



# The Association of Retired Teachers of Connecticut, Inc. **NEWSLETTER**

Winter Edition 2007

## From the President's Desk

Dear Educator,

The ARTC has been serving retired teachers for over sixty years. Membership continues to be a key issue for our organization. This past year we had an increase in membership of nearly one hundred members. One of our four goals this year is to continue this positive trend.

We continue to do well financially. We once again had a budget surplus in 2006 and our endowment is strong and growing larger. This has allowed us to increase our efforts to communicate more frequently with our members.

Our hardworking part-time office staff has been very responsive to members' questions and concerns. We have seen a steady increase in the number of emails, phone calls and letters from members expressing their need for help with the rising health insurance costs and specific issues concerning their pensions and/or the Social Security Offset.

I urge you to attend ARTC's Lobby Day on Wednesday, April 25, 2007 at the Legislative Office Building in Hartford and meet with your respective legislator. Several of our local affiliates are providing bus transportation. We also will be holding our spring luncheon on Tuesday, May 22, 2007 at the Aqua Turf in Southington. At that time we will present a program with updated information on pension, health insurance and other important issues.

Sincerely,  
Mary L. Gracyalny  
Executive Director

**Questions about membership,  
insurance, or legislative issues?**

Contact the **ARTC** office by phone at: **(203) 639-9628**  
or toll free at: **(866) 343-ARTC**  
by fax: **(203) 639-9628**

NEW Website: [www.ctretiredteachers.org](http://www.ctretiredteachers.org)

✉ E-mail: [info@ctretiredteachers.org](mailto:info@ctretiredteachers.org)

**The ARTC Office is now staffed Monday through Friday  
from 10:00 a.m. until 2:00 p.m.**

## Upcoming Events

**ARTC Lobby Day**  
**Wed., April 25, 2007**  
**@ 10:00 am**  
**at the LOB**  
**Hartford, CT**

**ARTC**  
**Spring Luncheon**  
**Tues., May 22, 2007**  
**@ 9:30 am**  
**Aqua Turf**  
**Southington, CT**

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# Keep The Momentum Going!

*Reprinted by Permission, CEA Action Alert*

We now have a new opportunity to **RESTORE** your earned **SOCIAL SECURITY BENEFITS**. The **Social Security Fairness Act** has been reintroduced in both the new US Senate and House of Representatives. Introduction of these bills this early in the new Congress signifies the importance of this issue.

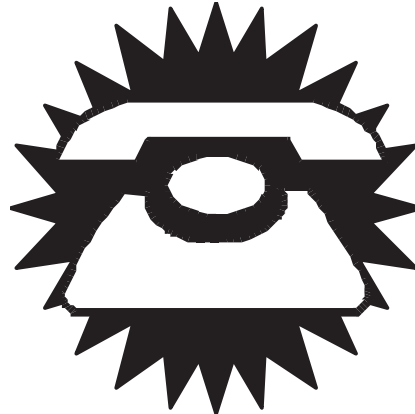
**PLEASE CONTACT** new and returning members of **CONGRESS** and...

- Urge **Senators Dodd and Lieberman** to sign on to the **Senate Bill S206**.
- Thank **Congresswoman Rosa DeLauro** for co-sponsoring **House Bill HR 82**.

- Urge **Congressmen Joe Courtney, John Larson, Chris Murphy, and Chris Shays** to sign on to **HR 82**.

The simplest way to find and contact your Congressperson is to go to <http://www.nea.org/lac/socsec/>

[offsets.html](http://www.nea.org/lac/socsec/offsets.html). You may also want to call the Capitol switchboard at (202) 224-3121 (in Washington, DC) and ask for your Representative and Senators by name. Thank you and stay tuned for more federal and state legislative action by going to [www.cea.org](http://www.cea.org).



## Legislative Actions from ARTC

*By Michael Norman  
ARTC President-Elect and Legislative Chairperson*

The Association of Retired Teachers of Connecticut (ARTC) and its affiliated political action committee have worked diligently this past legislative session with mixed results. There has been a ground swell of support from our membership as well as from other retired educators. We can announce partial success. The pension will be fully funded for the next two years, but there is no guarantee that this will continue after 2007. We need the Teachers' Retirement Fund to be removed from under the Connecticut's spending cap and become part of the state's indebtedness much as bonds are treated. This could be done with a legislative bill, and as some are beginning to observe, would be easier to achieve than a Constitutional Amendment.

### **Teacher's Pension**

ARTC leadership is concerned about protecting your pension. We believe that the pension can best be protected and preserved if it is removed from under the spending cap. What does that mean? The State Legislature may only spend so much each year. The various worthwhile programs are therefore forced to compete for limited dollars. The Teachers' Retirement Fund is one that must draw from this limited pool. However, there are other expenditures that do not fall under the spending cap, such

as state bonds. These are considered Connecticut indebtedness and must be paid regardless. The State Treasurer, Denise Napier, wants to bond two billion dollars of the TRB's unfunded liability (\$6.2 billion) and cover the rest of the unfunded liability by a Covenant. This would mean that the fund would be automatically paid off over a period of years. This would increase the solvency of the fund. The additional interest that would occur could be used to improve the COLA.

### **Health Insurance**

Health insurance is also of primary concern for retired teachers. The state subsidy paid to each municipality has not increased since 1996. The \$110 paid each month (\$220 per couple) in no way covers the insurance increases that many retired teachers presently pay. In Manchester, a retired teacher 65 and older could pay as much as \$6,000 per year and that's low. In Saybrook, a retired couple will pay \$10,000 per year and that's after the subsidy has been paid from the state. Representative Brian O'Connor and Senator Crisco, Chairpersons of the state's Insurance Committee, proposed doubling the subsidy and adding an adjustment to the subsidy each year based on the Connecticut Consumer Price Index for medical expenses. This passed out of the Insurance Committee but died in the Appropriations Committee. If only the latter were to

pass (the increase based on Consumer Price Index) this would do much to alleviate insurance costs for retirees. The Speaker of the House, James Amann, wants a universal health plan for all Connecticut citizens. He will support our plan, however. Finally, the Comptroller, Nancy Wyman, is working with ARTC, CEA, and municipal employee groups to develop a plan to cover all of CT's municipal employees, teachers, and retirees with health insurance. This would greatly reduce costs for all participants. With a strong effort from our retired teachers, I believe that much of our agenda can be accomplished.

### Social Security

On the federal front, there are more than enough representatives to pass the Social Security Fairness Act. This would eliminate the G.P.O. (Government Pension Offset) and the W.E.P. (Windfall Elimination Provision). These

provisions penalize some public employees by cutting or taking away Social Security benefits they or their spouse earned.

The G.P.O. reduces or eliminates Social Security espousal benefits if the worker's spouse has a government pension based on work that was not covered by Social Security. Similarly, the W.E.P. reduces Social Security worker benefits based on work history by applying a less generous formula to calculate benefits. Unfortunately, these provisions severely reduce the retirement pay of many workers, including Connecticut's teachers.

Eighty-six percent of our endorsed state Senate candidates and eighty-nine percent of our state House candidates were elected. These winners will help us get needed legislation to protect your pension and to help alleviate health insurance costs.

## From ARTC PAC

The ARTC PAC committee has been working with Guinan Associates in order to contact both members and potential members of ARTC concerning issues on our pension and social security.

We met with newly-elected Congressman Chris Murphy at his recent victory reception on January 2, 2007, and made contact with several of his aides.

Wayne Kensel gave a presentation on the use of media and made suggestions and updates on the ARTC website.

Dick Brigham  
Secretary, ARTC Pac

## News from Affiliated Groups

### NORTHERN FAIRFIELD COUNTY

Northern Fairfield County Retired Teachers now has a completed executive board. Our next executive committee meeting is February 27, 2007. We also have compiled an NFCRTA E-mail address book!

We recently lost our past president, Joe Tarrant. He will be sadly missed.

Additionally, we now have historical information that has been compiled on NFCRTA by member Mary Edgett, who is 104 years old!

### **Bob Scalzo**

*President*

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### FAIRFIELD COUNTY

It seems as though it was so long ago, but it was only a few months since our annual Holiday Party. The Retired Educators of Fairfield and the Fairfield Education Association once again kicked off the holidays with a fun party at Cinzano's Restaurant. What better way to have a happy hour than with old and new

friends. The appetizers were a meal and the music, by our own retiree, Lenny Martini just made the evening perfect.

The members also contributed new toys for many of the needy children in Fairfield—a great way to build community spirit!

We continue to be vigilant concerning our legislators and how they are supporting our cause. Thanks to the tenaciousness of our Legislative Committee, I am confident that this year will be a good year for all teachers. But we need to continue to write and e-mail our legislators. They eventually will tire of hearing from us and work a little harder in providing all retirees with a fair share. We all remember the bumper sticker: "If you can read this, thank a teacher." Well, I think it's time to thank us!

Wishing everyone a happy and healthy 2007.

### **Amy DeZenzo**

*REF President*

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### WEST HARTFORD

West Hartford Retired Teachers recently had a very successful Christmas luncheon on December 6th, 2006.

More than sixty-five people showed up for a delicious meal. The music provided by the Conard High School was wonderful. Another luncheon will follow in May. Our executive board will meet next week to discuss spring events. We will become more active as the legislature progresses.

### **Ann Anderson**

*WHRTA President*

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# News from Affiliated Groups (continued)

## New London County

The fall meetings of the NLCRTA were informative and entertaining. We were honored to have Denise Nappier, State Treasurer, as our speaker for the September meeting. The topic was the Retired Teachers' Fund and Health Insurance Premiums. The program also included Steve Mikutel, D. State Representative from the 45th district and Assistant Majority Leader, and Elizabeth Ritter D. the 38th district State Representative. They communicated their stand on issues that are important to Connecticut teachers and in turn, the retired teachers voiced their opinions and needs. The November election saw all three of our distinguished guests reelected into office. Congratulations!

In November the NLCRTA honored our military men and women by conducting our 2nd Annual Collection of Items to be sent to our troops for Christmas. Carol Ouillette, a member of NLCRTA organized the project and with the help from the Ladies Auxiliary of Jewett City Veterans of Foreign Wars Post 10004, packaged and shipped the items overseas. A thank you to our members who contributed the items and to Carol for coordinating this very special project! Completing the military theme, past and present, Salem David, a member of NLCRTA, spoke on the Connecticut Cadet Teaching Program. Following WWII there was a shortage of teachers and it was in 1946 that Salem was chosen to take part in this program which offset the small number of teachers by placing student teachers in the classroom.

Our scholarship fund continues to grow! Each month a different school system comes together and provides a basket for our monthly raffle. All of the baskets are so attractive! Thank you to all of the retired teachers who have contributed items and to Judy Daley who organizes and coordinates the "Basket" each month and to the members of the scholarship committee who conduct the raffle.

The NLCRTA wishes to extend an invitation to all retired teachers to come and join us. The meetings are held on the 3rd Tuesday in the months of September, November, December, April, and June with the next meeting scheduled for April 17, 2007. Registration begins at 11:00 followed by the business meeting at 11:30. Lunch is served at 12:00 noon and the program or speaker begins at 1:00 p.m. For more information, please contact Marie Twomey.

**Marie Twomey, President**  
mariea2me@snet.net  
(860) 442-2204

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## Hartford County

Hartford County held its first Fall Breakfast meeting in October, 2006 at the Aqua Turf Club in Southington. James Amann, Speaker of the House of Representatives, was our guest. Everyone enjoyed a delicious sit-down breakfast followed by Speaker Amann's talk. He spent a good part of the morning with us and answered all questions. Also present were many State Representatives from the Hartford County area. Among them were: Peggy Sayers, John "Corky" Muzurek, Jim O'Rourke, Paul Doyle (newly elected Senator), Faith McMahon and Andy Fleischmann. Each had a chance to address the group and take some questions. The Representatives were seated at tables with constituents, so they could hear first hand teacher issues. Also in attendance were members from other state retired teachers associations. Al Cipriani, President of ARTC, and Earl Smith, immediate Past President of ARTC, presented Speaker Amann with a plaque in appreciation for all of his efforts on behalf of retired teachers. A business meeting followed the presentation. This spring, Hartford County will once again give out scholarships to students aspiring to become teachers. This year we will add another for a total of three \$1,500 scholarships. The recipients will be invited to the Spring Luncheon to be held April 18th and will be introduced to the attendees.

### **Ellen Long**

*Legislative Chair/President Elect*  
EllenWLong@aol.com (860) 529-8738

## Greater Bridgeport County

The three fall luncheon meetings of the GBRTA were quite successful with a very large turnout of the membership at our new location at Testo's Restaurant on Madison Avenue in Bridgeport. The highlight of the December meeting was the annual scholarship raffle for the area high schools. A total of \$1,000 was raised due to the generosity of our members and the committee headed by Rose Pellegrino and Jean Abriola. Also, each member received a special gift of a ballpoint pen with our logo and our website (www.GBRTA.org) printed on it. We distributed holiday plants to over three dozen members in nursing homes with the help of Barbara Sarina and her committee.

Our membership drive will kickoff in January with a special mailing and a pamphlet to all retired teachers in the Bridgeport area. This project with Pat Yacovacci and her

committee will help to generate new members for the legislative committee working for retired teachers under the direction of Greta Stanford and our Health Insurance Committee headed by Rosalyn Schoonmaker. Both will be active in the coming months with the General Assembly. Any member who would like to serve on these committees, please contact them. We urge all our members to make contact now with their representatives in the General Assembly and let them know our focus for the year. We will be seeking to double the monthly \$110 allowance towards Health Insurance and we will be looking for partial bonding for our Pension Fund which is now 6.1 billion dollars in the red. At the federal level, we once again are seeking the repeal of the Social Security offsets.

### **Michael C. Ward, President**

Yankeeward@netzero.com  
(860) 529-8738

## Manchester County

Our two fall luncheon meetings at the Manchester Country Club were well attended. In October, the program consisted of the Mansfield Chamber Players and representatives of the UConn Dance Club. We thoroughly enjoyed our own "Dancing with the Stars." In November, Carol Duggan, heart attack survivor and speaker for the Heart Association, presented a very informative program on her experience and the warning signs of heart attacks, especially the silent variety that women experience. Her talk was riveting and Carol has our heartfelt appreciation.

On April 24, 2007, the Manchester Community College Culinary Arts program will host our luncheon meeting for the sixth year, this time in the newly renovated dining room. Our own member, Barbara Clark Austin, formerly with the Manchester Schools Outdoor Education program, will present "Edible Wild Plants: You Can Eat Your Own Backyard!"

This fall, RTAM's Insurance Committee under the leadership of Pat Nylin, has been working on a comparison of the benefits available to Manchester retired teachers on Medicare through Manchester's Anthem Group Retiree Plan F and the CT Teachers Retirement Board's Stirling Benefits Plan. The comparison and other insurance information will be mailed out to RTAM members in January.

Our political action efforts will continue under Michael Norman, RTAM's legislative chairperson. The local candidates

## News from Affiliated Groups (continued)

for the House and Senate endorsed by ARTC were reelected. RTAM's Barbara Murphy will again cochair ARTC's Lobby Day this spring.

### **Mary Ann Hayward**

*President*

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### **Southern Fairfield County**

Here we go again! The latest report from the TRB actuary indicated on November 28, 2006 that our Pension Fund lost an additional \$1.7 billion from 2004-2006. Since 2000 that fund has been reduced by \$4.8 billion. That is unsustainable and a major effort must be made to reverse this untenable slide.

Our affiliate addresses this issue with a specific proposal that was developed five years ago; to bond the unfunded liability, put the monies in the new COLA, \$1.59 billion back into the pension, and guarantee the cost of living for those who retired after 1992. We have printed material which has been mailed to you that graphically addresses this plan. We have spoken with our Treasurer, Denise Nappier about our program and it appears that she feels comfortable with this plan.

Membership is again over 1,600 and growing. We need that financial support which allows us to professionally produce material for you and our legislators to enhance our success.

Likewise, the ARTC insurance committee, chaired by Louise and Richard Follman, has introduced legislative proposals to reduce the insurance cost of those covered by board of education plans that cover 18,000 teacher retirees in Connecticut. They also are seeking full coverage for those who are covered by local board plans and have a yearly income of less than \$20,000.

We will provide free bus transportation

to Lobby Day, April 25, 2006 in Hartford at the LOB to address our issues with our legislators.

### **John Kane**

*President*

kanejhn@aol.com

(203) 348-2304

### **Windham-Tolland**

The WTRTA fall luncheon was held October 25, 2006 at the Harvest Restaurant. Michael Norman, President-elect and Legislative Committee Chair addressed the group to outline our legislative agenda for this year. Joe Fields, consultant to the Teachers' Retirement Board and resident guru on health insurance/ funding issues, gave an informative and provocative presentation pertinent to our concerns around health care. At the business meeting it was voted to increase lifetime membership dues from \$50.00 to \$100.00 effective 7-1-07. Annual dues is increased to \$12.00 from \$8.00. The Daily Bread Food Pantry in Putnam was the recipient of our canned goods collection from the 75 members present at the luncheon.

The Executive Committee has met over the winter months and committee chairs have been actively involved in statewide (ARTC) efforts—especially the insurance and legislative committees. Our legislative co-chairs, Sandra Bove and Cathy D'Agostino will begin serving as co-chairs of the ARTC Legislative committee in February.

The ad hoc committee on membership/recruitment has developed an updated brochure for our upcoming recruitment drive for new members. We are enlisting town coordinators to lend a more personal touch to our reach-out campaign and to improve communication with our membership.

John Adams and Nettie Murphy,

social committee, have a summer trip to Tanglewood in the works. More details as they become available.

WTRTA will participate in Lobby Day on April 25, 2007. The legislative committee is working on plans to schedule appointments with our state legislators for that day and to organize a turnout of our membership at the State Capitol.

The spring luncheon of WTRTA will take place on Wednesday, May 30, 2007 at the Willimantic Country Club. The WTRTA scholarship presented annually at this meeting has been increased to \$1000.00. Program details will be forthcoming.

Tom Singleton

*President*

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860-963-7229

### **Litchfield County**

We were saddened to learn of the death of Mary (Mollie) Kelly on November 8, 2006. Mollie taught at the elementary school in Lakeville during most of her career. She was an advocate for teachers, both as an active teacher and as a retiree. She served the CEA in many capacities, especially as a long time member of the County Council. In her retirement she was an active member of our group, most recently as the chair of our Social Welfare Committee. She visited the recipients of the Harriet Hartley Fund and scrupulously assessed their needs.

At the time of her death she resided at Geer Village in Canaan where her concern for her fellow residents was evidenced by her visits and overall caring attitude.

At our Fall Meeting held at the Cornucopia in Torrington, Michael Norman: president-elect, founder and chair of ART/PAC and Legislative chair spoke on Connecticut General Assembly: What Does It Mean to Connecticut Teachers?

He reviewed the various issues, which continue to be issues for us, and will be under discussion in the coming legislative session. It is important for all of us to keep abreast of developments and express our concerns to our legislators. Consult the website: ctretiredteachers.org to keep informed. Date of the next meeting to be announced.

**John Luning**

*President*

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## **Our Membership – You Need Us! We Need You!**

**Our current membership as of January 1, 2007, is 8,436 members. We have had a very good response to our recent renewal letter sent to retired teachers who had let their membership lapse in recent years.**

**We are presently sending a second mailing to the newly-retired teachers who have not yet joined ARTC. A third letter is being developed to send to our Life Members to ask their help in recruiting new members.**

**Membership is the backbone of this organization. Without continued support from our retired teacher base we would not have the financial resources necessary to achieve our goals of pension security, increased health insurance subsidies, and full social security benefits to Connecticut's retired teachers who contributed to the social security system.**

**You need us! We need you!**

**Bonnie Reimann, Membership Chair**



## Scholarship News

By this time, the guidance offices in most public and private schools in Connecticut have the 2007 application for the Glen Moon Scholarships. In May, the Scholarship Committee will award one \$2,000 scholarship- renewable for three additional years- and three one-time scholarships of \$1,500 each. We need your help in encouraging high school seniors to apply for our scholarships, and if possible, inspiring guidance counsellors to give us support.

Contributions to the fund are always deeply appreciated. They may be sent to Dick Brigham in care of the ARTC office.

Terry Barton, *Scholarship Chair*

## Insurance Committee – Time to ACT!

By Richard & Louise Follman  
*Chairpersons ARTC Insurance Committee*

Health insurance benefits for retired teachers began during the mid nineteen fifties. A variety of plans have evolved to this point. As you are aware, people with no Social Security must purchase their health insurance from their local boards of education. As of August 2006, there are approximately 18,000 retired teachers and spouse/dependents that do so. The TRB subsidizes these teachers with a payment of \$110 per month to local boards of education. This has not increased since 1996. However, the medical index for health insurance has grown by double digit numbers.

The Insurance Committee of the ARTC has presented the following proposals to the ARTC board of directors:

1) All retired teachers that receive less than \$15-\$20,000 dollars per year and do not receive benefits from Social Security or a spouse, (which is approximately 300-400 retired teachers) should receive at least double the \$110 subsidy immediately.

2) For the almost 18,000 teachers that purchase health insurance from their local boards of education, the subsidy should be raised to \$220 per month for the 2008-2010 budget year. Thereafter, a 4% cost of living adjustment should be instituted for each successive year.

There are alternative plans that have been discussed thoroughly if negotiation with the Legislature is necessary. In fact, the TRB's insurance consultant has presented that board with some fifteen scenarios.

The ARTC Board of Directors, at their 12/5/06 meeting, adopted the primary proposal of the ARTC Insurance Committee unanimously. They have directed the Legislative Committee to draft (with the help of our lobbyist) a bill for sponsorship to our legislature. At this point, all ARTC members and their families need to communicate with their local

representatives and senators to express their desire that this bill be passed. We need to become aggressive in our approaches and educate our legislators to our concerns and needs. Your help is vital to the passage of this long-awaited (over 10 years) improvement in our medical subsidy to 18,000 retired teachers. Should any retired teacher have any suggestions or thoughts regarding this issue, please forward them to us in writing. Thank you.

Richard & Louise Follman  
[info@ctretiredteachers.org](mailto:info@ctretiredteachers.org)

## Finance Committee

The Finance Committee met with an attorney from the Reid and Riege law firm on 11/14/06. The following is a summary of the meeting.

### The Harriet Hartley Fund

In January 20, 1959, Harriet Hartley died and in her will left 1/3 of her estate: "To the Association of Retired Teachers of Connecticut, to keep the same well-invested and use the income therefrom to assist worthy retired teachers living in Litchfield County, in meeting their hospital expenses in the event that they should need assistance in paying the same."

On October 5, 1978, ARTC and the Litchfield Retired Teachers Association et al, took the matter to court to gain permission to expand the usage beyond the strict language of the will. Help would be given to "medical and/or convalescent expenses" as opposed to merely hospitalization. The court granted this. The Finance Committee needs to make a decision. These are our options:

### Options

- Status Quo. Don't do anything, keep everything as it is now.
- Give custodianship of the Fund to another group such as Berkshire Taconic

Foundation. Cost for legal fee to make this change is \$2,000 - \$3,000.

- Take legal action to change the title holder to another group. Cost and legal fees are \$8,000 - \$10,000 to do this. This would require asking for approval from the Attorney General and then getting court approval to change the title to another organization.

## ARTC, NRTA & AARP

Your decision to be a member of the ARTC helps make it clear to legislators, neighbors and businesses alike, that educators are important and vibrant members of our community. Collectively, you are making your presence known through volunteer efforts in the areas in which you live as well as through legislative advocacy in the statehouse. It was in this same spirit that, sixty years ago, Dr. Ethel Percy Andrus founded the National Retired Teachers Association (NRTA), **now known as NRTA: AARP's Educator Community**.

Over the years, NRTA has continued to offer support to state and local retired educator associations to further the impact and honor the contributions of retired educators' volunteer community service and advocacy efforts. Today NRTA resides within AARP, which Dr. Andrus founded eleven years after forming NRTA.

People who join AARP and designate themselves as members of NRTA: *AARP's Educator Community*, pay only \$12.50 per year and receive all of AARP's member benefits and publications along with the quarterly publication *NRTA Live and Learn*. NRTA also provides ongoing support to Association of Retired Teachers of Connecticut and other state retired educator associations through national leadership conferences and presentation at state conventions.

Joining AARP and designating yourself as a member of NRTA: *AARP's Educator Community* is a decision that is supported by a rich and shared history between ARTC, NRTA and AARP. It is one way to make your presence known and to help improve the lives of those over 50 through our collective efforts.



## BOARD OF DIRECTORS 2006-2007

### OFFICERS

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### CHAIRS, STANDING COMMITTEES

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**AARP/ARTC Real**—Brenda Kelley, 21 Oak Street Suite 104, Hartford, Ct 06106-8003

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### Area, County, and Local Presidents

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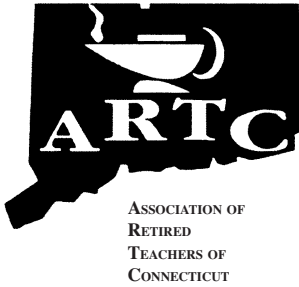
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# Winter 2007 ARTC Newsletter



## DIRECTIONS TO ARTC's MERIDEN OFFICE

**91 South**—Exit 17, East Main St—Wilbur Cross Highway, left on East Main St, right turn onto Pomeroy Ave., at 2nd light, 240 Pomeroy Ave. on left.

**91 North**—Exit 16, East Main St., right on East Main St., right at light onto Pomeroy, to 240 Pomeroy on left.