Social Security concerns were at the top of a list of questions that [ARTC] a group of retired teachers had for the two U.S. Senate candidates at their fall luncheon on Tuesday, 10/23/12. Democrat Chris Murphy and Republican Linda McMahon, both running for retiring U.S. Sen. Joe Lieberman’s seat, spoke to the Association of Retired Teachers of Connecticut at the Aqua Turf Club in Southington. While Social Security seems like a natural concern for a group of retirees, the retired teachers asked both candidates what they would do about a retirement issue largely specific to them. They wanted to know what each candidate would do to repeal Social Security’s Government Pension Offset and the Windfall Elimination Provision. [WEP/GPO]

The first provision, the pension offset, impacts retired teachers’ spousal benefits under Social Security by using their government pension to offset it, sometimes entirely. The other provision, affects teachers who have paid into a pension as a teacher, but also paid into Social Security through some other job. It reduces their Social Security benefits to avoid giving them a “windfall” of government retirement benefits.

But teachers maintain that because they paid into both programs, they should be eligible to receive both benefits just as anyone else would. Murphy, who spoke to the group first on Tuesday, said he’s co-sponsored a bill to address the issue, but the bill, called the Social Security Fairness Act, was never passed by the House. He said he hopes 2013 will be the year it finally gets changed. But he told the teachers fixing it may be difficult to do because it would be expensive.

“I’m not going to lie to you, I’m not sure that even if we get it on the table we’ll be able to take care of all of it. But even if you repair the penalty such that teachers got some portion of that lost money back, it would help,” Murphy said. When the retired teachers asked McMahon if they could count on her support to repeal the two provisions, she said they could count on her to research the issue.

“I am a little bit confused about it, myself and I’ve read up on the issues and I’m really trying to understand the full impact of the government offset provision,” she said.

What McMahon said did seem clear was that if someone has paid into Social Security and a separate pension, they should be able to get the benefits of both. The answer got her a round of applause out of the audience. “There are for me a couple issues that have me confused, but I can tell you my basics [understanding] is if you’ve paid into both, you should be entitled to both,” she said.

Deborah DeRienz, a retired Naugatuck teacher of 37 years, (and President of our ARTC Affiliate, Naugatuck RTA) said after listening to the two candidates, she was still undecided as to who she’d vote for in two weeks. Both have good aspects about them, she said. DeRienz said Murphy, whose mother was a school teacher, focused on education issues during his roughly 15 minute address to the audience. “I think he understands us more. He’s more knowledgeable of the issue. But it’s a positive on her part in admitting she didn’t know everything about it and would lose money sometimes. The other provision, affects teachers who have paid into a pension as a teacher, but also paid into Social Security through some other job. It reduces their Social Security benefits to avoid giving them a “windfall” of government retirement benefits.

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DeRienz, whose husband died, has been directly impacted by the pension offset. She wasn’t able to access spousal benefits because her teacher pension was larger. “I’m paying in full and I’m getting less back,” she said. DeRienz and the other retired teachers got to hear some of the two candidates’ thoughts on education and teaching in general.

During her prepared remarks, McMahon told the retired teachers that she first got involved in education issues when she reached out to former Gov. M. Jodi Rell regarding the state’s achievement gap. Rell later appointed her to the state Board of Education, where she served for one year before retiring to campaign for the U.S. Senate in 2010.

“I can’t tell you how passionate I am about education and know that it is the best tool that we have to lift our students out of poverty,” McMahon said, adding that her plan will help students find jobs after they’re educated.

Continued on page 3.
As you read this message, signs of spring abound with warm breezes and the hope that comes with new beginnings. There is growing optimism that our national economy is turning the corner and better times lie ahead. Then comes the realization that Connecticut’s financial condition and state budget are a mess and we are once again being asked to “share the burden.” You can read the details of this in the Legislative Committee Report found elsewhere in this newsletter.

It is time, well past time, for the legislature to honor its promise to retired teachers and active teachers (future retirees) who have been consistently keeping our part of this financial agreement for our entire careers. We will only be successful in protecting our pensions and health care benefits if we all become actively engaged in this effort. We need to contact our legislators and state office holders via the communication mode of your choice, (email, letters, phone or in person). This campaign begins now, leads up to ARTC Lobby Day on April 16, 2013, and finishes with continued monitoring and meetings with legislators in May and June until a budget is finally passed.

Sadly, many retirees have chosen to stay on the sidelines and "let someone else do the work" of protecting our benefits. In fact, ARTC membership has decreased over the past few years. If this disturbing trend continues, we will not remain a financially solvent, viable advocate at the state legislature to protect retiree benefits. If you are reading this, you are probably not one of the "side line sitters," but everyone of you knows at least two other retired teachers who have not joined your affiliate and become dues paying members of ARTC. I am asking you to speak with these non-members to inform them of the threats to our long-term retirement benefits. Ask them to join our ranks and support their cause. Our future retirement security will depend upon their response!

I am heartened by the enthusiasm and work ethic of ARTC’s board and committee members who work so hard on these issues. I am confident that our membership and retired teachers across the state will rise to meet the challenges ahead.

Yours in service,
Tom Singleton, ARTC President
860.963.7229

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As Tom Sees It...

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As Tom Sees It...

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As Tom Sees It...

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As Tom Sees It...

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As Tom Sees It...
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.

Murphy told the group that the best and brightest students should be encouraged to become teachers, but that may not be happening anymore because there is too much negative energy being directed at teachers by politicians.

“Maybe it’s just because of who I am and who I’m surrounded by and the fact that if I didn’t stick up for teachers my mother wouldn’t let me come home for Sunday dinner… But I’m going to celebrate who you are, what you’ve done and what those who have come after you can do,” Murphy said.

The Association of Retired Teachers of Connecticut, Inc.

www.artct.org

Insurance Committee - Rick/Louise Follman

WHO'S WATCHING THOSE WHO ARE SUPPOSED TO BE WATCHING FOR US!
A quote from an unknown writer, but very relevant. ARTC is the only organization exclusively working for retired teachers. The basic facts relevant to the HIPA have been presented clearly on page two in the Legislative Committee article. Additional facts for your consideration and action are:

- The TRB meeting on 3-13-13 passed a resolution to communicate with the Governor and Legislators explaining the DIRE IMPACT of ZERO CONTRIBUTIONS TO THE HIPA FOR THE BUDGET YEARS 2014-2015. By this action they show they are supporting active and retired teachers in the State. It also means that TRB board members can testify at legislative hearings on behalf of retired teachers.

- The insurance consultant to the TRB expressed his strong concerns regarding zero funding to the HIPA for 2014-2015. He clearly stated that the HIPA account may NOT survive during the year 2015.

- A little known impact on the HIPA account is a lack of funding to the account by active teachers during the months of July, August and September. This impact on the account is estimated to be between $30 and $35 million dollars. ZERO FUNDING IS CATASTROPHIC!

ACTION ALERT: To protect your health insurance account—which you paid for—you need to act now! Contact the Governor’s office and ALERT your Legislators using the information provided above/below to clearly state your strong OBJECTION to ZERO FUNDING of the HIPA ACCOUNT.

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<tr>
<th>Governor Malloy</th>
<th>1 - 800 - 406 - 1527</th>
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<td>House Democrats</td>
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<td>Senate Republicans</td>
<td>1 - 800 - 842 - 1421</td>
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Contact:

 Proposed ARTC By-Law changes to be voted on at the May 21, 2013 Spring Luncheon

These are the changes we propose and require member vote in our Certificate of Incorporation/By-Laws.

Under Certificate of Incorporation - Article V -

1a. Annual: Change the word “teacher” to "individual"

1b. Change "from the State of Connecticut" to "from the State of Connecticut Teacher Retirement Board"

2. Eliminate Life dues for all new members.

4. Associate: after the word teacher add "or any individual receiving a pension from another state's Teacher Retirement Board"

Under Bylaws - ARTICLE II - DUTIES - Section 3

- Last Sentence: change "Public Relations Officer" to "the Chair of the Legislative Committee"

Retired Teachers Air Social Security Concerns...

CONTINUED from Page 1...
The NLCRTA held its December meeting at the Port and Starboard in New London. The Griswold High School Chorus, under the direction of Ray Church, entertained us with holiday music. Raffles garnered $300 for our scholarship fund. Food items were collected for the food pantries in Norwich and New London.

Our next meeting will be on April 16th at the Port and Starboard, and our speaker will be Eileen Kaplan, author of Laughter is the Breast Medicine. We will be collecting items for the Humane Society in Waterford.

At an executive board meeting in January, it was decided to offer a one-time scholarship for someone interested in primary education in memory of the educators who lost their lives in Newtown.

Jane Aarino, President jlaarnio@aol.com (860) 848-1097
I hope this newsletter finds everyone well, especially after our blizzard. Remember, we will have the opportunity to catch up and see each other at our April 9th luncheon at the Manchester Country Club.

Over the winter months, I have attended ARTC’s meetings to discuss the need to increase membership. Many retirees join their local affiliates, but not ARTC. I am asking all RTAM members to join ARTC if you haven’t as yet. Many members may think that by joining RTAM, they are already members of ARTC. You are not. You must join both separately. ARTC advocates exclusively for retired teachers in protecting our pension and health benefits for all retired teachers in Connecticut. But, we need all retirees to join to have our voices heard. Money is needed to fight for our protection against attacks that could deplete benefits and/or increase premiums. Dues paid to ARTC enables this action to occur.

Our pensions and health benefits are more than ever at risk in developing the State budget for 2014-2015. The governor wants to contribute ZERO ($0.00) dollars toward health benefits which will lead to increased premiums for all of us.

Visit the ARTC website (www.artct.org) to review a good summary of what is at stake - Health Insurance Premium Funding - State reduction in contribution toward HIPA (Health Insurance Premium Account). This governor just does not want to put the $70 million into the Retired Teacher Health Fund now. We contributed to this fund during our careers in order to have it when we retired. Send your comments on zero funding for the STRB Health Care Fund to your State Senator and Representative. Also to Governor Malloy at http://www.governor.ct.gov/malloy/cwp/view.asp?a=3998&q=479082. Our legislators need to hear from us. Don’t let them take away what we worked for our whole career.

According to our constitution, a slate of officers will be presented at April’s meeting to fill the positions of officers of RTAM. I am pleased to announce that members have stepped forward to fill all positions. If you wish to serve in any of these positions, please submit your name to Charlie Vousden by the April 9th meeting. This slate of officers will be approved at our May meeting.

It is with sadness to inform you of the loss of RTAM members this past year: R. Pauline Burk, Mary Keenean, Penny Nason – Bowers; Theresa Zarbo – Highland Park & Nathan Hale; Anne Beechler – MHS.

Please remember to send your reservation and check for April 9th’s luncheon to Judy Rohlfs, 48 Meadow Lane, Manchester, 06040.

Our guest speaker at this luncheon will be ARTC President Tom Singleton. Tom will address the members on political issues facing us in the upcoming legislature. He will also take questions from the audience.

Tom Alexander, President meatra@aol.com (860) 568-5046

The members of the Bristol Area Retired Teachers (BART) met on Tuesday, March 19, at the New Britain Museum of American Art. The museum tour featured the special Toulouse Lautrec Exhibit. At the business meeting that followed, we heard reports from the chairs of standing committees, especially about BART membership.

We also discussed how various bequests and memorial donations have made it possible for us to increase our two annual scholarships to $2000.00 each. Tedd Johnson, our Legislative Committee Chair, organized our participation at the ARTC Lobby Day on April 16. The rest of the day was spent browsing at the museum and having lunch at the museum café or on our own.

The Annual Meeting of BART will be held on Wednesday, May 8 at the Chippewa Country Club for dinner and our Scholarship Awards presentations. A Scholarship Award of $2000.00 will be presented to a recipient from Bristol Central High School and to a recipient from Bristol Eastern High School. Each recipient will speak about a special motivation “to want to be a teacher.” In this odd-numbered year, we will conduct the Election of Officers for two-year terms and Chairs of the Standing Committees will be appointed.

We will also continue our Social Service project in support of the Young Mothers and Infants Ministry at Zion Lutheran Evangelical Church.

We do this in memory of Pat Duffy, a long-time Chair of the BART Social Services Committee, who was dedicated to helping at that church. Our social service project has members donating items and funds in support of that specific ministry.

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

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**Did you know!!!**

If a patrol car is pulled over to the side of the road, you have to change to the next lane (away from the stopped vehicle) OR slow down to at least 20 mph under the posted speed limit. Every state except Hawaii and Maryland (as well as D.C.) has this traffic law.
### Affiliate Updates...

*Opinions expressed by Affiliates are not necessarily the opinion of the ARTC Board of Directors.*

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<th>FAIRFIELD</th>
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<th>GREATER BRIDGEPORT AREA</th>
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<td><strong>The Retired Educators of Fairfield (REF) has created a blog to keep our members across the country up-to-date about their retired colleagues. Members may post pictures and stories about their travel, grandchildren, accomplishments, relocations, to name a few examples, by creating an individual page. News is shared with hundreds of us in an instant! The blog is also used to remind us of upcoming activities such as monthly breakfasts, luncheons, and trips, and to inform us of the passing of any members. Our membership chair has worked tirelessly to create this. Our goals are to provide information to our members and also to give back to Fairfield, the wonderful town in which we all taught. Hurricane Sandy wreaked havoc on hundreds of families and their homes. Thanks to a connection with the principal of Roger Sherman Elementary School, we were able to provide holiday joy to two families who were in the hardest hit area of town. Additional donations were also made by our individual members to help purchase food and building supplies for the needy. We are raising money for our scholarship fund for two deserving seniors at our high schools. The generosity of our members along with the half and half raffle at our Holiday Social is getting us closer to our $1,000 goal. Now that spring is really right around the corner, our focus is on finalizing plans for our Annual Meeting and Luncheon in May. The Social Committee and are also organizing a June tour of New York’s Grand Central Terminal in celebration of its 100th year anniversary.</strong></td>
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<td><strong>The NHCRTA will hold its Spring Luncheon on Thursday, May 16, 2013 at the Grassy Hill Country Club. Information will be forthcoming in our newsletter soon. The Scholarship Committee is working to select a recipient for the award to be presented at the luncheon. Our focus this year will be on increasing membership. The fiscal problems of the State will impact retired teachers. Joining ARTC and NHCRTA will provide the strength in numbers we need to support our position and maintain benefits. Lobby Day will be an opportunity for you to express your opinions. Join us on April 16th.</strong></td>
<td><strong>Spring – finally! A new season with a variety of activities planned for GBRTA members. There are trips to exciting places, and the opportunity to renew friendships at our luncheons and picnic. Luncheon meetings are scheduled for April 11th and May 9th at Testo’s Restaurant, Madison Avenue in Bridgeport. The May 9th meeting will begin with a brief Memorial Service for members who have died in the past year. Contact Barbara Chuga (203-268-4535) for luncheon information and reservations. To end the year, enjoy a relaxing day with us at our June 12th picnic at Boothe Memorial Park in Stratford. Reservations for the picnic can be made with Alberta Caruso (203-375-9474.) For details on the May 15th Broadway trip to see Wicked or Nice Work If You Can Get It contact Lois Hoyt (203-261-6693) or Pat Jacobson (203-367-9217.)</strong></td>
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<td><strong>Our full membership meeting held in October at St. Mary’s Church Hall in Norwalk was very well attended. Over 125 members came to listen to our guest speaker Jamie Sterling (Sterling Benefits). Our holiday luncheon featured Tom Singleton (ARTC President) and Mary Phil Guinan, ARTC Lobbyist). We are pleased to announce that our spring membership meeting will be April 19 at St. Mary’s Church Hall, West Ave., Norwalk at 10:00 a.m. Guest speaker: CT Representative Gail Lavielle (143 House District Norwalk, Westport, Wilton) will speak about Governor Molloy’s budget and issues that will impact retired teachers. It continues to be a volatile time for retired teachers in Connecticut. Under Governor Molloy’s 2014-15 budget proposal, the state will once again not contribute its share to our HIPA fund. The projected 5 years cost to our HIPA fund is now $148 million. This could seriously jeopardize the solvency of our accounts which provide the $110 per month offset of local insurance premiums. On a sad note, SFCRTA mourns the passing of Art Blemer, longtime member of the SFCRTA Board of Directors. Art has influenced the lives of countless number of students, as well as fellow educators. He will be truly missed.</strong></td>
<td><strong>For details on the May 15th Broadway trip to see Wicked or Nice Work If You Can Get It contact Lois Hoyt (203-261-6693) or Pat Jacobson (203-367-9217.)</strong></td>
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<td><strong><a href="http://refconnecticut.org/blog">http://refconnecticut.org/blog</a></strong></td>
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<td><strong>Marilyn Feranec, Co-President <a href="mailto:marilynferanec@ymail.com">marilynferanec@ymail.com</a> (203)254-2349</strong></td>
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<td><strong>Barbara Kmetz, President <a href="mailto:BFKmetz@earthlink.com">BFKmetz@earthlink.com</a>, (203) 268-8814</strong></td>
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<td><strong>Lois Neville, Co-President <a href="mailto:len52@sbcglobal.net">len52@sbcglobal.net</a> (203) 876-8400</strong></td>
<td><strong>Keep checking our website, <a href="http://www.gbhta.org">www.gbhta.org</a> for the latest details. In the meantime, celebrate the new season with us. We look forward to seeing and working with you.</strong></td>
<td><strong>NAUGATUCK</strong></td>
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<td><strong>We held our spring luncheon on Friday, March 22nd, at Jesse Camille’s. The guest speaker was Michael Norman who spoke on behalf of ARTC. The scholarship committee will form and then meet with the high school guidance counselors to pick potential candidates for our scholarship. Back in September we had our Memorial service that was nicely attended and retirees had wonderful things to say about those that had departed. At our December meeting we gave canned goods and money to the Naugatuck Food Bank which was greatly appreciated.</strong></td>
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<td><strong><a href="http://refconnecticut.org/blog">http://refconnecticut.org/blog</a></strong></td>
<td><strong>Naugatuck Food Bank which was greatly appreciated.</strong></td>
<td><strong>Our June luncheon is still in the planning stages and will hopefully include many new retirees.</strong></td>
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<td><strong>Debbie DiRienz, President <a href="mailto:debbied449@charter.net">debbied449@charter.net</a> (203) 263-3018</strong></td>
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*Frank Cooper, President fcooper2@optonline.net (203) 576-6514*
Please make your check payable to:
"ARTC Program Fund"

Send no later than May 15, 2013, to:
ARTC Program Fund - Spring 2013
68 Loomis Street, Manchester, CT 06042 - 1911

Please check choices:

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<tr>
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Tax & Tip Included.

Final date for cancellations and refunds is May 15, 2013!
ARTC's ongoing mission: Maintain a high level of service for our members, as well as bring new programs to enhance your lifestyle.

Spring 2013
First, let me thank all you retired teachers in my association for having a computer! Words cannot even describe how much easier this has made my job. It’s funny because whenever someone does not own a computer because they think it’s too much trouble and the convenience (they know) it provides is something they are willing to live without, they are the only ones who suffer. Au contraire! Every secretary or president whose job it is to make sure their members get the word is miserable thinking about the individual calls they need to make, or the postcards they have to purchase, address, stamp and send to the holdouts in their association to keep them informed. So, when we get a notice from ARTC or even another member about our pensions, or what is happening at the state level or even (ha ha) a bit of progress that has been achieved, we can forward that out to the (almost) entire group in 5 seconds. I love getting a message from our legislative chairs, or Wayne Kensel or Mike Norman about a new development in our fight to retain our rights so I can send it to my members instantly. And the response is very gratifying. If I forward a message, I swear there are 10 people sitting at their computers at that moment who respond with, “I already sent this to my legislator!” And at the risk of sounding like a Staples commercial - “Ya. It’s that easy!” Needles to say, all these little messages, comments, and news feeds do not get passed on to the non-computer members. Every once in a while I’ll be chatting with one of these folks and will make a comment about some new development of which they are unaware. In astonishment they ask, “Where did you hear about that? I didn’t know that!!!” to which I reply, “I got an email.” So, again, I just want to really, really, thank those of you who have made the effort to get a computer!

March 18 our group participated in a lovely wine tasting sponsored by a local package store. Hazel Kurlansky hosted it in her beautifully decorated home in Higganum. We sampled 3 reds and 3 whites including a (whooppee) bubbly! The food was scrumptious and the gals who came ended up sharing recipes as well!

On April 18 our group will meet for our spring (probably with snow on the ground) luncheon. We’re trying a new restaurant in East Haddam which is alwaysancy. I could write a book about the bad experiences we’ve had in the

FOLD OUT FOR LUNCHEON REGISTRATION FORM.
Scholarship Committee -  
Terry Barton & Judy Morganroth, Co-Chairs

As stated last year, the Glenn Moon Scholarship Fund is now a fully-certified member of the electronic age via the ARTC website: www.artct.org.

Scholarship applications are now available **on-line only! No others will be accepted.** We are looking forward to a crop of gifted applicants. To date we have not received any complaints regarding the new application process.

Please remember ARTC’s Glenn Moon Scholarship Fund in your will.

*The Scholarship Committee is deeply grateful for all contributions, large and small, to our fund. Checks should be made payable to “Glenn Moon Scholarship Fund” and sent to:*

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

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Check out our website at:  
www.artct.org