



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

Fall Edition 2007

From the President's Desk

Dear Colleagues,

As you know, on July 10, 2007, Governor Jodi Rell signed into law House Bill 6141. Governor Rell made the following statement to the press, "We are entrusting our future to our teachers and we must keep our promise to them. The state will add 2 billion dollars to the Teachers Retirement Fund to help reduce a 6.9 billion dollar shortfall resulting from it being under funded for much of the last two decades. HB6141 requires the state to fund the retirement fund at 100% of the actuarially recommended contribution over the 25 year life of the bonds."

The ARTC wishes to thank several key people who were instrumental in this effort: State Treasurer Denise Nappier who first proposed the bond issue; Democratic House Speaker Jim Amann; Republican State Speaker David Capiello; and State Representative Andy Fleischmann, Chairperson of the Education Committee. The ARTC also wishes to thank all members of the House of Representatives and Senate who gave their support to this bond issue.

We wish to thank all members of the Association of Retired Teachers of Connecticut (ARTC) who worked for the successful passage of HB6141. We also wish to thank all active and retired teachers and their friends who contacted their officials urging them to support HB6141.

This legislation will make Connecticut an attractive place for aspiring teachers to work and plan their careers.

Sincerely,
Alfred E. Cipriani
President, ARTC

Upcoming Event
ARTC Fall Luncheon
October 16, 2007
@ 9:30 a.m.
Aqua Turf

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The Social Security Fairness Act

by co-chairs Helen Bucior and Myron Boyajian

The Social Security Committee is a "work in progress." ARTC retirees are meeting with AFT, CEA-R and senators and representatives such as Rep. Rosa DeLauro and John Larson and Sen. Chris Dodd for suggestions on gaining more support for House Bill HR82 and Senate Bill SB206. So far 331 members of the House and 35 Senators have signed on. The bills call for the repeal of the Government Pension Offset (GPO) which reduces or eliminates Social Security survivor benefits earned by the retirees' deceased spouse. Also, the repeal of the Windfall Elimination Provision (WEP) which reduces an individual's own Social Security Benefits. **Please call your senator and representative for continued support. Urge your colleagues to do so, too.**

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
✉ **E-mail: info@ctretiredteachers.org**

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



Legislative Report

The monthly ARTC Legislative Committee meetings have centered on our key issues—the pension, insurance and Social Security. As we write this update we are delighted to report that our hard work has resulted in Governor Rell signing into law the bill which authorizes the Pension Obligation Bond. In addition to addressing the 6.9 billion dollar unfunded liability of the Teachers’ Retirement Fund, the bill will insure a guaranteed COLA, and over the life of the bond achieve a substantial savings for the taxpayers. Also provided will be the full annual actuarial funding to the Fund.

The Legislative Committee is merely the arm of our membership. Because of the active involvement of all our members, we were able to secure our pension. We thank all ARTC members. In addition, we fully encourage and support our Membership Committee’s efforts and campaign to increase membership.

The work of all our committee members contributed to this success. Lobby Day, held on April 25th, certainly contributed to this achievement as well. Barbara Murphy, Pat McDonnell and Ellen Humphrey worked hard to bring about an interesting and informative day at the Legislative Office Building in Hartford. An excellent presentation by Mary Phil Guinan and Randy Collins helped members learn how to talk to their representatives in a respectful and effective manner. Members of our organization had been encouraged to make appointments in advance with their representatives and this strategy resulted in actual face-to-face meetings. The results were overwhelming support of the Pension Obligation Bond from representatives and senators.

At our last meeting, the membership approved a work agenda for our next sessions which will concentrate on securing increased funding for our insurance, gaining support for tax abatement from our pension checks, and lobbying to repeal the Windfall Elimination Provision and the Offset from Social Security. With all of your help, we look forward to another successful year.

Cathy D’Agostino and Sandra Bove,
Co-Chairs, Legislative Committee



ARTC Update

ARTC has become the leader for teacher retirement issues. We were the first to advocate removing the teachers’ pension from under the spending cap and turning this state debt into a hard debt. This is now the case thanks to your efforts, the efforts of Denise Nappier, CT Treasurer, James Amann, Speaker of the House, and Governor Rell.

We are now focusing on bringing less expensive but high quality health insurance to our retirees. ARTC is concerned that CT is one of four states that taxes state pensions for those over 65. We need to change this! ARTC continues to pressure Congress to repeal the Social Security Offsets that affect CT’s teachers.

ARTC is also working with NRTA/AARP in its legislative agenda “Divided We Fail.” We recognize that many Americans are only one major illness from financial disaster. All Americans deserve financial security in their retirement years. Congress needs to address these issues.

Our **success** in reaching our goals **depends on a strong and sizeable membership**. Numbers count! We are embarking on a full-out membership drive. We will be contacting all retirees who are not members and asking them to join. You can help by encouraging your friends to respond positively.

Finally, ARTC is 61 years old. We are the oldest and largest retired teachers’ organization in CT. In fact Ellen Hubbell, a Bristol school principal, first organized ARTC in 1946. That was one year before Dr. Ethel Andrus, a California retired principal, founded the National Retired Teachers Association (NRTA). Ten years later, Ms. Andrus founded AARP. In commemoration of these achievements **AARP is offering one \$10,000 award to one high school in each of the fifty states**. This award will be granted for civic and academic achievement by a high school. The awards will be given in January, 2008. ARTC members are part of a committee in CT to determine the most deserving high school.



Past Presidents from l to r: Earl Smith, Gloria Francesconi and Hal Frazier honored at the Spring Luncheon

Michael D. Norman
ARTC President-Elect



News from Affiliated Groups

WINDHAM—TOLLAND

The WTRTA has been very active over the summer and into the fall. Our spring luncheon at the Tavern on the Green—Willimantic Country Club, had 75 attendees for a business meeting and musical program presented by the Windham Middle School Jazz Band. We were entertained by a very enthusiastic and accomplished contingent of middle school students! A scholarship in the amount of \$700 was presented to Gloria LeBrun, a Windham High graduate who will attend Eastern Conn. State University in September.

We are very proud of and pleased with the leadership provided by Sandra Bove and Cathy D'Agostino as co-chairs of the ARTC Legislative Committee. They worked very hard and long with our lobbyists, legislators, ARTC officers and membership in achieving passage of HB6141 regarding full funding for our retirement pension. They are currently monitoring progress of funding to see that Gov. Rell places this item on the bonding agenda. Kudos to Sandra and Cathy for a job well done!

In July, forty-five WTRTA members and guests enjoyed a matinee performance of "High Button Shoes" at the Goodspeed Opera House. Prior to the show, the group enjoyed lunch at the Gelston House. Many thanks to John Adamo and Annette Murphy for planning this trip. They are in the process of putting together a winter trip to NYC for a Wednesday matinee of the Christmas Show at Radio City Music Hall on Nov. 28, 2007.

Our fall luncheon meeting will be held at the Harvest Restaurant in Pomfret on Monday, October 22, 2007. It will feature Congressman Joe Courtney, Democrat, 2nd district as our main speaker.

Beginning last February, an *ad hoc* membership committee began work on a new brochure for WTRTA as part of a plan to recruit new members to the organization which numbered 190 as of 4-1-07. Past President Nola Hoss and Vice-President Dan Coughlin (chair) devoted much time and energy to this project and their efforts were generously rewarded. In a little over three months time our membership has grown by almost one hundred members to 289! A special thank you to Dan Coughlin, the *ad hoc* committee members and the town coordinators who all contributed to this effort.

Tom Singleton
President
tomsmsw@sbcglobal.net
860-963-7229

NEW HAVEN

The NHCRTA is presently working on a plan of reorganization that will divide New Haven County into two or three districts. This will enable NHCRTA to reach out to more teachers with its newsletter. Unfortunately, NHCRTA has lost its primary luncheon venue (500 Blake Street) and is looking for a facility that will be as convenient, with good food and a pleasant setting.

Carol Noble
President
cnoble335@aol.com
(203) 288-6986

NORTHERN FAIRFIELD

Northern Fairfield County Retired Teachers' Association Spring Luncheon was held May 31st, 2007. The Mary Edgett Scholarship was awarded to Ashley Veach who will be attending Western Connecticut.

Patrick McGloin, ARTC Publicist, was our guest speaker who centered his discussion on the dire need for ARTC and NHCRTA to increase their memberships to meet the challenges facing our organizations in the future.

The Northern Fairfield County Retired Teachers Membership Committee has worked very hard to reorganize our membership lists. They have computerized our mailings which has greatly reduced the time spent on doing mailings and will put in place a telephone chain to recruit new members.

Finally, I feel confident that NHCRTA will have a newsletter to be presented at our Fall Luncheon.

Bob Scalzo
President
sre6603@sbcglobal.net
(203) 744-5157

FAIRFIELD

The beautiful, warm, sunny days of summer will soon be replaced by the brisk, colorful days of fall. Once again we are planning our calendar for the coming year's events.

The Retired Educators of Fairfield (REF) will hold their annual breakfast on Wednesday, September 5th, at the Circle Diner in Fairfield at 9:00 a.m. The new retirees will be our honored guests. It has become a very pleasant way to welcome new members and reconnect with our retirees.

On Friday, September 7th, the active teachers (Fairfield Education Association) and the retired teachers will enjoy a picnic at Penfield Beach in Fairfield. This event continues to be well attended by both groups. What better way to enjoy "Supper on the Sound" than with friends! We are also thinking ahead to our Holiday Party at Cinzano's Restaurant, another tradition we share with the active and retired teachers.

Congratulations to the Legislative Committee for their diligent and tenacious work in procuring the support for our Teachers Retirement Fund. We are grateful for their time and efforts, but their work is not ended. In our continued quest for an increased insurance subsidy, ARTC still needs everyone's financial and communication support. We are very fortunate to have a group who is willing to work toward our goals.

Wishing our president, Al Cipriani, another year of success.

Amy DeZenzo
President
richdez@aol.com
(203) 261-0872

BRIDGEPORT

As we reflect on last year's drive to pass House Bill 6141 along with the Governor fast forwarding the much needed bond issue program of our State Treasurer, we all can say "Well done!" However, this is only one piece of our mission to be successful. The next area of focus for our organization must be the long overdue health benefits and the huge cost for our retired teachers. We did not make it this year in the General Assembly, but the subject will be our priority for the next session. Our efforts will also be to repeal the Social Security and government pension offset for retired teachers (which must be addressed at the federal level). Letters, e-mails and phone calls do have a major effect on our legislators in Washington, D.C. Please continue to write, call or contact them directly.

The Greater Bridgeport Retired Teachers Association (GBRTA) ended its year with a 10% increase in membership. Also, 15 scholarships in the amount of \$1,000 each were awarded in all nine towns we serve. (continued)



News from Affiliated Groups (continued)

Under the direction of Barbara Surina and her outstanding committee, the Annual Memorial Service Program was held at the Baptist Church in Stratford. Special readings and lighting of candles in memory of more than fifty deceased members took place.

New officers for 2007-08 will be Michael C. Ward, President; Pat Yacovacci, Vice-President; Lois Hoyt, Secretary; and Anita Tomasco, Treasurer.

We will be returning to Testo's Restaurant in Bridgeport for our luncheon meetings which will be held on October 10, November 8, December 13, April 10, and May 8. All retired teachers are welcome to attend. Please call ahead for a reservation (203) 371-7158).

Michael C. Ward

President

yankeeward@netzero.com
(203) 261-3457

NEW LONDON

At the June meeting of The New London County Retired Teachers' Association, scholarships were presented to two high school graduates that plan to pursue their college degree in teaching. The scholarship committee under the direction of chairperson, Annabelle Curran read and evaluated all of the applications. The decision was difficult as many of the high school seniors had a resume filled with high grades and extra curricular activities in both school and the community.

Each month a school system takes on the responsibility to gather and decorate a basket for the raffle. The money is then put into the scholarship fund. Judy Daley is the chairperson of the raffle and we thank all that have contributed to this wonderful and worthwhile project.

Election of officers was also held at the June meeting. The new officers are: President, Trenda Caron; Vice President, Jane Aarnio; Secretary, Barbara Downie; Treasurer, Monda Varone; and Asst. Treasurer, Hermine Purvis.

The NLCTRA will meet again on September 18, 2007 at Port and Starboard at Ocean Beach Park in New London. Registration will begin at 11:00 am, meeting at 11:30, lunch at 12:00 noon and the program will begin at 1:00 pm.

The Teachers' group is pleased to have Kathy Suprin as the main speaker in September. Kathy is the Director of the Friendship School, a pre-school in Waterford and she will report on the

progress of the school, their curriculum for pre-school students, and who will be eligible to attend the school. This program will be very informative to the retired teachers as many of us taught in the days when there was no public school pre-school.

We welcome all retired teachers. If you are not a member at this time and you would like to attend our September meeting please notify Lucille Lupinacci at 860-464-4465. Dues are \$10.00 (September through June) and will be collected at the September meeting. We look forward to meeting new members. The weather has been very kind to us at previous meetings at Ocean Beach and hopefully some will take advantage of the lovely vista and the walk on the large boardwalk.

Trenda Caron

President

cctrenda@aol.com
860-848-3219

MIDDLESEX

Middlesex County Retired Teachers kicked off the year with their traditional wine tasting held at the decorator home of Dee Padwater at the TPC golf club. Richard Kamins, wine connoisseur extraordinaire, hosted the event which is always so popular.

Dee Padwater will be replacing dedicated longtime legislative rep. Bob Fredericks, who served 13 years on the ARTC committee. His

commitment to the ARTC's legislative projects has been outstanding. He provided the impetus that motivated this association to make all the phone calls and send so many letters and e-mails to our politicians in Hartford. Bob's loyalty is to be commended and he will be missed on the committee, but Dee is jumping in with both feet and raring to go!

The spring meeting of MCRTA was held at Dock and Dine and featured entertainment this year. "Jonathan and Teri" put on a classic ballroom demonstration that included several retirees getting up on the dance floor. Jonathan, who partnered with Tatum O'Neal in the 2005 show "Dancing with the Stars", wowed the audience with his great hips and smooth moves. Teri, his partner, stunned us with her incredible costumes and fancy footwork. (see photo next page) Jonathan has offered to have the retired teachers up for a private session (with wine!) at his studio.

In May, President Margo Chase-Wells met a man at the local meat market and offered him a ride home. On the way he told her his story of becoming a chef and tried to repay her for her good deed. She wouldn't take the money, but she did arrange with him to put on an "Emeril-type" cooking demonstration for her members. A southern-style menu was served and the guests sat right in the kitchen with Cade while he cooked. The local paper featured a nice article with photo covering the story. (see photo below). The cost was just \$10 per person, and we were treated to appetizers of honey barbecued spare ribs, salad with fruit, greens and french fried



"Cooking with Cade"

News from Affiliated Groups (continued)

onions, followed by shrimp jambalaya with peppers and sausage, and pecan encrusted pork loin with spicy gravy. These entrees were accompanied by vegetables, mashed potatoes, and grits with cheese. Dessert was red velvet cake!



“Jonathan swings Teri”

July will end with a jewelry-making party hosted by Bead-it of Old Saybrook, and August wraps up the summer with the annual Not-Back-To-School-Breakfast at Margo's house.

Margo Chase-Wells

President

margochase-wells@sbcglobal.net

860-345-3282

SOUTHERN FAIRFIELD

The SFCRTA represents the eight communities of Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport and Wilton. The Association recently ran a huge membership drive and now has over 1,792 retired teachers as members. Besides designing a unique teacher website, the leadership produced several radio commercials on issues related to retirees. The members of Southern Fairfield County play a very active role on various ARTC committees and the Teacher Retirement Board.

The officers for 2007 include: John Kane, Past President; Anita Lanese, Vice- President; Jackie Reck, Secretary; and Barbara Driscoll, Treasurer. The website is www.SFCRTA.com.

John Kane

President

kanejhn@aol.com

(203) 348-2304



Volunteers Needed!

Would you like to escape into another world filled with children's laughter, yet peacefully in sync with the rhythm of nature? Birds and butterflies abound, thanks to an unusually diverse collection of habitats at the New Canaan Nature Center. The Center is presently looking for volunteers for their Nature-Focused Preschool Program which provides an unhurried introduction to the joy of learning about our natural world.

The Nature Center runs on the energy of volunteers who have plenty of fun while contributing to the hands-on-learning. The primary responsibility would be to provide children with a variety of opportunities for exploration and discovery. Classes are held Tuesday/Thursday 9:00-12:00 or 12:30-3:30, and Monday/Wednesday/Friday 9:00-12:00 or 12:30-3:30. Volunteers would assist the teachers with daily tasks, snack, trail walks, and setting up the hands-on learning experiments. You may volunteer for one or more classes.

If you are interested, please contact Nancy Gamerman at 203-966-9577, extension 20, or by e-mail: ngamerman@newcanaanature.org.



Nominating Committee: Call for Volunteers!

The nominating committee consists of an elected chairperson and a representative of each affiliate. In even numbered years, this committee draws up a slate of candidates for the positions of ARTC officers and committee chairs. The slate is presented to the Board of Directors at its April meeting. Election of officers and committee chairs takes place at the annual meeting in May 2008.

We are always looking for members to become more actively involved in the workings of ARTC, whether as officers, committee chairs or membership on committees. In order to be a more viable, vibrant and growing organization, we need the ideas and energy of new members. Please review the list of officers and committees and consider where you might want to offer your time and talent. You might want to attend a committee meeting or speak with a committee chair to learn more about the workings and responsibilities involved. There is much yet to be accomplished, and our continued success depends upon the active participation of the membership. Please give serious consideration to becoming actively involved with the ARTC board as an officer or in committee work.

The nominating committee will begin meeting in the near future, and we would appreciate hearing from you before drawing up a slate of candidates. If you are interested, please contact your local affiliate president or

Tom Singleton

Chair, Nominating Committee

tomsmsw@sbcglobal.net

860-963-7229



ARTC Insurance Update

by Richard & Louise Follman, Co-Chairs Insurance Committee

The focus of all ARTC members for this year must be the Health Insurance area. There are two facets to the very complex area; retired teachers who have medicare and those retired teachers without medicare.

Information obtained from the Teacher Retirement Board(TRB) states that there are eighteen thousand retired teachers and dependants without medicare! National statistics show a medical cost increase of 73-75% over the past five years (inflation was 14%for that period).

For your information, here is the history of our Healthcare, courtesy of the TRB.

- 1950- The TRB offered retired teachers health insurance
- 1970 Health Insurance costs began to rise dramatically. Legislation was enacted to have the state pay 10% of the premium.
- 1986 The law was amended to allow pre-medicare teachers access to health insurance with their last employer, at full cost to the retired teacher!
- 1989-1994 The law was amended to provide a subsidy amount that ranged from \$85 per month to a high of \$129 per month.
- 1996- The law was amended to send the subsidy to Boards of Education in the amount of \$110 per month.

Here we are in 2007, eleven years later. Health care costs have increased 75%, but we still get only the \$110 subsidy from the state. The TRB reports that on or before 1996 the \$110 amount covered about 70-75% of the retirees' out-of-pocket expenses. Today, the subsidy only covers about 20% of the cost. Retired teachers have reported to this committee that they pay insurance premiums of \$6500 to \$8900 a year, some paid \$10,800-\$14,800. As you can see, the impact of NO SUBSIDY INCREASE has been devastating to our members without medicare.

To offer some help in this area, the ARTC is preparing a legislative bill to double the \$110 subsidy to \$220, plus a medical cola relative to the state health insurance cost.

We are asking for your support to secure legislation that will provide the long awaited help for those purchasing health insurance from their local boards of education. We will forward up-to-date information to our members as soon as we receive it.



ARTC Membership Report--We need your help!

ARTC closed the fiscal year June 30, 2007 with 9151 members. This represents an increase of 286 over the previous year's total. We actually added 379 new members, but reflected in that total were 93 deceased members.

Our final results, while encouraging, did not meet our goal of over 10,000 members. How many of you reading this report actually approached an eligible retired teacher and asked him or her to join? Individual one-on-one contact is still the most successful way to gain new members. Remember our slogan: "one (retired) teacher at a time."

Meanwhile, to jump-start our recruitment results, we are now in a multiphase campaign to increase membership. Mailings will be sent to all 21,000 non-members asking them to join. Local membership chairs are forming telephone committees to reach out to these potential members.

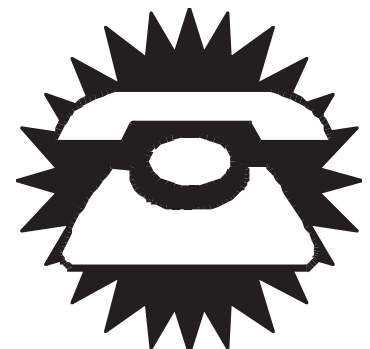
As usual, a special letter is being mailed to all newly retired teachers, and the local phone committees will follow up with calls to those who do not respond to the initial letter. Furthermore, local organizations can opt to have their fall newsletters mailed with ARTC's. This will save the locals time and postage, while delivering the message that we are a united organization working for all retired teachers.

Hopefully this ambitious campaign will reap the desired results. Our goal is to be able to boast a membership of not just 10,000, but 12,000 or more by the fall newsletter of 2008.

Volunteer to help with the phon-a-thon in your area. It's your organization and your future.

Hope to see all of you at our fall luncheon on October 16th.

Bonnie Reimann
Membership Chairperson



Political Action (PAC) Update

Patty McQueen-Communications Strategies

The 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.

ARTC's Executive Committee has hired Patty McQueen from Communication Strategies to provide marketing and communication services. Pending Board Approval, she will replace Patrick McGloin, our former publicist.

We met with newly elected Congressman Chris Murphy at his recent victory reception and made contact with several of his aides. Wayne Kensel gave a presentation on the use of media and volunteered suggestions for updates on the ARTC website.

Patty will provide media relations and member mobilization programs that will include rapid response to breaking news and implementing email and regular mail communications.

Patty has experience as a communication strategist and media spokesman with a background in politics, campaign journalism and corporate communications.

Rick Cassar
Chair, ARTC Legislative PAC

ARTC Fall Luncheon

Tuesday, October 16, 2007

Aqua Turf, Mulberry Street, Plantsville, CT

Registration and coffee	9:30
Business Meeting	10:00
Featured Guests	10:45
Social, Cash Bar	11:30
Luncheon	12:00

Luncheon will be held in the South Room.

Featured Guests
Jim Amann, Speaker of the House
Denise Nappier, State Treasurer
Topics: Retired Teachers' Issues

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 October 9, 2007 to:

Mary Gracyalny ARTC, Inc.
240 Pomeroy Ave.
Meriden, CT 06450

Final date for cancellations and refunds is October 15, 2007

Please check choices:

Roasted NY Sirloin (\$29.00) # _____ \$ _____

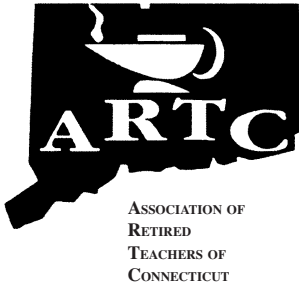
Roast Turkey (\$29.00) # _____ \$ _____

Baked Salmon (\$29.00) # _____ \$ _____

Name: _____

Street: _____

City: _____ State _____ Zip _____ Ph _____



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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.