



In this Issue

Legislative.....page 2

Lobbyist's Update.....page 2

Membership.....page 3

Insurance.....page 3

Glenn Moon.....back page

ARTC MATTERS

Greetings:

At a conference I recently attended in Austin, Texas, one speaker was an expert on pensions across the United States. After listening to him, it was quite apparent that the defined benefit plans such as ours with the TRB are being attacked nationwide. Many states are switching to defined contribution or a hybrid defined benefit/defined contribution arrangement. One state dropped pensions entirely.

We must let our representatives in Hartford know that we are watching. Our representatives must receive calls and letters, or they will assume that changes to our pension and health care will go unnoticed. We must be proactive and not wallow in a false sense of security.

We need your help. If each one of you would recruit one colleague to join ARTC, it would go a long way toward keeping our group

a force to be reckoned with. We must have newer retirees step up if we are to continue as a viable organization.

Ed Messina, ARTC president



ROADMAP TO GROWTH

This was the theme of the 2017 AMBA Roundup in Austin, Texas in November. The Association of Member Benefits Advisors invited President Ed Messina, his wife and me to attend the three day convention. The goal was to “help partner associations increase membership in a significant way and thrive in today’s environment”. More than 144 associated leaders and guests from 35 states (mostly southern and mid-western) gathered to discuss ideas on improving recruitment and retention of members.

Our first guest speaker was Jim Craig, the Goalie on the 1980 “Miracle on Ice” Olympic Hockey team. Jim is noted as one of the top five motivational speakers in the U.S. He encourages Winning Teamwork- and believes that “Success happens when you believe in winning and then you prepare to make it happen”!

Jan Hargrave was our next guest. She is a body language expert, frequently called upon to help attorneys in court identify the “truthful” witnesses. Jan has written four books and has traveled around the world.



Ed and Pauline Messina with Patty McDonnell

Her message was that “non-verbal communication - Body language- often communicates a different message from the spoken word”. Watch your handshake!

Our third speaker was Keith Brainard, the Research Director from the National Association of State Retirement Administrators. Keith discussed public pension issues. (See Ed Messina’s report)

The convention was very successful. We all came away with the message “Work Today for Your Tomorrow”!

Patty McDonnell, Membership Co-Chair and Media/Communications Chair

Save the Date

LOBBY DAY- WED. APRIL 4, 2018

SPRING LUNCHEON- TUES. MAY 22, 2018

FROM OUR LOBBYIST

As you have probably followed in the media, 2017 was a very challenging year at the state capitol for policymakers trying to resolve the state budget crisis. Normally, the state budget would be resolved during the regular legislative session which concluded the first week in June. This year, the budget was not officially resolved until early November. In 1991, there was a protracted budget battle with Governor Lowell P. Weicker that culminated in the institution of the state income tax. That budget battle, which included 50,000 protesting on the state capital lawn, was resolved in the month of August, two full months ahead of this year's schedule!

In order to make ends meet with a multi-billion dollar state budget deficit, lawmakers and the Governor were required to cut spending in almost every area of the budget and raise revenue in other areas. Unfortunately, issues affecting retired teachers were not left untouched.

The budget also contains a provision that will require public-school teachers to contribute 7% of their pay toward their pensions starting in 2018 up from the 6% they now contribute.

Finally, there continues to be robust debate regarding the long-term viability of a defined benefit retirement program for state employees and teachers. The budget includes a provision creating a new commission that will study the sustainability of both pension systems. Current and prospective teachers should be mindful that there are some who believe a defined benefit retirement plan is not sustainable and should be shifted to a defined contribution/401(k) style plan.

ARTC will continue to fight for your interests at the capitol to preserve the progress that has been made to protect your health and pension benefits.

Kevin Graff, ARTC Lobbyist

PENSIONS UNDER ATTACK -PROMISES NOT KEPT

ARTC lobbied vigorously to maintain a Connecticut tax exclusion for retired teachers. While we were unable to maintain the 50% exclusion as promised for 2017, we were able to maintain the law for 2019. The 50% tax exclusion on your CT pension income has been delayed for two years. In 2017 and 2018 25% of your teacher retirement income will be excluded from state income tax.

Today, pensions are under attack across the nation. Some conservative organizations such as The Pew Charitable Trusts and the Arnold Foundation advocate converting from a defined benefit pensions to defined contributions plans like hybrid or 401(k) plans. These organizations have successfully changed defined benefit pensions in many states. Since these organizations are now at work in Connecticut, we must be vigilant in defending our defined benefit pension. It is important to spread the word that:

- Defined benefit pensions perform better than defined contributions plans, better than hybrid plans and better than

401K plans in providing an income for life.

- Pensions benefit the nation and the state. They help recruit and retain qualified teachers. They are used to pay local, state and federal taxes.

- Retiree spending of pension benefits generated \$1.2 trillion in total economic output for the nation.

- Contrary to popular belief, the vast majority of public pension benefits are paid with investment income and employee contributions.

We must spread the word that teachers paid into their pension during all their working years and are not to be blamed for the unfunded liabilities. To maintain our pension, it is the responsibility of each and every one of us to defend our defined benefit pension. Begin by being an active member of ARTC.

Sandra Bove and Cathy D'Agostino, Leg. chairs

ARTC AT NRTA CONFERENCE

ARTC Legislative Co-Chairs, Cathy D'Agostino and Sandra Bove recently attended the National Advocacy Conference in Washington D.C. sponsored by the National Retired Teachers Association (NRTA). While there, they were able to meet with Senator Murphy and their Representative Joe Courtney to discuss the repeal of the Government Pension Offset and the Windfall Illumination Provision (GPO/WEP). They were not able to secure an appointment with Senator Blumenthal. He is Connecticut's only congressman that has yet to sign on to the repeal of the GPO/WEP.

Sandra and Cathy met and shared retirement issues with fellow retirees from 48 states including Alaska and Hawaii. They also were able to discuss



CT retired teacher issues including the GPO/WEP with the staff from NRTA and AARP's national offices. They asked that AARP make a policy change to support the repeal of this unfair law that penalizes so many. Cathy and Sandra gained valuable information about defined benefit pensions vs defined contribution plans, the state of the economy, and the climate in Washington regarding pensions and healthcare.

STAY TUNED



As you are aware, the state of Connecticut finally passed a budget for the years 2018-2019. The effect of this budget has once again greatly impacted the H.I.P.A. (Health Insurance Premium Account), placing it in financial crisis. The ac-

count dropped to its lowest amount in recent memory- \$30million dollars- with the lack of full payment from the state. The 2016 cumulative deficit was \$140 million. Projected losses in the years 2018-2019 might total \$50 million. You do the Math!

Consequently, the TRB (Teachers Retirement Board) is

forced to engage in investigating alternative plans to the present Medicare supplement plan. The healthcare consultant to the TRB, Dr. Joe Fields, estimates the H.I.P.A. will be bankrupt in August/September 2018. For these reasons, the TRB has opened an R.F.P. (Request for Proposal) for bids on a Medicare advantage plan. We need to evaluate this information and determine the impact on our members. These plans have "gates" to control expenditures. The TRB will also offer the Sterling Benefits Plan at a higher monthly cost to our retired teachers.

At the present time, NO actual figures are available. Stay tuned! Once again, retired teachers and active teachers are required to pick up the deficit for the lack of funding that legislation enacted in 2004.

Rick and Loise Follman, Insurance Chairs

MEMBERSHIP

As a result of a mail membership campaign, approximately 300 new members were added to ARTC membership in the 2017-18 year with applications still being returned from newly-retired teachers. State legislative actions regarding teacher pensions and health plans have demonstrated the value of the information and advocacy that ARTC provides to retired teachers.

The Membership Committee composed and mailed its survey to approximately 4,000 members. Slightly over 20% of the surveys were returned - an exceptionally high number. Replies from the survey continue to be analyzed, but early returns showed that most members first became aware of ARTC when they re-

ceived mailed information early in their retirement. A significant number reported that they joined on the recommendation of fellow retirees. The activities that involved the greatest number of retirees were Lobby Day and the Spring and Fall luncheons. The newsletter articles of most interest were those dealing with pension, insurance and WEP/GPO issues. Members found email updates very valuable, but unfortunately, a large number of members reported that they did not have email! The Committee will continue to analyze the results, with a particular emphasis on comments added by responders.

Barbara Kmetz, Membership Co-Chair

ARTC FALL LUNCHEON 2017

It's always nice to visit the Aquaturf and this day was no different! The atmosphere, food, service are always excellent. The featured speaker was attorney Brendan F. Daly, one of only eleven attorneys certified to be CELA (certified elder law attorney). He spoke on Medicaid planning, protecting your assets with the 5 year plan and other long term care issues.

Members voted "Yes" to the new changes in ARTC's Certification of Incorporation and Bylaws. Glenn Moon Scholarship Committee conducted a successful 50/50 raffle, (see article on Glenn Moon). And special gift cards were bestowed on our guests, Roz Schoonmaker and Darlene Perez. Roz has been active as a teacher in the Bridgeport schools and a representative to the TRB (Teachers Retirement Board) since 1961. When she retired, she was elected to represent retired teachers. A former ARTC Membership Co-chair, Roz is known for her memory and experience in dealing with good times and bad. Her goal has always been to support teachers- active and retired. Roz retired from the TRB October 1, 2017. Her term will be filled by Bill Murray, a retired CEAR and ARTC committee member.

Darlene Perez, Administrator for the TRB, is also a teacher supporter. She will continue working part-time until a replacement is found. Darlene is from the Hartford area and is looking forward to some time off. She has been in close contact with Rick Follman, ARTC Insurance Chair, about all the changes in our Health System. Darlene has been an invaluable source of information during her many years of service at the TRB. ***Thank you ladies. It has been a pleasure working with you!***



Fairfield Affiliate Members at Fall Luncheon

Patty McDonnell, Membership Co-Chair and Media/Communications Chair

Since 1946, ARTC has been a retiree organization exclusively representing CT Retired Teachers.

68 Loomis St
Manchester, CT 06042
(860) 649-9457, (866) 343-2782



Pre-Sorted
First Class
U.S. Postage
PAID
Waterbury, CT
Permit #118

VISIT US AT WWW.ARTCT.ORG

THE GLENN MOON SCHOLARSHIP



The 2017 Scholarship 50/50 Raffle at the ARTC Fall Luncheon was well supported by attendees. 50% went to support the Glenn Moon Scholarships, while the other 50% was split among the raffle winners. The prizes that were awarded were;

- 1st prize- \$212
- 2nd prize-\$83
- 3rd prize- \$41
- 4th prize- \$41
- 5th prize- \$41

Thank you to all who helped and participated.

The 2018 Glenn Moon Scholarship will kick off on the ARTC website www.artct.org in January. The announcement will include information, the application, plus directions for completion. This year we will offer **3 scholarships** to Connecticut graduating high school students who plan to major in education. The applications should be downloaded, filled out, and mailed to the correct committee member no later than the end of March.

Most of our funding comes from donations by generous ARTC members. All contributions will help us continue to assist future educators fulfill their dream. You can donate using your ARTC membership form or by check using the form at right.

Glenn Moon Scholarship

NAME _____

DATE OF DONATION _____

ADDRESS OF DONOR

GIVEN IN HONOR / MEMORY OF AN EDUCATOR? PLEASE ADD THE NAME & TOWN OF THE EDUCATOR.

WRITE THE CHECK TO THE GLENN MOON SCHOLARSHIP FUND & MAIL THE CHECK TO OUR TREASURER --

BRADLEY HAYWARD,
148 LEWIS ROAD,
BRISTOL CT 06010