



The Association of Retired Teachers of Connecticut, Inc.

www.artct.org



Pat McDonnell, Editor

NEWSLETTER

Fall 2011

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Social Security, Health Insurance & Pensions are under attack!

Get Involved!

With economic problems facing the states and the nation, Social Security, pensions and health insurance plans come increasingly under attack. In this unsettled and difficult time, is our pension really secure?

Although in 2007 ARTC advocated and was successful in getting HB6141 (an act to secure adequate funding of the Teacher's Retirement System) passed, we must remain vigilant.

On a positive note, the Governor and Legislature have approved the State's contribution to our Health Insurance Plan (HIPA). For the past two years, however, many of us have seen our pension remain static with no COLA. Moreover, our retirees not eligible for Medicare, as well as those who have retired early, still face burdensome payments for health insurance.

Meanwhile, changes to Social Security and Medicare are being proposed by some politicians as a way to help resolve the nation's debt. As your ARTC Legislative representatives, we met with Senator Blumenthal in Washington DC to express our concerns on these issues. He assured us that he would continue to advocate for preservation of Social Security and Medicare. In addition, he said that he could support efforts to repeal the WEP and GPO.

We join AARP in fighting to preserve Social Security, Medicare and to keep our Pensions. We urge you to contact your Congressmen in Washington at 1-866-282-8684 to make them aware that our benefits are our right after a lifetime of hard work and should not be cut. These benefits are essential to the health and wellbeing of our members. Moreover, these benefits are already substantially reduced for our Connecticut retirees by the WEP/GPO. *It is important that your Congressmen hear from you "to eliminate these unfair provisions."*



ARTC continues to be your eyes and ears in Hartford and will continue to advocate for all retired teachers. In doing so, we must work with the Teachers Retirement Board as it administers our pension and health insurance. Collectively, ARTC members can make a difference. We urge all members to become active and to make your voices heard in Hartford and in Washington.

The Legislative Committee, along with your support, looks forward to the next legislative session.

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

PLEASE SAVE THESE DATES!!!



ARTC Fall 2011 Luncheon
@ The Aqua Turf
Tuesday, October 18, 2011
9:30am - 2:00pm



ARTC Spring 2012 Luncheon
@ The Aqua Turf
Tuesday, May 22, 2012
9:30am - 2:00pm

HAVE YOU INCLUDED ARTC IN YOUR WILL OR OTHER ESTATE PLANS?

For more information, please contact ARTC Financial Officer, Mary Gracyalny at: 866-343-2782 or via email at: mlg@artct.org



From Michael's Desk...To yours...

I hope all of you had a good summer. Mine was mixed. Visits with my grandchildren were great, but at the end of July while carrying the recyclables, I flew down the stairs and broke a bone in my foot. No fun! My ten year old granddaughter suggested that I get a bright green cast. If I was a little smaller you'd think I was a leprechaun. So I've been limping around the house with my green cast. Fortunately, my wife is a wonderful caregiver and driver or I would have been miserable.

Speaking of miserable, in my personal opinion, we've elected a horrible Congress! It seems that in both houses we have posturing members who are only interested in speaking about their issues. They have forgotten they were elected to govern. "The right is full of anger these days. Nothing but. There is no plan. No agenda. Just anger." (JI, 8/8/2011) And the left is no better. "But anger isn't enough. Only spoiled children expect to resolve or ameliorate problems with anger." (JI, 8/8/2011)

It seemed this summer that the Congress was made up of brats whose only concern was that they prevailed regardless of what was good for the country. It was "winning at all costs" rather than govern. And at times the only adult was the President. Governing means some compromise and bipartisan effort, not my way or the highway. Because of the deep divides there was no way that we could get passed the elimination of the GPO and WEP this summer, but our efforts never stopped. Continue to write your Congressmen/Congresswoman and let them know that here in CT we are deprived of our fair share in Social Security.

ARTC lobbied successfully and health benefits are now more secure. Our biggest concern was the lack of the state's contribution to our health coverage. Governor Malloy, true to his word, included it in his budget, and once again the contribution from the state is being paid. Write to the governor and thank him for following through on his promise to support Connecticut's retired teachers.

ARTC has added *Grand Circle Travel* to the list of benefits for our members. Four river cruises are being planned: **The Great Rivers of Europe / The Seine: Paris to Normandy / Russia Revealed : Moscow to St. Petersburg / Eastern Europe & the Black Sea.** A very nice feature of traveling with *GCT* is that you don't change hotels in each city...your "River Cruiser" is your hotel! Look for details in this issue & on our web site: www.artct.org. You'll hear more at our Fall Luncheon at the Aqua Turf on Tuesday, October 18, 2011. *GCT* will have representatives there to answer your questions.

"The earlier you book, the more you save with Grand Circle's *Good Buy Discount*. Use this link to learn more!" www.gct.com/gbd

This summer AARP:NRTA sponsored vouchers for retired teachers to take a free driver safety course. During July and August retired educators could take any open class and get a 5% -10% discount from their auto insurer. Patty McDonnell and I taught courses in Farmington and the Fairfield area. If the program is offered next year, please take advantage of it as it's an easy way to improve your driving skills and to get a discount on your insurance.

Sincerely,

*Michael D. Norman, ARTC President
(860) 508-2742 mdnorman@cox.net*

(Michael may be reached anytime Sunday through Thursday, on Friday up until one hour before sundown, and on Saturday one hour after sundown.)

Scholarship Committee - Terry Barton & Judy Morganroth, Co-Chairs

Following is a letter received in June from one of the beneficiaries of your generosity.

"To the ARTC; My name is Joe Williamson and I was the recipient of a 2009 Glenn Moon Scholarship. I thought you would be pleased to know that in March I was admitted to UConn's NEAG School of Education as one of 15 Social Studies students. I have maintained excellent academic standing, making the Dean's List for the last 3 semesters. I also continue to play in the band and this past year accompanied the football team to the Univ. of Michigan and the Fiesta Bowl in Philadelphia, the Women's Basketball Team to the Sweet 16 and Elite 8 in Philadelphia and the Men's Basketball Team to the Final Four and National Championship in Houston. Thank you again for your scholarship which helped set me on the path to an amazing college experience and eventually to a career in teaching. Sincerely, Joseph Williamson."

So, dear fellow ARTC members, you can see the good your money is doing!

Our 2011 Recipients: \$2,000 renewable scholarship: Meghan Garafolo of Greenwich High School will attend St. Mary's at Notre Dame. \$1,500 each "one-time" scholarships: Cameron Brown of Branford High School will attend The College of Charleston; Matthew Rescanski of Trumbull High School will attend UCONN; Natalie Snow of Ellington High School will attend Assumption College.

The Scholarship Committee is deeply grateful for all contributions, large and small, to our fund. Checks may be sent to:

*Dick Brigham, Treasurer
3 River Town Road
Windsor, CT 06095*



Your membership with ARTC gives you access to many **member only** benefits. Association Member Benefits Advisors (AMBA) helps to make the following benefits available to ARTC members:

- Reverse Mortgages (*NEW!*)
- First Diagnosis Cancer Policy
- Medical Air Services Association (MASA)
- Astrum Hearing Solutions
- Government Employee Travel Opportunities
- Vacations-to-Go Cruises
- La Quinta Inn & Suites Discount
- Rental Car Discounts (Budget, Avis, & Hertz)
- Dell Computer Discounts
- Apple Computer Discounts
- Identity Theft Solutions
- 1-800-FLOWERS Discounts
- Barnes & Noble Online Discounts
- AMBA TravelPERX Travel Deals

Please direct ALL questions to AMBA at 800-258-7041!

Benefit speakers are also available for your local meetings! To request a speaker, please contact ARTC Executive Director, Wayne P. Woodtke, at 866-343-2782, who will be happy to make arrangements with AMBA.

Membership Bonnie Reimann & Roz Schoonmaker Co-Chairs



As stated in our last edition, the ARTC Membership Committee, on behalf of the ARTC Board of Directors, wishes to thank **everyone** who donated to our association over the last few months. We've received over

\$80,000.00! to aid us in our important legislative push this year to reverse a decision made by Connecticut Legislators. As you know, they voted to cease the state's contribution of over \$61 million to our Health Insurance Premium Account (H.I.P.A.) fund over the last 2 years! We are very proud to say we "have been heard!" Governor Malloy has placed the obligation back into the state's budget and, to date, it's holding strong! Always believe your voice will be heard when you speak in numbers.

After discussion at the ARTC Board of Directors meeting in June we have retained Diane Alverio, ARTC Communications Consultant, to develop a 3-Year Marketing Plan to increase the "ARTC Brand." Please look for future reports on the steps we'll take to increase our membership and make our voice stronger than ever!

As of the close of FY2011 (June 30) we have 10,378 paid memberships.

Finally, please come to our fall luncheon at the Aqua Turf in Southington on Tuesday, October 18th. **Make new friends and renew old acquaintances! A Luncheon Registration form can be found on page 7. See you there!**

Insurance Rick & Louise Follman Co-Chairs

The economic turbulence in Washington and Hartford has affected every household in our country. The most important aspect at this economically depressed time is to protect the assets and health care coverage we presently enjoy. Clearly, we have work to do in areas of health insurance coverage for our members. Areas that are being investigated are: First, increase of the subsidy to local districts for those members and spouses that must purchase health insurance from their local district. This subsidy has not increased since 1996. Second, no COLA for two years, (the Social Security Trust intends to pay a COLA for 2012 of .07%. This does not cover anything such as a 10% increase in part B premiums, heating oil, gas, food, health insurance premiums.)

The CTRB has posted an increase of one thousand members into the Sterling Benefits Plan because districts have increased premiums in the double digits. A note of interest: if the CTRB and state increase subsidies to local districts to \$220 a month or \$2,640 per year, it would save dollars compared to the cost of the supplemental plan (CT pays one-third of cost).

Finally, some good news;

To date, the state budget still contains the one-third share to the H.I.P.A. for the budget years 2012-2013, which is estimated at \$32 and \$34 million respectively. This funding is vital to the health of the H.I.P.A.

A Note from Darlene Perez, Administrator, CT Teachers Retirement Board...

I hope everyone is enjoying their retirement in good health. I'm happy to report that more than ninety percent of you who are receiving a monthly benefit from us have your benefit electronically deposited into your bank accounts, which means you get your benefit in a timely manner regardless of where you are (on vacation, traveling or at home). From time to time we send out mailings to the address we have on file, therefore, it is extremely important to keep your address current with us. If you are enrolled in any of the TRB sponsored health insurance plans, we provide your address to our health insurance vendors. They also send out mailings from time to time. Health insurance information is not subject to the US Postal Service "forwarding order" process, therefore, it is possible that health insurance information could be mailed to you and you would not receive it if you do not change your address with us even if you leave a forwarding order on file with the post office. You may access the change of address form at: <http://www.ct.gov/trb/lib/trb/formsandpubs/ddNameChg.pdf>.

Connecticut income tax rates were recently increased retro-active to January 1, 2011. If you pay Connecticut income taxes, you may wish to increase your Connecticut tax deduction from your monthly benefit. You may access the tax change form at: www.ct.gov/trb/lib/trb/formsandpubs/edCTtax.pdf.

You can order forms by calling our toll-free number from within the United States at 1-800-504-1102 extension 1. Leave your name, address and the form you are requesting. Forms are due one month prior to the change request effective date and require a signature but can be returned to this office by fax or regular mail.

If you have any questions on your Connecticut tax obligation, contact the Department of Revenue Services at 1-800-382-9463 (in CT) or 1-860-297-5962 (from anywhere) or visit their website at www.ct.gov/drs.

Affiliate Updates... *(Opinions expressed by Affiliates are not necessarily the opinion of the ARTC Board of Directors as a whole.)*

NORTHERN FAIRFIELD COUNTY

At our May Spring Luncheon, Northern Fairfield County Retired Teachers Association awarded two scholarships to two young ladies who will enter college in the fall and major in education.

Our affiliate was deeply saddened by the loss of our long time Vice-President and ARTC Finance Director Lou DePaul. He will be sadly missed.

NFCRTA continues to grow in membership and our website www.nfcrt.org continues to have updates added to it by our Web Master.

On May 24, 2011 the dedication of the Mary Edgett Memorial took place at the Danbury Museum next to the one-room schoolhouse. With funding provided by ARTC and NFCRTA, a pink lilac bush was planted in Mary's honor along with a bronze plaque. It was erected to honor the oldest living teacher in Connecticut who passed away last year at the age of 107.

Mary taught for forty-seven years. Most of those years were spent in Danbury.

I urge all to respond to e-mail alerts that are provided by ARTC (via email) to contact your legislators on matters concerning our benefits and pensions. I have received many positive comments regarding how helpful these alerts are.

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

NEW HAVEN

Our next luncheon will be held on Wednesday, October 5th, at the Country House Restaurant located at 990 Foxon Road, East Haven. We are hoping to have a speaker who will talk about Social Security and its impact on retired teachers.

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

NEW LONDON

The NLCRTA will hold the first of its five meetings on Tuesday, September 20, 2011 at Ocean Beach Park. The slate of officers include Jane Aarnio, president; Joanne Burdick, vice-president; Barbara Downey, secretary; and Marie Twomey, treasurer. The speaker will be Paul Madonna, a professor at Sacred Heart University, who will talk to us about the European Union and its status.

At each of our meetings we have a basket raffle to raise money for our scholarship fund as well as a collection for a service organization. This month we are collecting canned goods for local food pantries.

We invite guests and new members to attend each of our meetings.

Jane Aarino, *President*
jlarnio@aol.com (860) 848-1097

BRISTOL

At the annual meeting of the Bristol Area Retired Teachers (BART) held on May 4 incumbent officers were all elected to a new two-year term: President, Bob Lewandoski; Vice President, Evelyn Sahn; Secretary, MaryAnn Miecznikowski; Treasurer, Liz Phelan. Incumbent chairpersons were re-appointed. Scholarships in the amount of \$1500. were awarded to Stephanie Jacques, Bristol Central HS and Jillian Hochman, Bristol Eastern HS.

We mourn the loss of Patricia Duffy, who passed away in May. Pat was our faithful chairperson of the Social Service Committee.

The Executive Board met on August 4 and planned activities for the year. Our Welcome Back Breakfast will be held on September 13. The 32 teachers who have retired in June from the Bristol Public Schools will be our invited guests. On November 4 we will run a bus trip to Lyman Orchards in Middlefield and then to a winery in Wallingford for a wine tasting. In the spring we will have a yet-

to-be determined program at the Bristol Hospital and end the year at the Annual Meeting on May 10.

Bob Lewandoski, *President*
breezy_1@comcast.net (203) 879-9113

SOUTHERN FAIRFIELD COUNTY

The SFCRTA legislative program will focus on three significant issues for our members; Insurance, cost of living and the return of \$60 million+ to our Health Insurance Premium Account.

These issues are not only significant, but are causes for wide spread concerns to our retirees.

INSURANCE: We wrote a legislative program which would reduce the "Group Rate" cost for our participating retirees by \$2,000. The monies would come from our Health Insurance Premium Account.

COLA: Our retirement salaries have not been improved in three years. We wrote plan #6141 which took \$1,161,000,000 (one billion, one hundred and sixty one million) from our COLA and placed it in our pension fund where it had been until 1992 when the TRB dropped our vested rights. When we changed it back some very bright person decided to use the Social Security formula to pay out our COLA.

MONEY EARNED: By over-charging our working teachers tens of millions of dollars and creating over \$110,000,000 in surplus, our state borrowed sixty million from that fund to cover the shortfall they agreed to pay back! They haven't paid a cent and have not agreed on a pay back schedule or to fund the interest that was promised our Health Insurance Premium Account.

We are not short of funds. We need to have the ability to use our own monies to resolve these issues. Where is our CT Teacher Retirement Board?

John Kane, *President*
kanejhn@sbcglobal.net (203) 348-2304

Affiliate Updates, continued...

HARTFORD COUNTY

The Hartford County Retired Teachers Association (HCRTA) will hold their annual fall luncheon on Wednesday, September 28th at the Wethersfield Country Club. The business meeting will begin at 10:00am. Our guest speaker will be John Kane, President of the Southern Fairfield County Retired Teachers Association. He will discuss his personal proposal for financial help for those teachers without Medicare over 65. All retired teachers are welcome to attend, especially those without Medicare.

HCRTA is very proud of its longtime, active member Helen Bucior! Helen received the 2011 Moe Nierenstein Award (for her volunteer efforts) from ARTC in May. She greatly deserves this award as she has been a tireless worker for the repeal of WEP-GPO.

HCRTA had arranged for a bus to take members of ARTC and HCRTA to Lobby Day in May. However, Lobby Day was cancelled due to the fact that legislators would not be available to meet with us on that morning. They were in late session on the Connecticut budget the night before.

Another Lobby Day will be scheduled for April or May 2012 and we will again plan to reserve a bus if there is enough interest. Please consider joining us to meet with your representatives during this upcoming election year.

Sandra Fitzgerald, *President*
sajunefi47@cox.net (860) 668-0547

WINDHAM-TOLLAND

Windham-Tolland Retired Teachers Association (WTRTA) convened on May 24, 2011 for its annual spring luncheon at The Harvest Restaurant in Pomfret, CT. The agenda included a business meeting, entertainment by the well-known Hill Singers from Woodstock Academy, and awarding of a scholarship to a local high school senior. WTRTA also contributed canned goods to a local food bank. Our membership also voted to elect Carol

Taylor to the position of Vice-President of WTRTA. While Carol's addition to the executive committee is wonderful news, WTRTA is still hopeful that members of our local organization will step forward to complete our slate of officers.

Thanks go out to John Adamo and Annette Murphy, our social co-chairs, for planning the August bus trip to the Goodspeed Opera House to see the musical "Showboat." We also enjoyed lunch prior to the show at the Gaelston House. A fall trip to New York City is being planned for our membership.

On October 25, 2011 WTRTA will meet for its fall luncheon at The Harvest Restaurant in Pomfret, CT. A program of interest for our members is being planned. Committees continue to meet and plan with the goals of increasing and retaining membership.

Kerry King
WTRTA Recording Secretary

MANCHESTER

GREETINGS ONE AND ALL...ONCE AGAIN WELCOME TO RTAM...

It has been an adventuresome summer with travel, family, friends, and pure relaxation with a cadre of good books.

Nancy Sampson and Nancy Donnelly have prepared a fine litany of menu offerings and presenters for this year. Our locations continue to be either Manchester Country Club or the Cheney Dining Room at Manchester Community College. The presenters include a naturalist doctor, the widow of a gentleman whose life was lost in 9/11, a renowned floral artist whose work has been displayed at the White House, and a presentation of fine music.

SAVE THE DATES:
AUGUST 31, 2011 - BACK-TO-SCHOOL-BREAKFAST 9:00am
VERNON DINER

***Members, please contact the newly retired teachers and invite them to come...

...invite OTHER retired colleagues and friends to join us, too!

October 11, 2011 Manch. C. Club/Brunch
October 18, 2011, AquaTurf, ARTC
November 29, 2011 Manch. Comm. Coll. / Luncheon (limited capacity/members only)
April 10, 2012 Manch. C. Club/Buffer Luncheon
May 8, 2012 Manch. C. Club/Luncheon

***Newly retired teachers and principal:

Nola Barrett, Candy Bennet, Deborah Borello, Christine Connelly, Carolyn Damargian, Michael Davis, Florence Goshdigian, Dennis Jenkins, Maureen Lackey, Patricia Lavey, Patricia Luoma, Patricia Marsh, Elaine Masson, Ann Messecar, Carrie Simon, William Wooldridge, John Zaccaro, Kathleen Zaccaro and Donna Fitzgerald (Principal)

See you soon...looking forward...

Lucy Shea-Sweeney, *President*
lasweeney@cox.net (860) 649-0966

**Tanger Outlets in Westbrook
A new partner of ARTC!**

We have a new benefit/partner for you! Simply mention that you are a member of the Association of Retired Teachers of Connecticut in the Tanger Shopper Services center to receive your Tanger Outlets savings booklet filled with valuable discount offers from brand name retailers such as Old Navy, Eddie Bauer, Easy Spirit, J. Crew, Nine West, Dressbarn, Petsense, LOFT Outlet, Vitamin World and many more!

**314 Flat Rock Place, Westbrook, CT
06498 (860) 399-8656**

<http://www.tangeroutlet.com/westbrook>

Affiliate Updates, continued...

BRIDGEPORT

A Memorial Service for deceased members was part of the spring meeting of the Greater Bridgeport Retired Teachers' Association. The service remembered colleagues who had died during the past year. At the business meeting that followed, these officers were elected for the 2011-2013 term of office: President, Barbara Kmetz; First Vice-President, Susan Barrett; Corresponding Secretary, Roz Schoonmaker; Recording Secretary, Helen Scinto; Treasurer, Anita Tomasco. Outgoing President, Pat Yacovacci, assumes the office of Second Vice-President.

A highlight of the GBRTA's community service projects is the awarding of scholarships to Seniors in each public high school in the eight town area that it serves. Fifteen scholarships, of \$1,000 each, were awarded to seniors who expressed a desire to pursue careers in education. Names of the scholarship winners can be found on the GBRTA website, www.gbrta.org.

The organization's annual picnic was held on June 23rd at Boothe Memorial Park in Stratford. Despite a very rainy day, attendees enjoyed lunch and card and board games at the park. A highlight of the day was a visit to the Boothe Memorial Railway Society Museum, located on the grounds of Boothe Memorial Park. Members of the Society opened the museum and ran the train layouts specifically for picnic attendees.

Throughout the year members enjoyed a rich variety of trips, ranging from the International Flower Show in Boston to the Culinary Institute to the Westchester Dinner Theatre. Information about upcoming trips can be found at the GBRTA website.

On a personal note, I would like to express my thanks to Past President Pat Yacovacci as well as Corresponding Secretary Aurora Montini, Recording Secretary Lois Hoyt and 2nd Vice-President Mike Ward for their dedication and work on behalf of the GBRTA. In addition, my thanks go to retiring committee chairmen and committee members for their time and efforts on behalf of the organization.

I look forward to working with my new fellow officers and the newly configured

Executive Board. We plan to continue and expand upon the rich variety of activities and opportunities for service that are offered by the GBRTA.

Our first General Membership meeting will be held on October 13, 2011 at Testo's Restaurant in Bridgeport. Details may be found at the GBRTA website.

I hope to see each of you there.

Barbara Kmetz, *President*
BFKmetz@earthlink.com, (203) 268-8814

WATERBURY

On May 17, 2010, the Waterbury Retired Teachers Association held its annual scholarship luncheon. Two thousand dollar scholarships were presented to graduating seniors from the Waterbury public schools who will be pursuing a career in teaching. A special thank you goes out to a member of our association, Joseph Nolan, who made a generous contribution in memory of his son, Joseph, who lost his life serving our country.

The 16th Annual Memorial service was held on June 16, 2011 at SS Peter and Paul Church. The association honored the memory of 15 members who passed away during the past year. A luncheon following the service was held at the Hill's Restaurant for WRTA members, local officials, and relatives of the honored members.

Four luncheon meetings will be held during the coming year in addition to our memorial service. The first meeting will be held on September 13, 2011 at the Grand Oak Villa. New members of the organization will be our invited guests. Meetings to be held on November 16, 2011 and March 29, 2012 will feature guest speakers. The meeting on May 22, 2012 will once again be our scholarship luncheon. The date for the memorial service has not yet been decided.

Teachers who taught in Waterbury and surrounding areas are welcome to join our association. They can either contact me or our membership chairman, Michael Capozzi @ (RFCMJCAOL.com).

Michael Ieronimo, *President*
opera11@comcast.net (860) 283-9677

FAIRFIELD

The fall brings many activities such as apple picking and country fairs. Along with these events the Retired Educators of Fairfield are planning their annual autumn activities. Our annual kick off buffet breakfast on September 9th, at the Circle Dinner in Fairfield honors new retirees and provides opportunity for REF members to reconnect with their colleagues. This begins our monthly Breakfast Club to be held on the first Friday of each month also at the Circle Diner.

At our annual luncheon in May our guest speaker Bill Stansfield discussed genealogy and mentioned Ellis Island as a good source to trace your family's history. In conjunction with this, we will be visiting Ellis Island on September 24th with T&A Tours.

Another annual tradition is the Fairfield Education Association (active teachers) picnic at Penfield Beach on October 6th. We look forward to socializing with the current Fairfield teachers and our retired colleagues.

Our retirees have enjoyed day trips to local dinner theaters in the past, therefore on November 9th we will be attending Westchester Dinner Theater for a performance of My Fair Lady. We are looking forward to a delicious lunch and entertaining play.

December brings our yearly REF/FEA Holiday Party. It will be held on December 2nd at Cinzano's Restaurant in Fairfield. Once again an outstanding appetizer buffet will be provided. As part of the holiday spirit the REF contributes a cash donation to the Fairfield Toys for Tots.

The REF presented 2 five hundred dollar scholarships to a graduating senior pursuing a career in education. This year's recipients were: Caitlin Giff from Fairfield Warde High School and Michael Mauro from Fairfield Ludlowe High School. Congratulations and best wishes to both students.

Co-Presidents
Lou Cubelli, (203) 261-2921
Richard DeZenko, richdez@aol.com
(203)261-0872

Tuesday, October 18, 2011
Aqua Turf Club - South Rm.
Mulberry Street
Plantville, CT

| | |
|------------------------------|---------------|
| Registration and Coffee..... | 9:00 - 10:00 |
| Welcome/Introductions..... | 10:00 - 11:00 |
| Silent Auction Results..... | 11:00 - 11:30 |
| Grand Circle Travel..... | 11:30 - 12:00 |
| Keynote Speaker..... | 12:00 - 12:30 |
| Social, Cash Bar..... | 12:30 - 2:00 |

Our Featured Events!

- *ARTC "Tea Cup "Auction
Cash or Check ONLY!!!"*
- *Popular Vendors!*
- *Grand Circle Travel Presentation!*
- *The Connecticut Political Scene!*

Directions

I-84 EAST from Waterbury: **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 Sliders Sports Bar & Grill). 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!

Please make your check payable to:
"ARTC Program Fund"

Send no later than October 12, 2011, to:
ARTC Program Fund - Fall '11
68 Loomis Street, Manchester, CT 06042 - 1911

Please check your choice:

| | |
|---|-------------------|
| <i>NY Strip Sirloin (w/beef demi-glace w/ Madeira wine)</i> | \$ 33.00 \$ _____ |
| <i>Roasted Turkey (w/stuffing)</i> | \$ 33.00 \$ _____ |
| <i>Pan Seared Salmon (w/mustard/honey /ginger glaze)</i> | \$ 33.00 \$ _____ |

Tax & Tip Included...(Pasta, too!)

Name: _____ email: _____

Street: _____

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

Final date for cancellations and refunds is October 14, 2011!

Watermark Offers Partnership to Help Retired Teachers Thrive

The Watermark at 3030 Park located on the Bridgeport/Fairfield, CT line hosted ARTC's June 7, 2011 Board of Directors' meeting.

Watermark representatives announced a very generous incentive to members of ARTC. Watermark is offering a special \$10,000 allowance, to be used at the discretion of the future resident. It may be credited as a discounted entrance fee, put toward the cost of the move (rightsizing, packing, unpacking), or even used for apartment upgrades, etc. In addition, for a limited time, Watermark will donate \$2,500 to any school of the member's choice in that member's name, upon moving in.

Members were treated to a delicious chef-prepared lunch in their private dining room next to the Art Place Art Gallery, where attendees viewed the current exhibits on display. Many members were impressed when they toured the community afterwards and discovered how lifelong learning is fully embraced by both residents and staff.

Through a program called Watermark University, ongoing classes on a wide variety of subjects emphasize brain and body fitness. Volunteer faculty members include residents, associates and instructors from the surrounding area. Most of the classes are free and open to area seniors as part of Watermark's commitment to creating extraordinary communities where people thrive.

Additionally, The Watermark has a program called Watermark for Kids, a nonprofit organization created in 2006 by their management company, Watermark Retirement Communities. This organization is committed to helping financially underserved kids thrive.

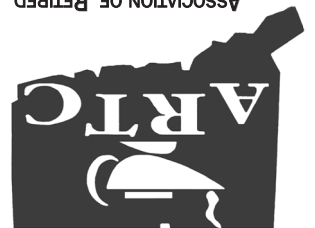
Anyone interested in learning more about The Watermark or the ARTC special offer should call Terry Minervini at 203-374-5611 or email tminervini@watermarkcommunities.com. Learn more about the community online at www.watermarkcommunities.com.

ARTC's ongoing mission: Maintain a high level of service for our members, as well as bring you new programs to enhance your life style.

2011

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