



WEP/GPO Repeal Edition



Thank you Representative Graves



Senator Chris Murphy with Cathy D'Agostino and Sandra Bove



Representative Joe Courtney with Cathy D'Agostino and Sandra Bove

From The Eyes of Tammy

It all started when I was an active teacher. My colleagues and I were told that we wouldn't get the full Social Security that we paid into when working outside of education to supplement our low salaries. As active teachers, many of us were too busy to think about what that really meant.

I retired and became Executive Director of ARTC. I heard many stories such as: people selling their houses and living with family because they could not afford their bills on their teacher pension and their small amount of Social Security because of the WEP and GPO. I thought, how is that right? I talked with a financial advisor and was enlightened on how WEP/GPO worked. It was indeed what has been happening for 40 years. I continued to talk to so many people negatively affected by such a horrible law. I spoke with people who were still teaching, some into their late 70's who couldn't retire because they would not get their much-needed survivor benefits. Now, how is that right? Other people in other careers not affected by the Social Security Fairness Act, who have a pension similar to teachers would get their survivor benefits. But the teachers in CT did not. It is just so wrong!

As Executive Director of ARTC, I met Cathy D'Agostino and Sandra Bove who have been fighting for repeal for years. Cathy and Sandra passed the reins to former ARTC President Tom Singleton. Tom and I worked very closely together over the past few years. Then I met Mary Moninger-Elia, a retired teacher, and member of ARA and AFT. She became an ARTC member and invited me to join the National WEP/GPO Repeal Task Force, where I met the most amazing people. Mary was affected by both the WEP and GPO and was so knowledgeable of the Social Security Fairness Act. I was so impressed.

From that point forward AFT and ARTC partnered to educate many people including active teachers. You will hear from many amazing people from different parts of the country in this newsletter. Many thanks to Bette Marafino(CT) and Suzie Dixon(CA) the co-chairs of the National Task Force, Pam Alexandroff(IL) and Kathy Smith(OH), the social media gurus for the Task Force, Janis Hernandez(LA), and her Representative Garret Graves(LA) who authored H.R. 82. Also, Representative Abigail Spanberger(VA) co-sponsored the Bill. The Task Force worked closely with them to get the Bill passed by the House. Mary and I created and presented numerous webinars seen by retirees across the country. The Task Force members promoted the webinars through their organizations, and the videos we produced were also shared with many across the nation.

Our activities included going to Washington D.C., meeting and advocating with many of our legislators and participating in Press Conferences and Rallies. What an experience! You will see many of the Task Force members in photos throughout the newsletter.

It was a long, hard, fight. We sent emails out weekly, sometimes daily. We had Zoom meetings 2-3 times a month and sometimes more often. In the House, the bill went forward via a discharge petition to force a vote on it. The astonishing result was 327 in favor. In the Senate, there were four amendments voted down to get to a final vote. Many members of the Task Force watched it on Zoom. It was a long night, but in the end, the Senate passed the Bill in a bipartisan vote 76-20. Special shout out to Senators Brown and Collins as the sponsors of the Senate Bill. Also to Senator Schumer for bringing the Bill forward.



The link below will get you to H.R. 82 and you can see the History of the voting from the House to the Senate, to the President. Click on this link ([Actions - H.R.82 - 118th Congress \(2023-2024\): Social Security Fairness Act of 2023 | Congress.gov | Library of Congress](#)) or use the QR Code to see who voted for and against, and how many votes it took to get it to the finish line.

Finally, it was signed by the President. How proud I was to see Bette Marafino accompany the President and give a beautiful introduction. Watch the President sign the Bill, and then give the pen to Bette. Here is the link and QR code to the signing. [Congressional Chronicle - Members of Congress, Hearings and More | C-SPAN.org](#)



In addition to those previous listed, many thanks to Patrice Earnest(GA), Dicky Wurfel(ME), Patty Nizlek(CT), Roger Boudreau(RI), Dennis Cox(CA), Jane Roth(CT), Bonnie Cediell(CA), Joslyn Delancey(CT) Paula Cooper(TX) and, of course, CTARA for creating the Task Force. You and many other people were so pivotal in making this happen. (If I missed some people, I am very sorry. There were many people who worked hard to make this happen). Thank you everyone for all your support, and a special thanks to our ARTC members and our WEP/ GPO repeal email audience (our Friends and Activists). It has been an exhilarating experience to be a part of a successful National grassroots advocacy team.

Tammy Gowash, ARTC Executive Director



Representative Joe Courtney with Cathy and Sandra



Bette, Mary, June, Sen. Blumenthal, Tammy, Patty, Colleen



Senator Chris Murphy with Cathy and Sandra



Task Force Members at Senator Murphy's office



Mary and I at the capitol



Task Force members with Representative DeLauro

“Thank you Beverly Clements and Kayla Briggs for all the hard work and support during this busy time.” Tammy Gowash

ARTC Legislative Co-Chairs Experiences

As Legislative Co-Chairs of ARTC along with ARTC members, we have been on a 20-year journey to secure the repeal of WEP/GPO. Joining the National Task Force to witness President Biden signing the SS Fairness Act into law was an exciting and rewarding moment.

Our major goals so many years ago were the repeal of WEP/GPO and securing a state income tax exemption on our pension. Following the lead of Senator John Kerry from Massachusetts, we began our quest by asking ARTC members to write about how they were adversely affected by the WEP/GPO. We submitted their statements to his committee as evidence of the harm these laws had on Connecticut retired teachers. Unfortunately, Senator Grassley who chaired the committee, refused to bring the evidence to the floor of the Senate.

Not to be deterred, we suggested that the Connecticut chapters of AFT and AFSCME meet with us to develop and coordinate repeal efforts. Also, postal workers and health workers who were negatively affected by WEP/GPO were included in our repeal efforts. To expand our repeal coalition, we also met monthly with teachers from Massachusetts, Rhode Island and Maine.

Fortunately, we were able to attend the National Association of Retired Teachers conferences in Washington, D.C. over the years. There we met with retired teachers from the other 14 states affected by WEP/GPO. Susan Dixon from California informed us about ssfairness.com, which became an important informational advocacy tool for our members.

Also, while at the Washington, D.C. Conferences, we were able to meet personally with our Connecticut congressmen and their aids to discuss the WEP/GPO laws. Senator Chris Murphy and Representative Joe Courtney both assured us personally that they would support the repeal. All Connecticut congressmen were in favor of the repeal of the WEP/GPO.

The year 2020 brought the onset of COVID and the end to our in-person meetings. With the internet skills of our Executive Director, Tammy Gowash, we not only were able to virtually connect with legislators, we also expanded our WEP/GPO repeal advocacy. Because we were able to communicate with ARTC members and legislators, we secured the promised fifty percent State income tax exemption which we had initiated. COVID did not slow down ARTC's efforts to achieve our goals.

In 2020, we formed a Repeal Subcommittee of the Legislative Committee lead by former ARTC President Tom Singleton. The passionate commitment of committee members and their active engagement with the National WEP/GPO Repeal Task Force played an important part in the recent passing of the repeal of WEP/GPO.

ARTC Executive Director, Tammy Gowash, and member Mary Moninger-Elia conducted webinars and created videos used nationally. In addition, Tammy was able to reach out to all CT retired teachers, encouraging them to contact their Congressmen and other influential members of Congress to inform them about the unfair laws and asking them to vote for the repeal.

Although ARTC is not a national organization, with the active engagement of ARTC members under the leadership of our WEP/GPO Subcommittee, Connecticut retired teachers can be proud of their part in this historic passing of the repeal of the unfair Federal WEP/GPO laws.

Connecticut retired teachers along with so many other retirees across the nation will no longer be punished for having chosen to be a civil servant. ARTC's relentless commitment over the years for the repeal of the WEP/GPO has come to fruition for present retirees. Beginning this year, they will be eligible for their earned Social Security pension without penalty. More importantly, this is a win for all Connecticut active teachers who have contributed to Social Security through employment outside of public education. They will receive their earned SS income without penalty when they retire.

The importance of the Repeal Task Force and the Role of ARTC

In May of 2020 during Covid and the growth of Zoom Meetings, Bette Marafino created the National WEP/GPO Repeal Task Force via her position as President of the CT Alliance for Retired Americans. Through the Task Force, I met and teamed up with Tammy Gowash of ARTC, and I began feeling like we could really make a difference! I could sense that, working together, our voices were getting stronger and our message was being heard.

Before that time, I had been actively working on Repeal from various positions within AFTConnecticut and CTARA. I was part of an AFTerburner national network of retirees in AFT that called members in other states to inform them of WEP/GPO and urge them to contact their federal legislators. I knew ARTC was doing work on the issue for years too, but we were not connected, nor coordinated. And, at the end of every two-year Congressional Session, the bill to repeal died and we began all over again the next year..for decades.

Then the Task Force pulled many of us out of our silos. Activists from different unions and organizations, from almost every state, began meeting regularly on zoom, talking and planning together. For me, connecting with Tammy opened many new doors in CT and beyond. She had the energy, determination and technology skills that broadened our scope. ARTC either had, or found, programs through which we could create actions that were easy for our members and friends to do. Tammy embedded the letters into our Action Alerts so one only had to click and sign. She added links or created QR Codes to make connections easier. And of course these Alerts were coordinated with the Steering Committee of the Task Force (on which Tammy, ARTC's Tom Singleton and I all served)

Additionally, together we developed and presented a Series of Webinars that were advertised by Task Force members and attended by people in many states...people that wanted to do something to help get repeal passed. Eventually, we were communicating with a list of thousands of email activists from everywhere. Had they not responded to the requests for action the drumbeat would not have grown, people with the power to make the change would not have been confronted constantly with the stories, the urgency of the message, and the need for their support and action.

That is how and why, the SS Fairness Act finally was passed and signed into law. So many of you were willing to keep contacting your own legislators plus legislators from other states, even though it was often a similar message. You asked others through your networks to do the same. You didn't give up, you kept increasing the volume of our message. We did it together. All the groups that mobilized their troops, raising our voices together. Following the plan established by the Task Force.

Thank you to ARTC leadership for the deep focus on this issue, and being such a huge part of the national plan to finally **END THE DENIAL OF BENEFITS FOR SO MANY RETIREES.**



Mary and Representative Graves



Mary and Representative Spanberger

Mary Moninger-Elia
AFT Locals 933R and 8006R
ARTC member
National WEP-GPO Repeal Task Force



Mary and Dennis

Grassroots Efforts Work

The National WEP/GPO Repeal Task Force began in May, 2020, with a handful of Alliance for Retired Americans leaders and grew to include firefighters, police, postal workers, foreign pensioners, retired federal employees and teachers. On our bi-weekly Zoom meetings we heard reports from our steering committee and work groups: Legislative, Communications, Compliance.

The CT Retired Teachers, California Retired Teachers did great work getting out the message and alerting congress members about repeal efforts. Special thanks to Tammy Gowash and Mary Moninger-Elia for spending hours developing webinars and talking to hundreds of teachers, educating and inspiring them to take action toward repeal.

Bette Marafino
National WEP/GPO Repeal Task Force Co Chair
President of CT Alliance for Retired Americans



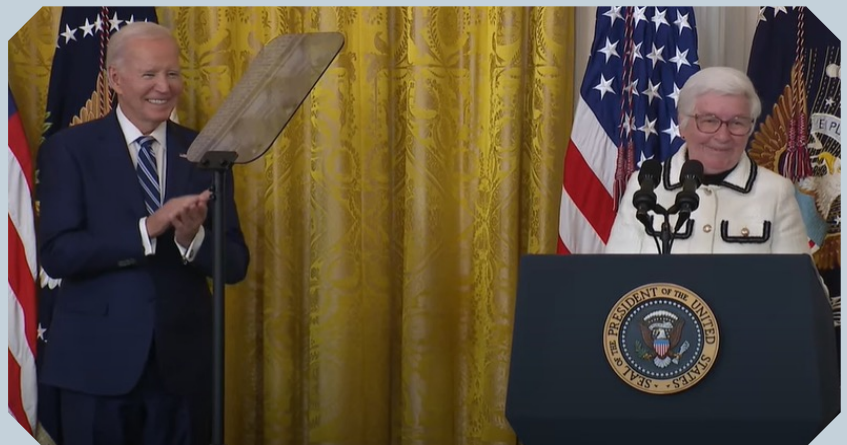
Bette Marafino in white. She received the pen in which President signed the Bill



Bette with Senator Blumenthal



Bette Marafino accompanying President Biden in to the Bill signing



Bette Marafino with President Biden presenting the address for the Bill

Article from Representative Courtney's office. The Social Security Fairness Act is Now Law!



Celebrating H.R. 82: A Victory of Partnerships and Perseverance

As President of the California Retired Teachers Association (CalRTA), I was honored to witness President Biden sign H.R. 82 into law—a moment made possible through the power of partnerships and collective determination. This achievement reflects the strength of collaboration among retiree organizations united by a shared commitment to fairness.

For years, CalRTA joined forces with groups like the Association of Retired Teachers of Connecticut (ARTC), national coalitions, and countless advocates to fight against unfair penalties on educators' retirement benefits. Together, under the leadership of Representatives Graves and Spanberger, and Senators Brown and Collins, we aligned our efforts, leveraged our collective voices, and tackled every challenge with determination. These partnerships became the driving force behind our success, proving that unity is our greatest asset.

Working alongside other retiree organizations, such as ARTC, was an honor and a reminder of the power of collaboration. These relationships strengthened our resolve and broadened our impact, allowing us to navigate obstacles together and push forward, no matter the difficulty.

The passage of H.R. 82 is not just a legislative victory—it is a testament to what is possible when organizations unite for a common purpose. It reflects the trust, respect, and enduring ties that grow from working together. This victory demonstrates that by leaning on each other and amplifying one another's strengths, we can achieve meaningful change. It's a reminder that partnerships are the foundation for progress, and together, we can overcome even the toughest challenges.

Susan Dixon, President California Retired Teachers Association



Susan Dixon with Representative Garret Graves

“Congratulations to everyone involved in the passage of the WEP/GPO bill HR 82. It has been a long road to victory, but much deserved by all who worked tirelessly over these many years.”

Carol Noble, ARTC President

Our Hero Representative Graves

Thank you so much to ARTC for all you did to help repeal WEP/GPO! By playing such an essential role with the National WEP/GPO Repeal Task Force, Tammy Gowash and Mary Moninger-Elia, in particular, helped guide us through the many challenges we faced. One of our most effective tools turned out to be the webinars that Tammy and Mary created and produced. Because they shared them with people from affiliated organizations and groups across the United States, we were able to share important information in an easy way. Many members of the Louisiana Retired Teachers Association signed up and were very grateful for the opportunity to learn more about our repeal efforts. I was honored to be asked to help with the question-and-answer portion of the webinars. I believe the webinars served a vital purpose in helping to get out our message and to guide the participants into action.

We are proud of Representative Garret Graves in Louisiana, and as part of the National WEP/GPO Repeal Task Force are grateful to him and his staff for their guidance.

Janis M. Hernandez
Louisiana Retired Teachers Association
Legislative Committee Co-chairperson



Representative Garret Graves
at the last rally



From LA to CA to CT. Janis,
Suzie, Mary



Janis, Suzie, Patrice, Dennis, Gene, Sandra,
Mary in front of Senator Schumer's office



Rep Graves with Janis Hernandez



Thank you Representative Spanberger

Early WEP/GPO Pioneers-Many Thanks!
The list of folks who helped in this victory is, without
question, numerous and extends across the nation!

Grassroots Effort

After working ten years in an animal hospital and another ten years in a medical laboratory, I started teaching 7th grade science at age 50. I taught for 20 years. I learned about WEP early on in my teaching years, but retirement felt so far away I didn't really give it much thought. When I retired I found out WEP was worse than I expected, but I felt resigned and tried not to be bitter.

I learned about the Washington, D.C. September 2023 rally through an ARTC webinar. I was put in touch with Bette Marafino who helped me make plans. I traveled from Connecticut on Amtrak and walked to the hotel. In the morning, I found my way to the church basement. All day long I learned about those who were financially ruined especially by GPO. I thought about the people who couldn't afford to come to Washington to represent themselves. I was so grateful for our leaders who had a strategy, knew the ropes, and seemingly every Congressperson. I went with Bette and others to meet them. I changed my return train ticket to stay for another meeting the next day and rode back with Tammy Gowash and Mary Moninger-Elia. I asked them how to join the Task Force and they said, well, you pretty much already have. Mary handed me a red hat. Working to repeal WEP and GPO is a strong bond, and I felt like we had known each other for years.

After the rally, I talked to lots of people about WEP and GPO. It was an uphill battle to get people to listen long enough to understand how unfair the laws were. I sent the letters that came in the alerts, and forwarded the alerts to colleagues, but it was often the last thing I did for the day. Maybe I was afraid of disappointment. What kept me in action was that it was for all of us. I have no idea how the meticulously written, increasingly pointed letters were set up to click, sign and send as easy as ABC, but it was genius. I admit I always made the phone calls late at night to an answering machine.

I'm pleased as anything ever to have been a blade of grass in this monumental grass roots undertaking. Congratulations everyone! You are amazing. We must stay connected!

**Gratitude,
Patty Nizlek
ARTC Member
National WEP/GPO Repeal Task Force Member**



Glenn Moon Scholarship

If you know any seniors in high school in CT that might be interested in becoming a teacher and would want to apply for a scholarship, please notify them to complete the application by March 31st. Winners announced at ARTC's Spring luncheon on May 20, 2025.

<https://artct.org/index.php/glenn-moon>



Do You Disagree?

I recently read my original Social Security Notice of Award letter. It stated that my application for widow's benefits was approved, and my entitlement date was October 2020. It then went on to say "However, we cannot pay you beginning October 2020" It was a letter received during a sad time for me and even rereading it now brings back the memories of feeling stunned.

But I had to smile reading the section entitled, "Do You Disagree With The Decision?." How could anyone agree to what they just read? I certainly did not, and I am now thankful that there were many others who thought the same thing. They quickly became advocates. Many became members of the National WEP/GPO Repeal Task Force. And many of those advocates are members of the Association of Retired Teachers of Connecticut (ARTC).

I know that ARTC was committed to seeing repeal become reality. I was not a teacher, but I can easily see that your members have a gift and passion for advocacy through education. The webinars that Mary Moninger-Elia and Tammy Gowash provided resulted in many people becoming more empowered throughout the nation. The questions and comments from those who came to the WEP/GPO repeal informational table at the ARTC Spring luncheon were right on target. Not all advocates were even directly impacted. I could easily tell that many had been working on this issue for years, and were ready to see change happen. You never gave up. You supported repeal through the commitment of resources, talents, time, leadership, and concern for others. And now repeal is a reality for millions of individuals.

Thank you ARTC! Patrice Earnest



Patrice at a rally



Mary, Bette, Patrice, Sandra at the Capitol



Patrice at ARTC's luncheon

NOW WHAT? HOW DO WE MAKE SURE WE GET OUR MONEY?

It depends on your status with the Social Security Administration.

- * If you are already receiving your own Social Security benefits that are reduced because of the WEP, they have all your information, and after they make some decisions about how to proceed, you will hear from them.
- * If you are receiving only partial benefits because of the GPO, Social Security is aware of your status and should change your award as the process moves on.
- * If you have applied for spousal or survivor benefits and are receiving nothing because of the GPO, Social Security has your information and should inform you of your change in status and the change in your award as their process develops.

The bottom line here is that recalculating Social Security benefits will be a complex process, and communicating with the Social Security Administration by phone is likely to be a daunting and fruitless process. We must wait!

Here are two exceptions: Contact Social Security at www.ssa.gov

- * If you know that Social Security does not have your current address or marital status.
- * If you have never applied for benefits, and you are a qualified spouse, divorced spouse, or a widow/widower of a Social Security beneficiary, you need to apply for spousal or survivor's benefits now to insure that the Social Security Administration is aware that you may be newly eligible. These benefits are all paid on your spouse's record, which might not be cross-referenced to your record in the Social Security files.

Also, check with other retirees who might be unaware that they could be getting spousal or survivor benefits.

Social Security knows there are thousands of elderly retirees whose past marriages qualify them for these benefits but who haven't applied for them.

Some never applied because they knew they would get nothing. Others did not know about the program. Seniors who paid into Social Security before becoming citizens might also qualify.

Please help find these retirees, and help them get the benefits they deserve!

WE WANT SOCIAL SECURITY FAIRNESS FOR ALL!

THANK YOU FOR HELPING US GET THERE!

Here is a place on the Social Security website, which you can go to, to keep you informed:



[Social Security Fairness Act: Windfall Elimination Provision \(WEP\) and Government Pension Offset \(GPO\) update | SSA](#)



National WEP/GPO Repeal Task Force

Urging Repeal Not Reform



Peoples Quotes

“I was a mid-life career change educator and had no knowledge that my SS earnings would be affected by WEP. Nor did I understand I’d also be victimized by GPO as a widow. My late husband and I contributed a combined 70 years to SS, so I’ll be grateful to finally receive our overdue EARNED SS benefits.”

Rita McDougald Campbell

“An outstanding and successful effort by your organization and all those who were actively involved to remedy a 40-year wrong doing. On behalf of myself (and all who were affected), Thank you immensely.”

Alan Mooney

“Thanks for the recording...was out of town with no WiFi when the event occurred. **I lived to see it!** Thanks... had no idea the reason it finally moved was the National WEP/GPO Repeal Task Force. I am still celebrating this wondrous Christmas Gift. There are Angels at ARTC.”

Peggy King

“Tammy, Thank you for this recording link (of the bill signing ceremony). I will forward it to members of my Council (AFTCT). It was also a very pleasant surprise to see Bette Marfino both walk in and introduce the President. The pen was an added plus. Again, thank you for all the work ARTC has done to get this legislation passed.”

Walter O’Connor

“Thank you so much for keeping us informed...and for all your work to help finally get this bill passed! I can’t even tell you how excited I am to watch this finally happen for real! I think I’ve spent the past 40 years writing letters and contacting legislators...when I was a young teacher back in the early 1980’s I even participated in marches and demonstrations and legislative visits...only to be disappointed when no progress was made. But now...finally...we will have equity and fairness in our Social Security benefits. I’m beside myself with amazement that it’s finally happening!!!”

Thank you! Paul Kalkowski

“It is with my sincerest gratitude that I say thank you for all the endless work your organization has put forth to support and get the Social Security Fairness Act voted on and signed into law. It is because of your efforts and the unity with other organizations representing people who were affected by the Social Security Unfairness Act that I feel we face a future with a more secure financial status.”

Thank you, Jean A. Gowlis

“Dear Sandra and Cathy, Thank you so very much for your hard work! I also thank everyone at ARTC! My family and I have been busy sending emails and making calls over this long period. I am so appreciative of everyone’s effort in this fight. This is wonderful news! I am very grateful! I wish you a very happy & healthy 2025!”

Best regards, Debbie Kajdi

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

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ARTC is a 501C-4 organization

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ARTC MEMBERSHIP



Annual Dues -- \$50

Life Membership -- \$500

Current membership year -- Rolling

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Glenn Moon Scholarship Donation _____