338,267	1,050
$1,101-$1,200	1,325	1,524,880	1,151
$1,201-$1,300	1,510	1,888,976	1,251
$1,301-$1,400	1,751	2,364,839	1,351
$1,401-$1,500	1,968	2,852,468	1,449
$1,501-$1,600	2,186	3,392,121	1,552
$1,601-$1,700	2,249	3,710,529	1,650
$1,701-$2,000	6,676	12,343,423	1,849
$2,001-$2,500	6,524	14,343,726	2,199
Over $2,500	1,683	4,660,825	2,769
Totals	40,720	$55,892,733	$1,373

Does not include 159 special annuitants.



Teachers' Retirement System of Oklahoma
Schedule of Cash Receipts and Disbursements
Years Ended June 30, 2005 and 2004

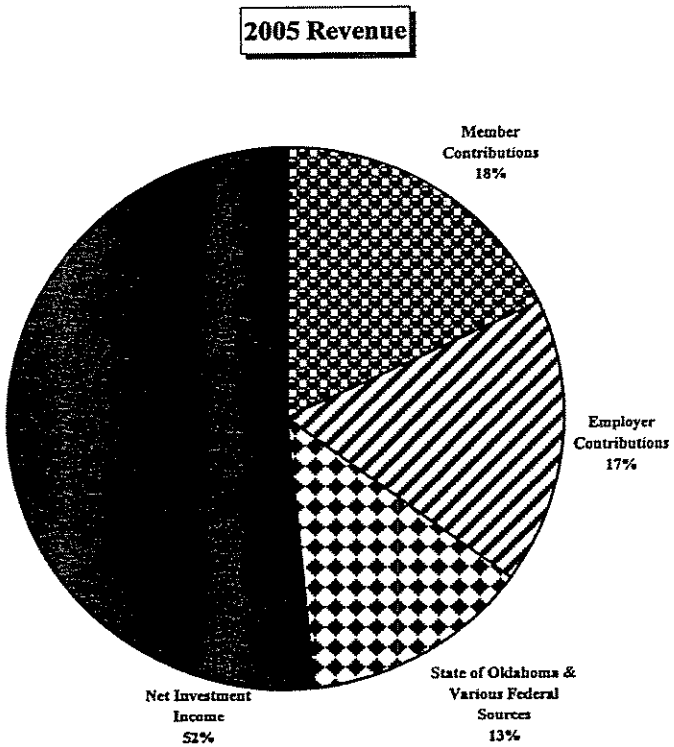
		2005	2004
	Cash balance, beginning of year	$6,466,943	$6,427,508
	Receipts:		
	Members' contributions	233,944,999	228,314,154
	Member tax-shelter	6,410,810	5,191,621
	Employer statutory requirement from local school districts	226,040,204	220,421,448
	Federal matching	13,953,615	13,185,872
	Dedicated revenue	160,803,017	142,366,089
	Interest income	85,675,758	82,438,872
	Dividends	92,143,726	69,498,289
	Net gain (loss) on investments	412,070,334	452,250,012
	Other revenue	4,508,309	4,039,504
*	Investments sold	17,678,923,968	13,564,267,877
	Total receipts	18,914,474,740	14,781,973,738
	Disbursements:		
	Retirement, death, survivor, and health benefits	697,748,160	644,670,590
	Refund of member contributions and annuity payments	44,060,267	52,327,029
	Administrative expenses	4,192,310	3,747,642
	Investment expenses	23,668,049	21,283,172
	Equipment purchases	0	78,503
*	Investment purchases	18,147,948,688	14,059,827,367
	Total disbursements	18,917,617,474	14,781,934,303
	Balance of cash, June 30	$3,324,209	$6,466,943

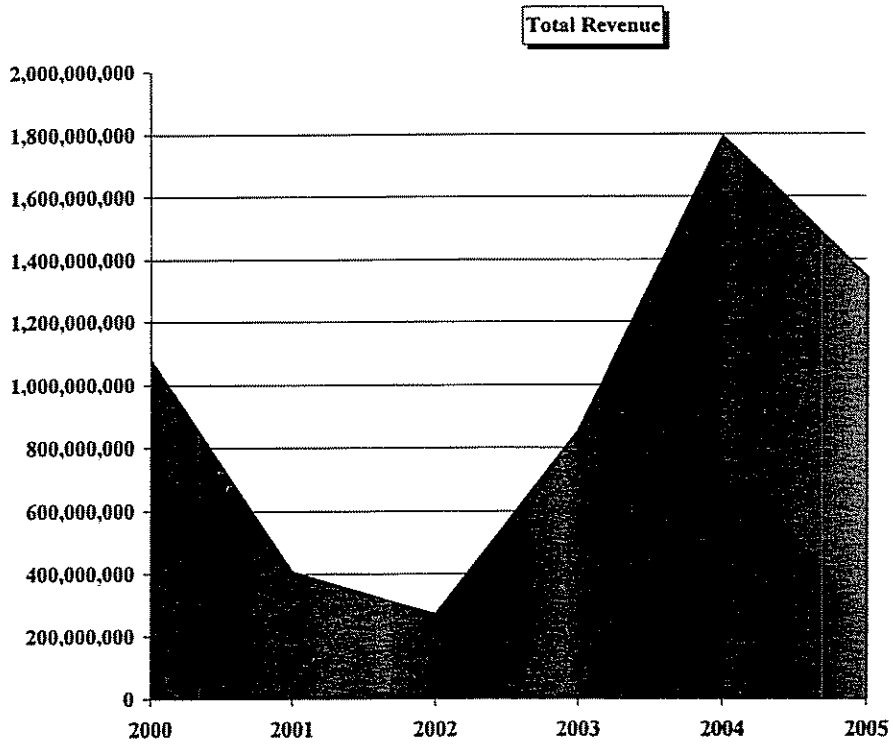
* Includes equities, fixed income and short-term investments.

Schedule of Revenue by Source

Year		Member Contributions	Employer Contributions	State of Oklahoma & Various Federal Sources	Net Investment Income	Other Revenue	Total
2000	*	$203,027,123	$130,758,712	$145,029,086	$597,428,861	$2,280,536	$1,078,524,318
2001	*	221,934,654	172,749,389	155,331,620	(146,783,146)	2,715,344	405,947,861
2002	*	231,260,978	210,829,995	154,196,326	(328,671,703)	2,937,408	270,553,004
2003	*	224,952,145	218,841,977	143,147,463	263,873,633	2,162,527	852,977,745
2004	*	238,312,953	219,126,867	156,142,888	1,175,826,812	2,511,256	1,791,920,776
2005	*	$241,459,049	$227,791,719	$177,966,919	$688,638,096	$3,318,204	$1,339,173,987

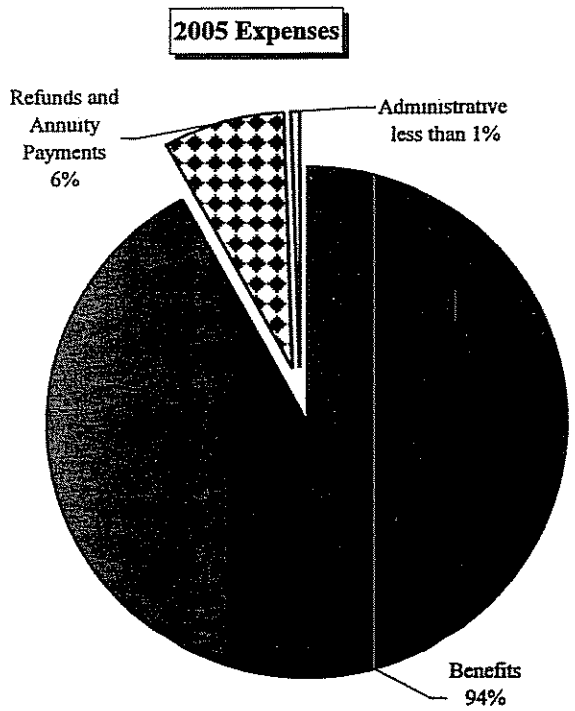
* - Investment income includes both realized and unrealized gains and losses on investments.

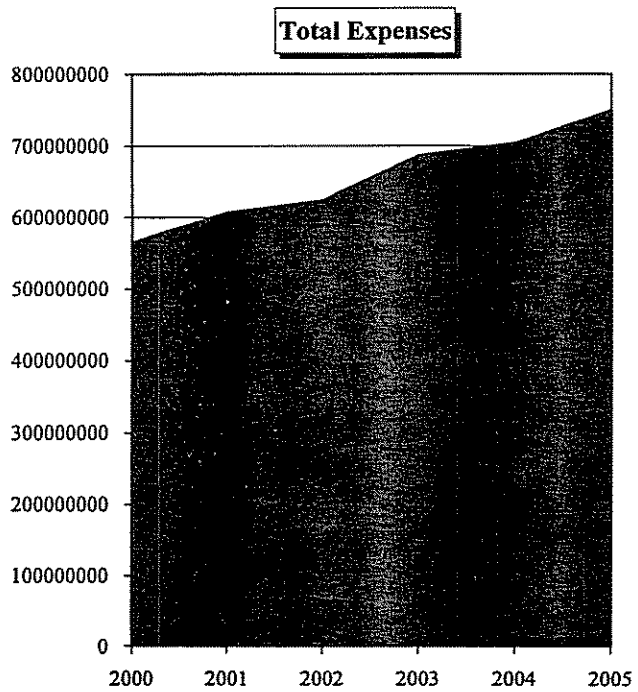




Schedule of Expenses by Type

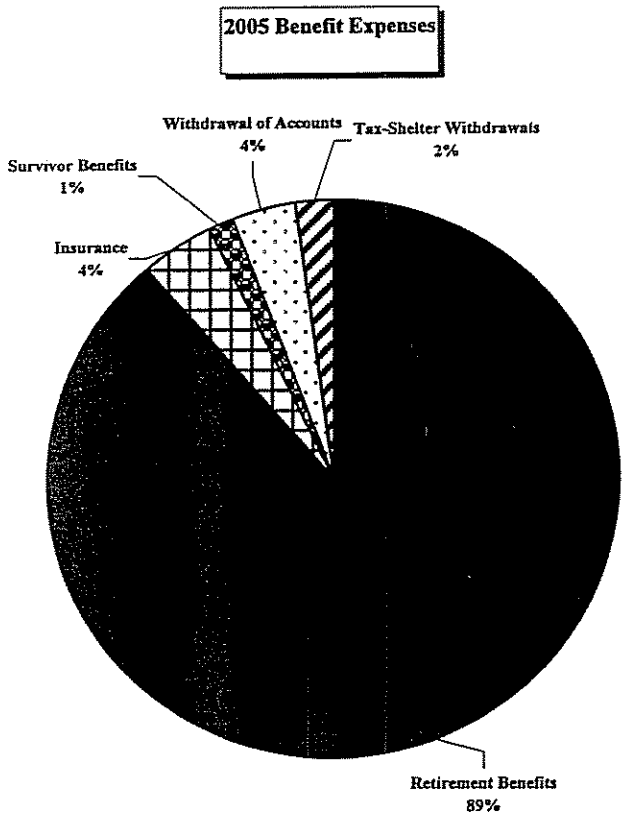
Year	Benefits	Refunds and Annuity Payments	Administrative Expenses	Total
2000	$500,289,049	$61,725,419	$2,964,237	$564,978,705
2001	537,308,002	65,763,326	3,471,796	606,543,124
2002	561,222,392	58,495,950	3,905,754	623,624,096
2003	608,976,125	73,563,552	4,007,846	686,547,523
2004	647,277,986	52,327,030	3,851,320	703,456,336
2005	$701,715,390	$44,060,265	$4,212,266	$749,987,921

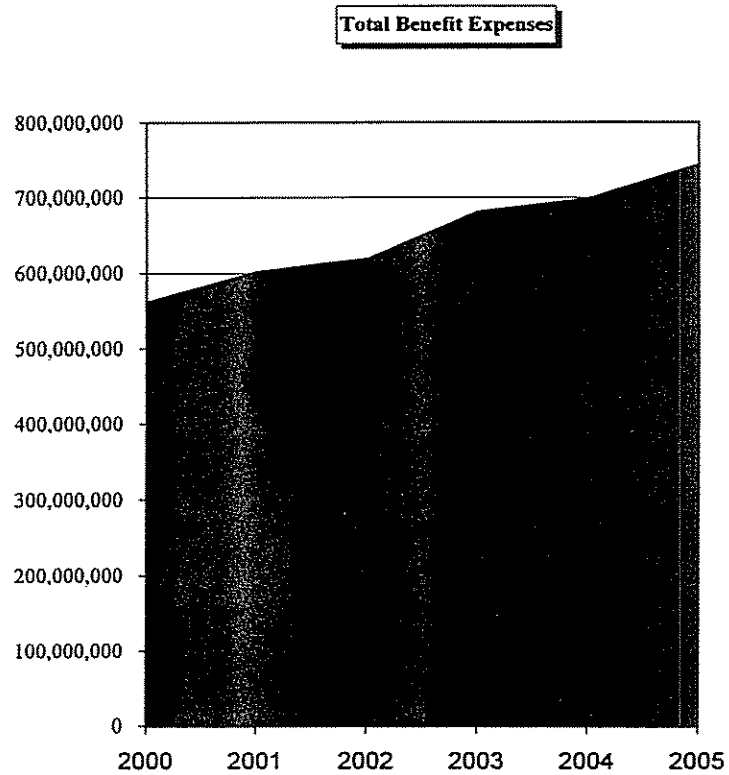




Schedule of Benefit Expenses by Type

Year	Retirement Benefits	Insurance Payments	Survivor Benefits	Withdrawal of Accounts	Tax-Shelter Withdrawals	Total
2000	471,175,803	20,537,317	8,575,929	29,460,152	32,265,267	562,014,468
2001	498,928,273	29,159,573	9,220,156	31,432,937	34,330,389	603,071,328
2002	523,220,581	29,227,075	8,774,736	26,728,503	31,767,447	619,718,342
2003	569,959,953	29,625,205	9,390,967	30,176,320	43,387,232	682,539,677
2004	607,357,316	31,142,570	8,778,100	33,663,294	18,663,735	699,605,015
2005	661,157,635	30,933,923	9,623,832	26,935,850	17,124,415	745,775,655





Retirees in the State of Oklahoma by County

Of the 40,879 pensioners and beneficiaries in the Teachers' Retirement System of Oklahoma 90% or 36,693 remain state of Oklahoma residents. As such, benefit payments of approximately, $610,629,453 this year alone went into the State's communities and businesses. Since money changes hands several times, the System's payments have a dramatic effect on the State's economy.

County	Recipients	Annual Payment	County	Recipients	Annual Payment
Adair	274	$4,469,484	LeFlore	585	$10,025,133
Alfalfa	99	1,671,124	Lincoln	324	4,913,811
Atoka	171	2,812,376	Logan	304	4,421,656
Beaver	94	1,514,977	Love	83	1,324,466
Beckham	225	3,756,813	Major	76	1,141,206
Blaine	151	2,507,592	Marshall	193	3,166,487
Bryan	618	10,592,608	Mayes	374	6,234,995
Caddo	379	5,455,251	McClain	342	5,215,794
Canadian	862	14,408,287	McCurtain	448	7,746,700
Carter	494	8,026,560	McIntosh	324	5,588,187
Cherokee	727	13,214,509	Murray	154	2,743,093
Choctaw	185	2,877,669	Muskogee	901	15,929,132
Cimarron	34	537,702	Noble	110	1,618,466
Cleveland	2,192	36,563,965	Nowata	69	1,127,308
Coal	60	926,674	Okfuskee	148	2,330,939
Comanche	1,181	20,227,885	Oklahoma	6,221	106,031,192
Cotton	66	1,034,388	Okmulgee	567	9,002,278
Craig	162	2,610,035	Osage	163	2,544,507
Creek	507	8,014,577	Ottawa	508	7,672,861
Custer	443	7,953,498	Pawnee	152	2,265,870
Delaware	260	4,602,048	Payne	1,630	26,731,835
Dewey	90	1,489,812	Pittsburg	490	7,868,651
Ellis	56	845,545	Pontotoc	603	10,331,009
Garfield	581	9,342,404	Pottawatomie	633	9,964,864
Garvin	372	5,646,891	Pushmataha	149	2,356,999
Grady	479	7,741,847	Roger Mills	69	1,110,044
Grant	77	1,042,361	Rogers	581	10,070,643
Greer	84	1,337,473	Seminole	293	4,612,399
Harmon	60	1,025,847	Sequoyah	482	8,363,066
Harper	74	1,309,060	Stephens	430	7,117,374
Haskell	174	2,882,206	Texas	175	2,881,320
Hughes	146	2,318,034	Tillman	108	1,746,640
Jackson	299	5,496,643	Tulsa	4,689	79,390,459
Jefferson	77	1,245,801	Wagoner	289	5,096,519
Johnston	196	3,299,494	Washington	503	7,700,330
Kay	520	8,263,254	Washita	140	2,311,837
Kingfisher	148	2,501,108	Woods	234	3,753,586
Kiowa	159	2,482,317	Woodward	183	2,984,621
Latimer	190	3,145,057			
			Total	36,693	$610,629,453

2005 Participating Employers
Public School Districts

Achille
Ada
Adair
Afton
Agra
Albion
Alex
Aline-Cleo Springs
Allen
Allen Bowden
Altus
Alva
Amber Pocasset
Anadarko
Anderson
Antlers
Arapaho
Ardmore
Arkoma
Arnett
Asher
Atoka
Avant
Balko
Banner
Barnsdall
Bartlesville
Battiest
Bearden
Beaver
Beggs
Belfonte
Bell
Bennington
Berryhill
Bethany
Bethel
Big Pasture
Billings
Binger-Oney
Bishop
Bixby
Blackwell
Blair
Blanchard
Bluejacket
Boise City
Bokoshe
Boley
Boone-Apache
Boswell
Bowlegs
Bowring
Boynton
Braggs
Braman
Bray Doyle
Bridge Creek
Briggs
Bristow
Broken Arrow
Broken Bow
Brushy
Buffalo
Buffalo Valley
Burbank
Burlington
Burns Flat-Dill City
Butler
Butner
Byars
Byng
Cache
Caddo
Calera
Calumet
Calvin
Cameron
Canadian
Caney
Caney Valley
Canton
Canute
Carnegie
Carney
Carter
Cashion
Catoosa
Cave Springs
Cement
Central High
Central
Chandler
Chattanooga
Checotah
Chelsea
Cherokee
Cheyenne
Chickasha
Chisholm
Choctaw-Nicoma Park
Chouteau Mazie
Cimarron
Claremore
Clayton
Cleora
Cleveland
Clinton
Coalgate
Colbert
Colcord
Coleman
Collinsville
Comanche
Commerce
Copan
Cordell
Cottonwood
Covington-Douglas
Coweta
Coyle
Crescent
Crooked Oak
Crowder
Crutcho
Cushing
Cyril
Dahlonegah
Dale
Darlington
Davenport
Davidson
Davis
Deer Creek
Deer Creek-Lamont
Delaware
Denison
Depew
Dewar
Dewey
Dibble
Dickson
Dover
Drummond
Drumright
Duke
Duncan
Durant
Dustin
Eagletown
Eakly
Earlsboro
Edmond
El Reno
Eldorado
Elgin
Elk City
Elmore City
Empire
Enid
Erick
Eufaula
Fairland
Fairview
Fanshawe
Fargo
Farris
Felt
Fletcher
Flower Mound
Forest Grove
Forgan
Fort Cobb-Broxton
Fort Gibson
Fort Supply
Fort Towson
Fox
Foyil
Frederick
Freedom
Friend
Frink Chambers
Frontier
Gage
Gans
Garber
Garrett
Geary
Geronimo
Glencoe
Glenpool
Glover
Goodland
Goodwell
Gore
Gracemont
Graham
Grandfield
Grand View (Cherokee)
Grandview (Stephens)
Granite
Grant
Greasy
Greenville
Grove (Delaware)
Grove (Pottawatomie)
Gum Springs
Guthrie
Guymon
Gypsy
Haileyville
Hammon
Hanna
Hardesty
Harmony
Harrah

Hartshorne
Haskell
Haworth
Haywood
Healdton
Heavener
Hennessey
Henryetta
Hilldale
Hinton
Hobart
Hodgen
Holdenville
Hollis
Holly Creek
Hominy
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Howe
Hugo
Hulbert
Hydro
Idabel
Indiahoma
Indianola
Inola
Jay
Jenks
Jennings
Jones
Justice
Justus-Tiawah
Kansas
Kaw City
Kellyville
Kenwood
Keota
Ketchum
Keyes
Keys
Keystone
Kiefer
Kildare
Kingfisher
Kingston
Kinta
Kiowa
Konawa
Krebs
Kremlin-Hillsdale
Lane
Latta
Laveme
Lawton
Leach
Leedey
Le Flore
Leonard
Lexington
Liberty (Okmulgee)
Liberty (Sequoyah)
Liberty (Tulsa)
Lindsay
Little Axe
Locust Grove
Lomega
Lone Grove
Lone Star
Lone Wolf
Lookeba Sickles
Lost City
Lowrey
Lukfata
Luther
Macomb
Madill
Mangum
Mannford
Mannsville
Maple
Marble City
Marietta
Marlow
Maryetta
Mason
Maud
Maysville
McAlester
McCord
McCurtain
McLish
McLoud
Medford
Meeker
Merritt
Miami
Middleberg
Mid-Del
Midway
Milburn
Milfay
Mill Creek
Millwood
Minco
Moffett
Monroe
Moore
Mooreland
Morris
Morrison
Moseley
Moss
Mounds
Mountain View-Gotebo
Moyers
Muldrow
Mulhall-Orlando
Muskogee
Mustang
Nashoba
Navajo
New Lima
Newcastle
Newkirk
Ninnekah
Noble
Norman
North Rock Creek
Norwood
Nowata
Oak Grove
Oakdale
Oaks Mission
Oilton
Okarche
Okay
Okeene
Okemah
Oklahoma City
Oklahoma Union
Okmulgee
Oktaha
Olive
Olney
Olustee
Oologah-Talala
Optima
Osage Hills
Osage
Owasso
Paden
Panama
Panola
Paoli
Pauls Valley
Pawhuska
Pawnee
Peavine
Peckham
Peggs
Perkins-Tryon
Perry
Picher-Cardin
Pickett Center
Piedmont
Pioneer
Pioneer Pleasant Vale
Pittsburg
Plainview (Carter)
Plainview (Cimarron)
Pleasant Grove (Pottawatomie)
Pleasant Grove (Seminole)
Pocola
Ponca City
Pond Creek-Hunter
Porter Consolidated
Porum
Poteau
Prague
Preston
Pretty Water
Prue
Pryor
Purcell
Putnam City
Quapaw
Quinton
Rattan
Ravia
Red Oak
Reydon
Ringling
Ringwood
Ripley
Riverside
Robin Hill
Rock Creek
Rocky Mountain
Roff
Roland
Rush Springs
Ryal
Ryan
Salina
Sallisaw
Sand Springs
Sapulpa
Sasakwa
Savanna
Sayre
Schulter
Seiling
Seminole
Sentinel
Sequoyah
Shady Grove
Shady Point
Sharon-Mutual
Shattuck
Shawnee
Shidler
Silo
Skelly

Public School Districts *(continued)*

Skiatook
Smithville
Snyder
Soper
South Coffeyville
South Rock Creek
Spavinaw
Sperry
Spiro
Springer
Sterling
Stidham
Stigler
Stillwater
Stilwell
Stonewall
Straight
Stratford
Stringtown
Strother
Stroud
Stuart
Sulphur
Sweetwater
Swink
Tahlequah
Talihina
Taloga
Tannehill
Tecumseh
Temple
Tenkiller
Terral
Texhoma
Thackerville
Thomas-Fay-Custer
Timberlake
Tipton
Tishomingo
Tom
Tonkawa
Tulsa
Tupelo
Turkey Ford
Tumer
Turpin
Tushka
Tuskahoma
Tuttle
Twin Hills
Tyrone
Union City
Union
Valliant
Vanoss
Vamum
Velma-Alma
Verden
Verdigris
Vian
Vici
Vinita
Wagoner
Wainwright
Wakita
Walters
Wanette
Wapanucka
Wamer
Washington
Washita Heights
Watonga
Watson
Watts
Waukomis
Waurika
Wayne
Waynoka
Weatherford
Webbers Falls
Welch
Weleetka
Wellston
Western Heights
Westville
Wetumka
Wewoka
White Oak
White Rock
Whitebead
Whitefield
Whitesboro
Wickliffe
Wilburton
Wilson (Carter)
Wilson (Okmulgee)
Wister
Woodall
Woodland
Woodward
Wright City
Wyandotte
Wynnewood
Wynona
Yale
Yarbrough
Yukon
Zaneis
Zion

Career and Technology Centers

Caddo-Kiowa
Canadian Valley
Central Oklahoma
Chisholm Trail
E. Okla. County
Francis Tuttle
Gordon Cooper
Great Plains
Green Country
High Plains
Indian Capital
Kiamichi
Meridian
Metro Tech
Mid-America
Moore-Norman
Northeast Area
Northwest
O.T. Autry
Pioneer
Pontotoc
Red River
S. Oklahoma
Southwest
Tri-County
Tulsa Technology Center
Wes Watkins
Western

Colleges and Universities

Cameron University
East Central Univ.
Langston University
Northeastern State University
NW Oklahoma State University
Oklahoma St. Univ.
Okla. Panhandle State University
OU Health Sci. Ctr.
Rogers St. University
SE Oklahoma State University
SW Oklahoma State University
Univ. of Central Okla.
Univ. of Oklahoma
Univ. of Sci. and Arts of Oklahoma

Junior Colleges

Carl Albert St. Coll.
Connors St. College
E. Okla. St. Coll.
Murray State College
NE Oklahoma A&M
N. Oklahoma College
OKC Comm. College
Redlands Comm. College
Rose State College
Seminole State College
Tulsa Comm. College
W. Okla. State College

Other Participating Entities

Atoka-Coal Interlocal
Bd. of Priv. Voc. Schls
Bd. of Reg. of Okla. Colleges
Choctaw Nation Interlocal
Comm. on Teacher Prep.
Deborah Brown Comm. Sch.
Dept. of Career and Tech. Ed.
Dept. of Corrections
Dept. of Education
Dept. of Rehab. Svcs.
Five Star Interlocal Coop
Garfield Cty. Interlocal Coop
Harding Charter Prep. H.S.
Harding Fine Arts Ctr.
Independence Charter M.S.
John Wesley Charter Sch.
McCurtain Cty. Inter. Coop
Mid-Del ACT
MWC Central Foods
Moore ACT
OKC Fed. of Teachers
Okla. Educ. Assn.
Okla. Sch. of Science and Math
Okla. House of Rep.
Osage Cty Interlocal Coop
Quartz Mountain
Secondary Sch. Act. Assoc.
State Regents for Higher Ed.
Student Loan Authority
Teachers' Retirement System
Tri-County Interlocal Coop
Tulsa Sch. of Arts and Sciences
Western Village Charter Sch.