

Legislative Committee Report

Cathy D'Agostino & Sandra Bove, Legislative Committee Co-Chairs

The Legislative Committee continues its active role in supporting ARTC goals for 2008: increasing the pressure on Congress to support the Social Security Fairness Act, passing CT legislation to increase subsidies for health insurance, and investigating the elimination of the state tax on our pension.

At the end of February, Co-chairs Sandra Bove and Cathy D'Agostino, along with Wayne Woodtke, assistant to the executive director, attended the Spring NRTA conference held in Washington, DC. Our delegation was able to meet with the 15 states affected by the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). At that meeting it was decided that the 15 states would form a central clearinghouse for our issues, consider hiring a Washington lobbyist, and mount an aggressive campaign on eliminating the WEP and GPO.

While all our US representatives support the repeal as well as Senator Dodd, we still do not have the support of Senator Lieberman. Consequently, Sandra, Cathy and Wayne met with Michael Murakami, an aide to Senator Lieberman, in order to present our reasons for the repeal. Mr. Murakami recognized and sympathized with the magnitude of this injustice. He did, however, add that in his view it would be difficult to secure the repeal at this time, Social Security being a large issue. We will forge ahead in our campaign in hopes that a change in administration may be more receptive.

In March, we also met with the non-Social Security New England states. We presented our post card, email and phone call campaign to remind all our Senators and Representatives to support the Social Security Fairness Act which repeals the WEP and GPO. The New England coalition liked our plan and will join us in this campaign. **We urge all our members to mail out their post cards and support this effort.**

At the state level, we continue to support the increase of health insurance subsidies to local boards of education. A hearing was held on our bill in the Insurance Committee, which was passed, and is now in Appropriations. **We look forward to Lobby Day on April 9 and urge all members to talk with their representatives to support this health initiative.** The Legislative Committee is preparing an informational packet for each member who attends Lobby Day at the Capitol in Hartford.

Once again, we remind you that we depend on your active voice in obtaining our goals. Your post cards, letters, emails and phone calls to our state and national legislators make a difference. Visit us at the ARTC website (www.ctretiredteachers.org) for additional information.

FIRE UP YOUR LIFE!

By Pat McDonnell

This is the theme that Dr. Cynthia Barnett, author, teacher and life coach will expand on when she speaks at the ARTC Spring Luncheon on Tuesday, May 20th at the Aqua Turf. Her approach centers around three primary ways to find happiness in retirement. Think about your dreams and your passions, revisit your personal strengths and how they could transfer into another activity, and decide how you could "give back" to society in some way. All of these will enable you to have a new sense of purpose and value in retirement.

Dr. Barnett has her own website, is the author of "Stop Singing the Blues" and is constantly called upon to speak not only in the United States, but all over the world! We are very fortunate to have her with us on May 20th. In addition, we are trying something new. You asked for it - a lighter side to our meetings. We will have several vendors available with information for you to take home. Hope to see you there!



PAC Report

Rick Cassar, PAC Chairperson

PAC has been busy with several projects: The green postcard campaign asking our two Senators and each of our Congressional district representatives to support the Social Security Fairness Act has required three printings of postcards in order to keep up with demand. All the green cards were to be mailed on March 17th, St. Patrick's Day, followed by a phone call on April 2nd and an email on April 16th. The strategy was the brainchild of our publicist, Patty McQueen. Thus far all Congressional Representatives and Senator Dodd are supporting the repeal of W.E.P. and G.P.O. Senator Lieberman has not indicated that he will support us.

Another project sponsored by PAC is an auction to be held at the fall luncheon at the Aqua Turf. Dee Padwater, a member from Cromwell, is an experienced auctioneer who is heading up the committee that will organize the event. We're looking for one or two members from each local to help collect and deliver donated items, services, and gift certificates. A gift basket contributed from each local to be auctioned has been suggested as an additional idea. We're looking forward to a fun day. Look for her article in this newsletter!

Don't forget "Lobby Day" on April 9th starting at 10 a.m. at the Legislative Office Building in Hartford.

We're Already Preparing for the Fall Luncheon!

At the January ARTC PAC Committee meeting a plan was approved to have an auction at the Fall luncheon. This was partly viewed as entertainment for the day, but may also help raise money for the many projects ARTC is involved in. In this effort I have been named chairman of the Auction Committee and I am asking for your help. Without some great donated items we will not be able to have an auction.

We would like for you to scout around your house for items. If you are anything like me, you have acquired or inherited a lot of "stuff" that you no longer have use for. Maybe a watercolor or oil painting that you no longer hang, or that lovely Lenox vase just sitting in the china cabinet. Please gather these items and give them to your local president to bring to an ARTC board meeting or you can bring them to the spring luncheon at the Aqua Turf. My committee will be there to accept them and take down your information so we may acknowledge your donation. The type of the auction(s) will depend on the types of items that are donated. Possibilities include a stage (bidding) auction, a silent auction, raffle, or a "Chinese" or "Indian" style auction, or even a combination of these.

It was also decided that we will be having a themed "basket" auction. We are asking each local affiliate group to prepare at least one basket that can be auctioned off. If you would like to be in charge of this, or work on this committee, please contact your local president. You may choose a theme on your own or get one from me. So far Middlesex has chosen "chocolate" as their theme, Hartford has chosen an "Italian" theme as their main basket with the possibility of also doing a smaller "Irish" theme basket, and one other group is considering a "Spa" theme.

Someone has offered to donate several baskets. If these turn out to be of proper size and quality, I would be happy to share them with you. I also note that Goodwill, Salvation Army, and many thrift stores also may have several good quality and large size baskets that could be adapted for use. While we are hoping to have items donated during the next few months, the baskets do not have to be ready until the end of the summer. Please consider helping with this project as well as donating items for the other auction(s).

You may contact me at dpadwater@aol.com. Please put "ARTC Auction" in the subject line so I don't think it is spam! Or you may call me at 860-635-3535. I live in Cromwell, which is centrally located, so there is the possibility that if you have larger items, like a large painting, I might be able to make other arrangements as I do have access to a van. This way you would not have to bring it to the luncheon.

I look forward to hearing from you, receiving all of your "goodies" and to having a really fun time at the fall luncheon. Working together we can achieve this. I thank you in advance for all your help.

Dee Padwater, *Auction Committee Chair*, dpadwater@aol.com, 860-635-3535

GLENN MOON SCHOLARSHIP — Terry Barton, Chairman

In response to the overwhelming financial need of applicants and the dizzying spiral of the cost of a college education, the Scholarship Committee of the ARTC has voted to award two four-year scholarships in May. These will provide \$2,000 a year each for four years contingent on responsible grades. Three one-year scholarships of \$1,500 each will also be awarded at the May luncheon at the Aqua Turf Club. The decision on the size and number of awards is made year-by-year, based on the performance of the Glenn Moon Scholarship Fund, Inc.

A good part of these awards is made possible by the generosity of those of you who contribute to the scholarship fund. Your gifts, no matter how small, are deeply appreciated and may be sent to our treasurer:

Dick Brigham
3 River Town Road
Windsor, CT 06095

*An Irish Blessing - May those who love us, love us.
And for those who don't, may God turn their hearts.
And if He cannot turn their hearts, may He turn their ankles.
Then we will know them by their limping.
Anonymous*

NEWS FROM AFFILIATED GROUPS

NEW LONDON

The New London County Retired Teachers Association had a successful fall season. We added about twelve new members to our organization and we continued to be helpful in our communities.

The raffles at our fall luncheon added nicely to our scholarship funds. We thank everyone who has contributed to making these a success and to Judy Dailey for organizing them.

At our November meeting, members contributed personal items for the troops overseas. Between our members and the Mashantucket Tribal Nation, we were able to send a huge amount of goods to our troops. Thanks go to Carol Ouillette for organizing this fund raiser and to the Ladies Auxiliary of Jewett City Veterans of Foreign Wars Post 10000 for mailing the packages.

In December, we collected toys for some of the area's needy children. Again, our members arrived with many toys in all sizes and for all ages. Carol Ouillette was also responsible for this effort and for the distribution of the toys.

Our speakers this fall included Kathy Suprin, the principal of the Friendship School in Waterford, who explained the pre-school program for the 3-5 year olds in Waterford and New London. Claudia La Rocque, a financial advisor with UBS, spoke to us in November about the need for seniors to pay attention to their finances in order that we don't outlive our money. As in many past Decembers, the Griswold High School Chorus, under the direction of Ray Churhill, entertained and delighted us with some holiday tunes.

On March 18, some of our members will be going to the Mashantucket Tribal Museum for a tour with Fran Plotnick, a member of NLCRTA and a guide at the museum. Those in attendance will have a buffet lunch and then will be free to continue exploring the museum on their own for the afternoon. The cost will be about \$22 and non-members could be included if there is available space.

Our next regular meeting will be on April 18, and as always, we would welcome any visitors to join us.

Trenda Caron, *President*
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WINDHAM-TOLLAND

The Executive Committee of WTRTA has been working diligently over the winter months to prepare for Lobby Day at the State Capitol on Wednesday, April 9, 2008, and our spring luncheon/annual meeting to be held at Zenny's Restaurant in Mansfield on Wednesday, May 28, 2008. A summer trip to the Goodspeed Opera House is also planned for next July.

Sandra Bove and Cathy D'Agostino continue to co-chair the Legislative Committee for ARTC and Windham-Tolland. The legislative agenda is focused on 1.) increasing the stipend for health insurance and 2.) working to support passage of the Social Security Fairness Act. Details for Lobby Day will be found elsewhere in this newsletter. We are encouraging WTRTA members to attend the "Lobby Day" program at the Legislative Office Building on April 9th. Transportation will be provided.

The WTRTA is going high tech! Our winter newsletter was e-mailed to 120 of our members--150 more were mailed through the post office. We are attempting to gather e-mail addresses from all members--as many as possible. It is a cost effective way to keep the membership informed and very efficient when asking members to communicate with state or federal legislators on short notice. Many thanks are in order for all the work done by our new Membership Committee co-chair, Linnea Sarantopoulos, with her software program/computer expertise.

The WTRTA spring luncheon will feature an entertaining and informative program on the theater presented by staff and students from EastConn. We will also be presenting a scholarship to a local high school senior, and will do our usual food drive to support a local food pantry. WTRTA will elect new officers and committee chairs at this meeting. Julia Brown and Mary Phelps are co-chairing the Nominating committee. I will be turning over presidential duties and responsibilities to our very able vice-president, Dan Coughlin. I have been blessed and honored to have an extremely dedicated executive committee for the past four years. I am very appreciative and grateful for each member's service to WTRTA.

Tom Singleton, *President*
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FAIRFIELD

Spring is a time for new beginnings and the awakening to all that is beautiful in nature. This also is the time of year when the Connecticut Legislature is faced with many challenges, and once again with the concerns of the retired teachers. It brings us to focusing upon the continued efforts of the ARTC toward providing our retirees with equitable benefits. The major areas of focus this year are Social Security and health insurance. We began with the postcard blitz, writing and e-mailing our Congressmen and will culminate with Lobby Day on April 9th, in Hartford. This year we will need to carpool, hopefully encouraging friends to accompany us, as well as conserving fuel. Making an appointment prior to the visit will also impress upon the Legislators that we are very concerned and wish to make personal contact with them on that day. This is a unique opportunity for us to speak with our representatives and provide them with information to gain support for our causes. Special thanks to the Legislative Committee for all their efforts in providing us with information. There is definitely strength in numbers.

Once again the Retired Educators of Fairfield will be having a May Luncheon at Cinzano's in Fairfield. On May 15th the Fairfield Education Association will hold their annual banquet at Vazzy's Restaurant, which is a wonderful opportunity for the active teachers and retirees to dine and socialize. Our annual meeting will be held in early June this year. This meeting will provide the retirees with information from the various insurance groups and the new programs available to us. We will also vote in our new officers for the coming two years. It has been a rewarding experience for me to have served my two terms as president of REF. I have enjoyed working with the members of ARTC, especially the Executive Board, and thank them for their unselfish time and effort.

We would like to thank Al Cipriani, our past president, for all his efforts and wish him good health. Congratulations to Michael Norman, our new president, and we wish him well in his efforts these coming years.

Amy DeZenzo, *President*
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NEWS FROM AFFILIATED GROUPS

BRIDGEPORT

We are always attempting to bring to our membership new programs of service that will benefit an aging population of retired teachers. One program is The Greater Bridgeport Retired Teachers Fund Inc. which was established by Florence Batchelder. The purpose of THE FUND as stated in the certificate of incorporation is to "assist retired teachers in need in our area in everyway possible for their well-being and comfort". Any member in good standing of GBRTA Inc. is automatically a member of THE FUND and is therefore entitled upon filing a proper application, to receive the following benefits:

HOME CARE

Providing sufficient funds are available in THE FUND, any member may apply for the following benefits:

- *A. Short-term home health care and/or homemaker assistance. The coverage is limited to ten hours per week for a period of up to one month. No income limit.
- *B. After one month, extended assistance is available (after a reevaluation of the request has been made by FSW) for a period of up to three months. No income limit.
- *C. In order to receive further coverage beyond three months, the client must meet income requirements of \$35,000 or less per year and undergo another evaluation by FSW.
- *D. THIS IS NOT LONG-TERM COVERAGE. Any person or agency providing services must be insured and bonded.
- *E. The contact telephone numbers for HOME CARE is FSW at 203-368-5601.

HEALTH INSURANCE LIFELINE

Providing sufficient funds are available, any member whose adjusted gross annual income is \$35,000 or less may apply for these benefits. THE FUND will pay up to \$250 per month towards health insurance premiums. Applicants must provide the first two pages of their most recent income tax return which must contain the client's signature page. The contact persons for health insurance are Rosalyn Schoonmaker at 203-264-9161 or Greta Stanford at 203-878-8081. These are two examples how retired groups could provide for its membership. The entire FUND is administered by teachers for teachers.

Michael C. Ward, *President*
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WATERBURY

The Spring Meeting of the WRTA was held on Wednesday, March 19, at the Pontelandolfo Hall. The meeting was preceded by a buffet breakfast. The guest speaker was Dan Lynch on the topic of genealogy. It was also at this meeting that the post cards to Support the Social Security Fairness Act/H.R. 82 and S. 206 were completed to be mailed out to senators and representatives.

The WRTA Scholarship luncheon will be held on May 15, 2008 at the Grand Oak Villa. Four \$1,500 scholarships will be presented to graduating seniors in Waterbury Public High Schools who will be seeking a career in education. An additional \$500 scholarship will be presented to a Crosby High School senior entering the teaching field.

On June 19, the twelfth annual memorial service will be held at the church of SS. Peter and Paul in Waterbury. The 10 o'clock service will honor those retired members of the Waterbury education community who passed away during this past school year. To date, seven members will be honored. A luncheon will follow at which two guests of each honoree will be invited. All active and retired teachers as well as family members and local dignitaries are invited.

Special interest groups meet monthly. Among those groups are the Book Club (Robert Blake); Dining Club (Kathi Blair); Opera Club (Michael Ieronimo); the Day Trippers (Barbara Keidel); and the New York Theater Group (Barbara Giglio). Information about each group is available from the group leader identified in the parentheses after each group title.

Michael R. Ieronimo, *President*
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MIDDLESEX COUNTY

I can't tell you how much I enjoy being the leader of our retired teachers' association. The members in our association are so grateful and fun to work with. I just wanted to get that out there.

Dee Padwater is a fairly new member who has now volunteered to run the multiple fundraiser auctions for the fall ARTC meeting. She has a vivid imagination (retired art teacher in Hartford) and is a stickler for details. And she *gets things done*. We are lucky to have her on our team. Susan Dean and MaryAnn Snyder are also new members whom I can see right now are ready to get active in this organization. Don't you love the kind of member who comes to you and asks, "What can I do?" instead of *you* having to talk them into doing such and such. Thank you, ladies.

Our spring speaker this fall is going to be terrific. We've secured Dr. Lloyd D. Drager. He is a retired teacher from the New London School as well as schools in Australia. After he retired he went back to medical school and became a veterinarian. In his treatment of animals, he discovered most of them were dying from "human diseases" – cancer (#1 killer in dogs), heart disease, diabetes, and obesity. More research revealed that many of these diseases were caused by the animals' food intake which included toxins. His study went on to find the same thing is happening to our children (and us, too of course) with toxic ingestion. This prompted him to write the book, Are We Killing Our Kids? Should be a very interesting speaker.

Finally, our group has been invited to join the Hartford Teachers' Association on their bus to Lobby Day April 9. That Ellen Long (president of Hartford County) is a swell gal. Thank you!

AND, I am running for secretary of ARTC. I hope I have an opponent. Feel free to give me any input or ask any questions.

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NEWS FROM AFFILIATED GROUPS

HARTFORD

Since the last ARTC newsletter, I've been a busy lady! I attended the Bond Commission meeting the latter part of January. It was most interesting since there were over forty-five agenda items which took approximately one hour! As most of you are aware by now, the offering of the bonds will be prepared and administered by the Treasurer's office.

Most ARTC affiliates have been busy sending out bright green postcards relating to Social Security issues to our two U.S. Senators and U.S. Representatives. On March 13th I hosted a "Coffee" at my home so that Hartford County members could address these cards. Twenty-five enthusiastic retired teachers filled out approximately seven hundred cards for themselves and others they had contacted. All enjoyed Irish bread and other goodies and hopefully we will continue with this project until the end of the month.

Hartford County's' spring luncheon will be held on Wednesday, April 2nd at the Aqua Turf Club. At this meeting two \$1,500 scholarships will be awarded. The recipients are invited to attend as well as their parents and will be introduced to the gathering by our Scholarship Chair, Roberta Parlin. Our legislative initiatives will be thoroughly discussed during the business portion of the meeting by our Legislative Chairs, Phyllis Krom and Barbara Lee. An informational piece depicting the history of the Social Security offset and windfall will be distributed. There will be a report on ARTC Lobby Day to be held on Wednesday April 9th. Directions as to times and pick up places for the free Hartford County bus to and from the Legislative Office Building will be given. Wes Vanderfliet, our Insurance Chair, will inform the attendees about any insurance bills presently before the Insurance or Appropriation Committees of the legislature. After the business portion is concluded, our Program Chair, Dave Wolansky will introduce a violinist and cellist who will present a musical interlude.

Ellen Long, *President*
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SO. FAIRFIELD

MEMBERSHIP is moving towards the 2,000 mark. Our last drive of the year is underway. We have seen a great interest in our programs. The guaranteeing of our pension and cost of living adjustment through a long fight has not gone unrecognized. We were the only group to take the issue to 5 courts and a hearing before the Teacher Retirement Board (TRB). No other group gave us financial support in the effort. As a matter of fact, one group praised the efforts of a House member who introduced legislation which made our COLA non-guaranteed, our pension in jeopardy, and vested rights for working teachers a thing of the past.

THE OFFSET Our efforts to overcome have shown our efforts to change this discriminatory legislation. Thousands of post cards sent by our members brought a very positive supportive letter from Rep. Christopher Shays to discharge this Bill.

INSURANCE has always been a major concern of our members with retiree insurance costs ranging between \$5,000 to \$9,000/person and double that for the coverage of a spouse as well. We spoke in Hartford recently demanding that the TRB pay for increasing funds to lower retiree costs.

Our plan has not received one cent of support from the TRB. Meanwhile, the State employees health insurance program receives significant financing from the State. They provide as much as \$6,720 per person and spouse per year for their Preferred Anthem Plan. No funds are taken from working employees to subsidize their retiree funds and the employees costs are about \$180 / month. We are leading the fight to have a feasibility study done by the Legislature to acquire this plan for our working and retired educators.

See www.SFCRTA.com

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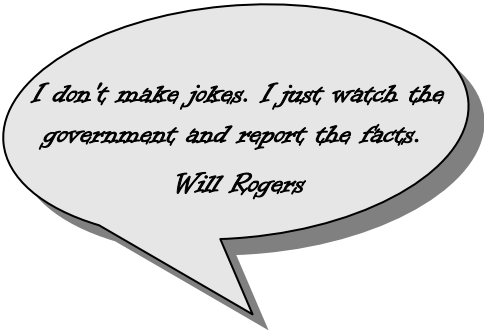
NO. FAIRFIELD

Northern Fairfield County Retired Teachers Association did a mass mailing of postcards to all its members in March. They were mailed to Senators Dodd and Lieberman and to our representatives in Congress. This major undertaking will hopefully prove to be successful in repealing the Social Security offsets. The Offsets have penalized retired teachers for many years in their Social Security benefits.

We increased our membership this year by approximately four percent and this will continue to be an on-going endeavor. N.F.C.R.T.A. is reaching out to our members to participate in the ARTC silent auction that will be held at the Fall ARTC Luncheon.

Our spring luncheon will be held May 15th, 2008 at Stony Hill Inn Bethel. At this time the Mary Edgett Scholarship will be awarded to a deserving high school student from our area. Finally, for the first time at our luncheon, we will be featuring "Jerry King Live," a duo with a pianist that will be singing Cole Porter hits.

Bob Scalzo, *President*
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I don't make jokes. I just watch the government and report the facts.

Will Rogers

Insurance Report — Rick / Louise Follman, Co-Chairs

“It’s a Tough Pill to Swallow!”

It has been more than a decade since the State of Connecticut increased the subsidy to local school districts. The \$110 subsidy was initiated in 1996, and since this time nothing has been done to subsidize exploding health care costs. As the ARTC does not negotiate a contract, all its efforts must be directed toward the Legislature.

Any Bill that is considered to increase the subsidy must include:

1. Doubling the \$110 to \$220 over a one to two year period.
2. Adding a medically indexed COLA based on the CPI of the New England States (an emergency cost relief for 18,000 retired teachers and spouses.)

Continued study of the medical costs to our retired teachers is an ongoing need. Key to this increase in the subsidy is the State of Connecticut’s financial participation and support of the subsidy program.

Members have written:

“In 1985 I paid \$125 per month to purchase health insurance from my district, today I pay \$587.50!”

“My increase is so great I left the State of Connecticut and dropped dental coverage!”

One couple in Fairfield, CT is paying \$12,800 after the \$110 subsidy!

As said at the beginning of this article... *“It’s a Tough Pill to Swallow!”*

Join your retired teachers and fight to obtain a fair and helpful subsidy!

Membership Report - Bonnie Reimann, Chairperson

Our “2007 newly-retired” membership campaign has generated 137 new members and our general mailing netted us an additional 1,243 new / renewed members. In addition, we will be asking the Board of Directors to approve additional funding to send a follow-up letter to those 2007 newly-retired teachers who have not responded to date along with those who have retired mid-year. This amounts to another 1,603 potential members! As of March 18, 2008 our total membership stands at 9,010.

Getting newly-retired teachers to join ARTC has been a challenge! To address this issue we are offering a special “new member rate,” - **2 years for the price of one** - to the June 2008 retirees. We are hoping these “specials” will entice more people to join and see what we can offer them.

Finally, to encourage each of you to bring a “*potentially new*” member to the Spring Luncheon on May 20th, we will give a \$5 rebate to each of you (both member and new member) on your luncheon meal if your guest joins with a check or cash at the luncheon!

Please help ARTC reach 10,000 members by June 30th! This is your organization. We all need to contribute for ARTC to be the best it can be!



NATIONAL DO NOT CALL REGISTRY - If you are enrolled in the DO NOT CALL REGISTRY, you must re-register after 5 years. To check when you will need to re-register or to sign up for the first time, call 1-888-382-1222 toll free or visit their website: www.donotcall.gov. If you call, **you must make your call from the telephone number you wish to have registered.** The Registry protects you from unwanted sales calls from any company you have not done business with in the last 18 months. It does not prevent charitable, political organizations or surveyors from calling you.

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NRTA: AARP's Educator Community Convenes 2008 National Advocacy Conference for Leaders of Retired Educators' Associations

AARP Press Release, Washington, DC: A 3 person ARTC delegation, Cathy D'Agostino, Sandra Bove and Wayne Woodtke, represented Connecticut's retired teachers at the national advocacy conference hosted by NRTA: AARP's Educator Community. Over 125 state presidents and legislative chairs gathered in Washington, DC, on February 24-26, to learn about current programs and to develop strategies to improve the lives of retired educators and others within their community.

One of the major highlights of the conference was time set aside for constituent visits to Capitol Hill and the response NRTA received about the visits was overwhelmingly enthusiastic. A featured speaker was Diane Rehm, host of her own National Public Radio program (*The Diane Rehm Show*). They also heard from Dallas Salisbury, a dynamic pension expert from the Employee Benefits Research Institute, who shared insights and strategies about today's economy and the impact of various issues on pensions. Attendees were also briefed on the nationwide Divided We Fail campaign, a bi-partisan effort to address American's need for health and financial security. AARP's Harroll "Hop" Backus, leader of AARP's State Operations, reminded participants that the Divided We Fail campaign "is not just an AARP issue because it impacts all generations. For many people, the American dream is eroding. We are asking everyone to be a part of this significant, broad-based, bi-partisan endeavor because together, we truly have the power to make it better – and we can because united we succeed; Divided We Fail."

To help participants make the most of the opportunity to share information about their REA with members of Congress and their staff, representatives from AARP's Government Relations and Advocacy department provided practical tips for effective constituent visits.

"We continue to be impressed by the outstanding community service and advocacy efforts that are led by our network of state and local Retired Educator Associations" said Dr. Annette Norsman, director of NRTA: AARP's Educator Community. "It was a pleasure to be in the company of so many talented and dedicated volunteers who continue to give back to their communities in such meaningful ways."



Dr. Annette Norsman and Diane Rehm pictured at the NRTA:AARP conference held in Washington, DC on February 24, 25, 26, 2008 attended by ARTC's Cathy D'Agostino, Sandra Bove and Wayne Woodtke.

Plant a Sound Financial Future

At NRTA: AARP's Educator Community, we are always looking for AARP resources that serve the interest of educators. Financial security is an important topic to us all and one of the pillars of our Divided We Fail program. AARP wants people to learn more about saving and investing for retirement. A beautiful garden and a secure retirement don't magically appear. Both require careful planning and nurturing to make things grow.

Thinking about gardening can help you understand investing. Just as you plan a garden for the next season and even the next few years, you need to think long range to be a successful investor. You have to plant your tulip and iris bulbs in the fall if you expect to have a rich color display in the spring. With the power of compound interest, putting some money in a 401(k) or IRA now is like planting acorns that some seasons later grow into mighty oak trees.

Investors wanting a secure retirement can apply lessons from gardening.

Plan. Planning is the root of both successful gardening and investing. You map out what you are going to plant where to build an attractive garden. Similarly, you can use AARP's retirement calculator at www.aarp.org/moneyseeds to figure out how to build a solid retirement.

Diversify. A bed of magnificent yellow daffodils only lasts a few weeks. Other flowers can fill the garden after they fade. Successful gardeners pick a good mix of colors, selecting different plants that flower throughout the year. Maple trees thrive in the summer, but in the fall the leaves turn colors and fall off, while evergreens add color all year long.

Make it second nature to have a good mix of investments. Depending on your age and goals, you will want a mix of stocks, bonds and cash. Stay away from concentrating your investments in one asset or putting all your money in one stock, even though it looks really good right now. A good blend of investments helps reduce risk.

Fertilize. A beautiful garden requires constant attention. Fertilizing your plants keeps them healthy and spurs growth. As a successful investor, be sure to take advantage of your employer's match and make "catch-up" contributions to boost your retirement savings. The free money in an employer's match and the extra growth through catch-up contributions are like adding nutrients to your garden.

Take Action

- Find out how much you need to save to build a secure retirement at www.aarp.org/moneyseeds and get a free packet of flower seeds.
 - Learn all about money matters. AARP has 35 free tip sheets on saving and planning, investing, managing and protecting assets, housing and insurance. Order the tip sheets that most interest you today at www.aarp.org/orderfinancialpubs.
- Encourage your friends and family to do the retirement calculator and learn all about money matters.

For information about this helpful online tool, please contact Jay Sternberg at AARP, 202.434.6067.



ARTC SPRING LUNCHEON

Tuesday, May 20, 2008

Aqua Turf - South Room, Mulberry Street, Plantsville, CT

Registration and coffee.....	9:30 - 10:30
Vendor Tables	9:30 - 10:30 <i>and</i>
	12:00 - 2:00
Guest Speaker.....	10:30
Business Meeting.....	11:00
Social, Cash Bar.....	12:00
Luncheon.....	12:30

Featured Guest is Dr. Cynthia Barnett

Topic:

FIRE UP YOUR LIFE!

Be prepared to speak with representative vendors who are expert in: Stirling Benefits, AARP, Insurance, Financial Planning / Management, Reverse Mortgages, Travel, Hear in America, Curriki and more!!!

Directions

I-84 EAST from Waterbury: Take Exit 27 to Rt. 691 E. Get off at Exit 3 and turn left onto rt. 10 at the end of the ramp. Continue straight on Rt. 10 to the junction of the entrance ramp to I-84 on the left and Mulberry St. on the right (see Gene's Rest.). Turn right onto Mulberry St. and travel 1.5 Mi. Aqua Turf is on the right.

I-84 West from Hartford: Take Exit 29 (left exit). Exit ramp is long; at end of ramp go straight onto Mulberry St. Travel 1.5 mi. Aqua Turf is on the right.

I-91 or Merritt Parkway: (North of the Milford/Stratford bridge, it is the Wilbur Cross Parkway)... Take Rt. 691 West toward Waterbury. Take Exit 4, Southington Exit, and turn right at ramp. At foot of hill with McDonald's on the left, turn right onto South End Rd. Follow this, passing a park on your left, until you reach Mulberry St., on the left. Turn onto Mulberry St., go one quarter mi. to Aqua Turf on the left.

Please fill out a separate registration form for each person. Thank You!

Make check payable to:
ARTC Program Fund, by May 13, 2008, and send to:
Wayne P. Woodtke
ARTC, Inc.
111 South Road
Farmington, Connecticut 06032-2560
Toll Free: 1-866-343-2782

Please check choices:

Roasted NY Sirloin \$ 29.00 \$ _____

Chicken a la Kathryn \$ 29.00 \$ _____

Baked Scrod \$ 29.00 \$ _____

Tax & Tip Included.

Name: _____

Street: _____

City: _____ State _____ Zip _____ Ph (____) _____

Final date for cancellations and refunds is May 19, 2008!