



**The Association of Retired Teachers
of Connecticut, Inc.**
www.artct.org



Pat McDonnell, Editor

NEWSLETTER

Winter 2012

TRB Approves 3.6% COLA Increase!!!

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Rick & Louise Follman, Insurance Co-Chairs

It is with great pleasure that we can announce a 3.6% Cost of Living (COLA) increase in our pension. This was announced at the 11/9/11 Teachers Retirement Board (TRB) meeting. Teachers who retired in the month of December will receive their COLA on January 1, 2012. Those who retired in the month of June will begin their COLA increase on July 1, 2012.

The Teacher's Retirement Board submitted a projected budget to the state estimating that the average membership in our basic health plan would be about 17,000 people. As of November 14, 2011, the enrollment already exceeds 18,600! The TRB believes that retired teachers who were insured with their last employing Board of Education have switched to the state plan because of substantial increases in their premiums. The unexpected increase has created a deficit of approximately \$2.4 million in the state's share of the premium. The TRB is requesting additional funds to cover this deficit.

The Insurance Committee is investigating alternative health plans for those retired teachers that **do not** have Medicare. One plan is the HSA Plan, a health savings account. This committee recently heard a presentation from an independent broker regarding the HSA Plan who stated its pros and cons and its specific type of health insurance. As one can imagine, the variables are extensive. They basically involve our teachers' individual needs. When we make our decision on the facts, this information will be presented to our members.

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PLEASE SAVE THESE DATES!!!



ARTC LOBBY DAY
@ The LOB
Wednesday, April 11, 2012
10:00am - 2:00pm



ARTC Spring 2012 Luncheon
@ The Aqua Turf
Thursday, May 10, 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

ATTENTION! MEMBERS WHO PURCHASE THEIR HEALTH INSURANCE THROUGH LOCAL BOARDS OF EDUCATION!!!

You are entitled to a \$220 a month subsidy towards your insurance premium from the TRB if you meet **ALL the following conditions:**

- You have reached the normal retirement age to participate in Medicare.
- You are NOT eligible for Medicare Part A without cost.
- You contribute at least \$220 towards your medical and prescription drug plan provided by the board of education.

For this increase in subsidy from \$110 to \$220 a month, **you must apply** through the Teachers' Retirement System. Please contact them toll free at 1-800-504-1102 as soon as possible!



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

Our first priority is fixing Social Security by eliminating the WEP and GPO. This has been the case as long as I've been associated with ARTC. We have organized nationally with those most severely affected by these offsets, as well as in New England and Connecticut. We have had post card mail-ins to our Congressmen and Congress women. We have gone to Washington several times and talked to our Representatives and Senators. With the exception of Joe Lieberman, they have signed onto the Social Security Fairness Act. In fact, almost all of the Representatives and half the Senators claim they support the elimination of the GPO and WEP. Well then, why hasn't it been brought out of committee? The Representatives know that as long as the bill remains in committee, they can give support and risk nothing.

How did we get into this mess? Here is a brief history of Social Security and the GPO and WEP:

History of Social Security and the Government Pension Offset/Windfall Elimination Provision

1935: Establishment of the Social Security system. Social Security was created as a retirement program in response to the Great Depression. Congress created a social insurance program to pay workers age 65 or older a continuing income after retirement. The system excluded state and local government employees from coverage.

1939: Creation of spousal and survivor benefits. In 1939, Social Security was expanded to provide payments to the spouse and minor children of a retired worker and survivor benefits to the family in the event of the worker's premature death. This change transformed Social Security into a family-based economic security program.

1960s: State and local option. In the 1960s, state and local employees were given the opportunity to elect to participate in the Social Security system. Public sector employees in 36 states opted to enroll in Social Security in the 1960s and 1970s. The remaining 13 states and a number of local governments in two others chose instead to maintain and enhance their existing retirement systems.

1977: Creation of a dollar for dollar Government Pension Offset (GPO). In 1977, Congress amended the Social Security Act to treat state and local public pensions as Social Security benefits. Recipients of such pensions were now covered by the "dual entitlement" rule, prohibiting receipt of earned Social Security benefits and full survivor benefits at the same time. Spousal benefits for those earning state or local public pensions were, therefore, reduced dollar for dollar.

1983: Change to a two-thirds offset. In the early 1980s, criticism of the GPO's dollar for dollar reduction was strong. In response, Congress amended the law in 1983, reducing the dollar for dollar reduction to a two-thirds offset. **1983: Creation of the Windfall Elimination Provision (WEP).** Congress enacted the WEP in 1983, intending to remove a perceived advantage to persons who also had pensions from non-Social Security employment. The original Social Security formula was intended to help low-paid workers by replacing a higher proportion of their earnings than for workers with higher earnings. However, the formula could not differentiate between those who worked in low-paid jobs throughout their careers and those who appeared to have been low paid because they worked many years in jobs not covered by Social Security. The WEP

was intended to remove this advantage. Yet, instead of protecting low-earning retirees, the WEP has unfairly impacted retirees with only slightly higher earnings.

Some Good News!

Connecticut retired teachers will receive a much deserved COLA of 3.6% for the year 2012.

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. "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

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.)

NOMINATIONS COMMITTEE

The nominations committee is now accepting names for nomination to all positions (with the exception of President) on the Executive Board, officers and standing committee chairs.

Anyone wishing to be nominated or to nominate someone for a position may contact the ARTC Office at 1-866-343-2782 or via email to wpw@artct.org. Criteria for nomination to a position is membership in the ARTC for one full year.

Committee members are: Chair Carol Noble, Ellen Long, and Helen Bucior.



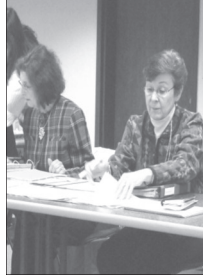
Your membership with ARTC gives you access to many **member only** benefits. Association Member Benefits Advisors (AMBA) helps to make the following benefits available to ARTC members:

- 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.

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



As we begin this 2012 legislative session, it is increasingly evident that our overriding goal is to preserve and protect what we have. All over the country and in Connecticut as well, pensions and health insurance benefits are under attack. A recent news article in the Connecticut Mirror was entitled “State Pledge to Meet All Teacher Pension Costs Means Big Budget Increases.” The article reported the under performance of the stock market during 2009-2010 resulting in a decline in the teacher pension fund investments. Consequently the State’s contribution to the annual payment recommended by the actuaries will increase this year.

We are all aware of the vicissitudes of the stock market. On a positive note, Denise Nappier stated that the fund investments fared much better in the 2010-2011 fiscal year. **According to the article, the fund investments earned a 21% return for that fiscal year. Moreover, the pension fund is sustaining a 3.6 COLA increase for 2012.** The need to make the public—and our own members—aware that the pension remains secure is imperative. Our Legislative Committee pledges to continue to work to preserve and protect our pension.

Working to protect our health insurance benefits through the health insurance fund (HIPA) remains a primary goal. We are exploring the feasibility of an increased subsidy for those retired teachers 65 and over who do not qualify for Medicare and who purchase their insurance through their school districts. To determine if the HIPA account and the State can sustain an increase in the subsidy, we need to know the account’s viability and the State’s economic outlook. Recent reports say that despite deficits, the State did have a surplus in 2011. We are working with our lobbyist and the TRB to gather all the information needed for our Legislative Committee to make an informed decision.

We continue to correspond and meet with our representatives and senators to the US Congress to urge repeal of the GPO/WEP. As with our need to preserve our pension and health insurance benefits, we also need to work to preserve Social Security and Medicare. We urge all our members to continue to stay abreast of these two important efforts through www.ssfairness.com (the national effort to repeal the offsets) and www.ncpssm.org (the National Committee to Preserve Social Security and Medicare). Be sure to regularly send messages to your House Representative and to Senators Blumenthal and Lieberman. Encourage their support of the repeal of these unfair and discriminatory offsets while preserving Social Security and Medicare.

Let us all work together to preserve what we have worked for all our teaching years. Let us all work to protect our earned pension and health insurance fund. Our advocacy for these measures is not only for ourselves, but for all future retired teachers.

Membership

Bonnie Reimann & Roz Schoonmaker, Co-Chairs



As stated in our last few editions, the ARTC Membership Committee, on behalf of the ARTC Board of Directors, wishes to thank **everyone** who donated to our association over the last year. In early 2011 we received over \$80,000.00! to aid us in our important legislative push...to reverse the decision by the Connecticut legislature to NOT pay its share of \$61 million into our Health Insurance Premium Account (H.I.P.A.)! And, as you know, we “have been heard!” Governor Malloy has placed the contribution back into the budget.

Our concerns for the coming year center on “Protecting what we have!” Please look to your mail in the next couple of months for our 2012 donation request to support our efforts. Your generosity is always appreciated and supports **YOUR RETIREMENT FUTURE!!!** Always believe your voice will be heard when you speak in numbers.

We are continuing our efforts to increase the “ARTC Brand” and plan to hold Focus Groups over the next two months which will increase our knowledge of exactly what our members/potential members think about ARTC. If you are asked to participate, please consider doing so!

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

MIDDLESEX

ALpHaBeT SoUp

I was at our annual Christmas party yesterday and asked the group (70 out of 110 attended!) what I should write my article about. The request was, "Please explain what all the acronyms mean!" It seems that unless you are actively embroiled with the ARTC (there's the first one) all the letters get rather confusing, so here is your glossary:

AARP – American Association of Retired Persons; Open to ALL people, 50 or older, active or retired. However, they specialize in helping retired members.

ARTC – Association of Retired Teachers of Connecticut; our "mother" organization, the one that fights exclusively for all our rights and benefits as retired teachers.

AMBA – Association Member Benefits Advisors; The group that we have an alliance with that provides benefits for ARTC members at no cost to us. These are things such as discounts on travel, computers, and many others. Go to www.artct.org for a complete list.

CEA – The Connecticut Education Association; a union for teachers that is involved only with active teachers.

CEAR – Connecticut Education Association Retired; A division of CEA that deals with retired teachers.

GPO – Government Pension Offset; One of the two things we are trying to get repealed because of social security unfairness. It's usually coupled with WEP. GPO says that if you worked enough in your lifetime and paid in enough to social security then when you are 65 you can collect social security. Now here's the catch – If you are a non-teacher, at age 65 you'll start collecting 100% of the social security you paid in. If you are a teacher and paid in the exact same amount to social security as that non-teacher, then you can also collect social security at age 65 but will be given only a percentage of it, like about 30%!

HIPA – Health Insurance Premium Account; This is the health insurance account you paid into from the day you started teaching. It is funded by active teachers who now pay in 1.25% of their salaries. The TRB puts in \$110 / month of which \$34 is from the state. It then helps fund our health insurance for teachers over 65. We still have to pay about \$150 a month on our own.

NRTA – National Retired Teachers Association; This is the mother of all mothers of our little affiliates like Middlesex. It goes MCRTA – ARTC – NRTA

PAC – Political Action Committee; A registered organization that works for a group that wants to get legislation passed. We have a PAC associated with ARTC to help us make headway on the social security fairness repeal. PACs are not funded by the ARTC, but must raise their own funds.

TRB – Teachers Retirement Board; A state board made up of elected and appointed individuals, teachers and retired teachers. This is the board you apply to when you're going to retire. They also negotiate our benefits and health insurance for us. They are not lobbyists. They're the ones who signed us up with CVS and you can attend their meetings. They are understaffed and difficult to contact.

WEP – Windfall Elimination Provision; This is usually coupled with GPO. The WPE is the legislation that says if you are a regular person and your spouse is collecting social security then dies, you continue to collect their social security for the rest of your life, BUT if you're a teacher and your spouse is collecting social security then dies – POOF! You get nothing from then on, forever and ever. Now you see why it's called the UNFAIRNESS ACT?

Margo Chase-Wells, *President*
margochasewells@gmail.com (860) 345-3282

NORTHERN FAIRFIELD COUNTY

It has been almost seven years since I became president of NORTHERN FAIRFIELD COUNTY RETIRED TEACHERS ASSOCIATION. Prior to my tenure as president, there was no executive committee, no website for our retired teachers' group and little contact with the membership.

I have watched NFCRTA grow into a twenty-first century entity. We're better informed and more involved in protecting all that we've worked for and enjoy in our retirement! I am thoroughly grateful to our executive committee for all the help given to me and to retired teachers from our seven area towns.

However, it is time for me to move on and pass the torch to the next president of NORTHERN FAIRFIELD COUNTY RETIRED TEACHERS' ASSOCIATION effective 12-31-2011. I encourage all the executive committee members to remain involved as this organization will continue to rely on your expertise!!

Special Note:

Former ARTC President Earl Smith donated \$1,000 at our Spring Luncheon for a one-time scholarship named for Norm Kaback and Joe Tarrant, former NFCRTA presidents and Al Cipriani, former ARTC President, also Louis DePaul, former NFCRTA Vice-President and former ARTC Treasurer. This scholarship will be awarded to a graduating high school senior going into Unified Arts education. It will be awarded at the NFCRTA 2012 Spring Luncheon.

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

FAIRFIELD

Now that the rush of the holiday season has passed, it's time to reflect on our recent activities and goals achieved. Approximately 65% of Fairfield retired teachers have joined the Retired Educators of Fairfield organization. Our annual new retiree Welcome Back Buffet Breakfast had a record number of attendees. All who attended the breakfast joined our ranks. Many of the new members have also become active in the organization.

The monthly Breakfast Club continues to be increasing in membership. The attendees enjoy discussing their personal activities and sharing pictures. Once again we held our annual Holiday Social at Cinzano's Restaurant for active and retired teachers. We continued the tradition of presenting a check to assure many of the less fortunate children of Fairfield receive a present to complete their holiday celebration. We also collected donations to our scholarship fund.

One of our goals has been to increase our membership. This has been accomplished by the hard work of our membership and activities committees. We continue to add members to our data base of e-mails. We look forward to continuing our support of the ARTC and their many legislative activities that will benefit retired teachers of Connecticut.

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

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

MANCHESTER

Greetings One and All...

Here we are once again approaching winter...oh, but it has already left its mark! Summer has come and gone aeons ago...fall, what there was of it, was pretty strange. We reconvened for our annual Fall Brunch...to meet and greet friends and former colleagues...just catching up and reminiscing summer activities and events. Twenty-four members and guests attended the Back-to-School Breakfast on August 31st at Vernon Diner. We extended a warm welcome to our newly-retired teacher/members!

To our great surprise a “spooky” early-Halloween winter storm paralyzed the whole area. Journals should be shared to recount how creatively and bravely we weathered the storm and its aftermath.

Larry Olsen, Treasurer, reports, \$ 13,290.40 in the treasury.

On a sad note, we mention the passing of Jennifer Tait, Betty Darna, Caryl Stratton, and David Wiggins. Janet Forzley’s husband has also passed away.

There was a jump-shift for the October 11th Breakfast Buffet. Our presenter was Susan Ferrante from Woodland Gardens, a specialist in arrangement design, who provided us with a new insight on the construction of arrangements from beginning to end.

Sixty members attended the November 29th Luncheon at the Cheney Dining Room at the college. Dr. Lauren Gouin, ND of Connecticut Natural Health Specialists, LLC in Manchester, spoke on “Aging Healthfully.” She is a licensed Naturopathic Doctor.

Our April 10th Luncheon will present The Manchester High School “String Quartet” under the direction of instrumentalist instructor, Mrs. Carol Maas.

Our Constitution/By-Laws Revision Committee had met several times this past spring/summer to recommend changes to the membership-at-large. These changes were presented at the October meeting, and were subject to the vote at the November meeting. The changes require us to have a President-Elect. The term of President will be three years. There will be a Program Committee and an Arrangements Committee. There are no Vice-Presidents. The changes passed unanimously.

A special ad hoc Nominating Committee was formed to nominate and fill the newly-created position of President-Elect. We are honored to announce and welcome Tom Alexander to fill this position. Thank you to Martha Larson, David Frost, and Michael Norman for serving on that committee.

John Bossidy, technology person at the computer, has been ill. This summer he had heart by-pass surgery. He has helped his wife, Barbara, with communications for years. He even made labels for three mailings this year. Thank you, John!

We are looking for volunteers to take over the Communications Committee. This entails the mailings...no writing or composing involved. Barbara Bossidy has served in this position for several years. We thank Barbara and her committee members for all they have done.

“Michelle Vadenais and Judy Rohlfs would like to thank everyone for making our raffles so successful. The past few years RTAM has donated \$1000.00 to the Manchester Scholarship Foundation. Our raffles offset the cost. Last year, we had a best year ever as we collected \$960.00 from raffles at our four meetings. This year we got off to a great start by raising \$243.00 at our October 11th Brunch and \$225.00 at the November 29th Luncheon. Thanks to everyone who purchased raffle tickets, made monetary donations, and/or donated items to be raffled.

“Members who have donated items recently are: Harriet Baskette, Carolyn Damarjian, Cathy Duna, Donna Indomenico, Judy Morganroth, Pat Nylin, Barbara Quinby, Nancy Sampson, Nancy Donnelly, and Eleanor Hohenthal. While we are fortunate to have so many talented members make items, raffle donations do not have to be handmade.

“If you are not in the Manchester area and want to contribute to our scholarship fund, you can write a check made out to RTAM (put scholarship fund on memo line) and mail it to Larry Olsen, 117 Tumblebrook Drive, South Windsor, CT 06074.

“WE NEED HELP. Please consider being part of the Social Committee. There are a variety of jobs. We need people to prepare name tags, sell raffle tickets, greet members, count the raffle money, and make phone calls. It would be great if we called new members to remind them of our ‘Back-to-School-Breakfast’ the first day of school in Manchester.”

New members of the Social Committee are Carmel Patrizzi and Martha Larson. The Raffle will continue. Notify Judy Rohlfs or Michelle Vadenais of items you are planning to donate...plants, gift cards, crafts, wine, services...just to mention a few.

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

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

BRIDGEPORT

At the November meeting of the GBRTA, members contributed 47 shoeboxes filled with toys, games, and supplies for needy children, and then contributed funds to ship those boxes as part of the Samaritan's Purse project, *Operation Christmas Child*. The Association supports the project as part of its community charitable programs. An additional ongoing GBRTA project supports our veterans by collecting toiletries and personal items for distribution at the Veterans Hospital in West Haven.

The fall meetings featured two informative and interesting speakers – the Reverend Charles Allen, S.J., Assistant to the President and Alumni Chaplain at Fairfield University and James Stirling of Stirling Benefits, Inc., administrators of the TRB health insurance plan.

The December meeting brought Trumbull High School's Chamber Singers, under the direction of Ms. Anne Tornillo, to the Holiday Luncheon celebration. The group's repertoire of seasonal songs was warmly received by attendees. The December meeting also saw the continuation of the GBRTA tradition of bringing flowers to home-bound members or those in nursing homes. Two additional spring luncheon meetings are planned for April 19th and May 24th, with the annual picnic scheduled for June 13th..

GBRTA members have participated in a wide range of trips – from the Culinary Institute of America to Broadway to the 9/11 Memorial Site. Plans are underway for a trip during Music Week at Mohonk Mountain House on June 26th and a Nova Scotia Cruise on the *Carnival Glory* on September 3 – 8th.

For additional information about GBRTA activities, please check our website, www.GBRTA.org

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

NEW LONDON

The NLCRTA held its fall meeting in the Port n Starboard at Ocean Beach Park on Nov. 15, 2011. Items were collected for Operation Troop Support as well as Christmas Gifts for local needy children. Ann Shapiro, executive director of the Connecticut Story Telling Center, described her organization, then regaled us with wonderful stories.

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

WATERBURY

The Waterbury Retired Teachers Association held its fall meeting on Wednesday November 16, 2011 at Junipers Restaurant in Middlebury, CT.

Vacancies in the organization resulted in the elections of new officers. The present officers are: Michael Ieronimo, President; Robert Blake, Vice President; Elaine McCabe, treasurer, and Barbara Vensel, secretary. The president thanked Dorothea Cook, past treasurer, for her years of loyal service to the association.

The next meeting of the association will take place on March 29, 2012 at the Grand Oak Villa in Watertown. The group will be entertained by the chorus from the Waterbury Arts Magnet School. This group performed for us last year and were warmly received. Members are encouraged to attend to support and enjoy this wonderful group.

Our Scholarship meeting will be held on Tuesday, May 15, 2012. We shall be presenting four scholarships to graduating seniors in the public high schools who will be pursuing a career in teaching. This year we have increased the scholarships to \$3,000 each.

A memorial service will be held in June at a time and place to be announced.

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

NEW HAVEN

The NHCRTA is presently in the process of revising its by-laws. A committee has met to propose changes and will present them at our May luncheon. The May luncheon will be held on Thursday, May 17, 2012 at the Grassy Hill Country Club.

A lunch and cruise is planned for June 7, 2012. Lobsterfest Lunch at the Delaney House will be followed with a leisurely River Cruise along the Connecticut River. The price is \$88.00. It includes: Deluxe Motor Transportation; Lobsterfest Lunch; River Cruise; Gratuities. Join us for a fabulous time! Call Pat Shultz at 203-288-7576.

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

BRISTOL

On the morning of November 4, forty BART members and friends boarded a bus in Bristol for a day's excursion, which went on as scheduled despite the previous weekend's surprise Northeaster snow. The first destination was Lyman Orchards in Middlefield. The hour and half stay there at the Country Store was spent on shopping and browsing and picking up something for lunch at their deli.

Then there was a short ride to neighboring Wallingford to Goveia Winery. At the winery we ate our lunches purchased at Lyman Orchards in the very large community room. There was an opportunity to buy into a nicely directed wine tasting, and as the taste buds determined, to buy wine for lunch, and perhaps to stock up some bottles for home or for holiday gifts. A very satisfying day ended with our arrival back in Bristol in mid-afternoon. We highly recommend this day's excursion to other affiliates looking for bus trip ideas.

The Executive Board will meet in January to plan the details for the two spring meetings. On March 20th we will meet at Bristol Hospital for a morning orientation by the hospital staff, lunch, and a business meeting. The year concludes with our annual meeting at Chippanee Country Club on May 9. Two \$1500 scholarships will be awarded to graduates of the two public high schools planning on careers in teaching.

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

ARTC Lobby Day will be held on Wednesday, April 11, 2012 at the LOB!!! Mark your calendars and make your appointments with legislators TODAY! Appointments should be made for preferably anytime between 11:00am - 12:00pm.

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

SOUTHERN FAIRFIELD COUNTY

"WE"

So small a word but is all inclusive. The challenge of leadership is to recognizing the needs of our retired colleagues and to seek a positive resolution in addressing those needs.

When our pension funds were running out we addressed that matter by seeking help from our Treasurer Denise Nappier who bonded two billion dollars while we put one billion six hundred and ninety dollars into our pension funds. The new plan supported by our state legislators and the Teacher Retirement Board was quickly destroying our pension fund.

Now we must take on the responsibility of addressing the outrageous increases in our health costs for those under sixty-five years of age and for those nearly ten thousand retirees over sixty-five who do not have Social Security and therefore, no Medicare.

We wrote, printed and forwarded our plan addressing these weaknesses to our State organization. The Insurance Committee reviewed the plan, however, no decisions have been made to date.

Issues have been cited as to why we should not go forward amongst which are; No money to implement the plan. There are millions in surplus within the Health Insurance Premium Account. This is because the cost of our contributions collected from the 1.25% of the gross teachers income realizes a forty-five million dollar sum while the actual real cost for this year is thirty-two million leaving an apparent twelve million dollar surplus. Ongoing research will provide answers...

Is there really a surplus in the Health Insurance Premium Account? The definition of a surplus is more revenue than expenses. On October 6, 2008 an eight page study was presented by The Teacher Retirement insurance consultant. The report is still listed on The Teacher Retirement Boards web site and on page five the consultant stated that these funds are a surplus.

Let us use those funds from our working teachers to help reduce the "Group Rate" cost, at least to our over age sixty five retirees without Medicare.

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

WEST HARTFORD

The West Hartford Retired Educators Association (WHREA) is in the process of conducting a marathon to attract new members. First, letters and brochures were sent to new retirees and those members who have not renewed their membership. We are now following up by making personal phone calls to those who have not responded. Board members are chatting with each retiree explaining the benefits of joining the WHREA and/or ARTC and offering to answer any questions and assist them with any retirement needs. The phone solicitation is being kept low key and friendly. The retirement lists were provided by ARTC and our district's Human Resources Department. Hopefully, we will attract many new members.

Our Holiday gathering was held on December 9, 2011 at the Wampanoag Country Club in West Hartford. Approximately 80 people attended! The festivities began with a social hour and hors d'oeuvres which provided members with an opportunity to visit with their fellow retirees. Entertainment was provided by the popular and talented Hall High School Choraliers who appeared in period costumes. This very talented group of singers has appeared throughout CT at numerous events and concerts and will be entertaining in Germany this spring! Their amazing director, Lorri Cetto, was absent due to illness. She can stand tall and proud as the well trained Choraliers did a marvelous presentation which was followed by a standing ovation. After the gourmet buffet and a little magical entertainment, the event concluded with a raffle to benefit WHREA programs. Many thanks to Claudia Kulak and Joyce Dygus for arranging this very successful event.

Our next gathering will be held on May 9 at the same location and will feature Mike Norman as our guest speaker. Mike will talk about the wonderful work that ARTC is doing on behalf of retired educators!

Ken Sopolak, *President*
kensopolak@comcast.net (860) 658-1560

HARTFORD COUNTY

The Executive Board of the Hartford County Retired Teachers Association is pleased to announce that we will be holding our Spring Luncheon on April 18, 2012 at Testa Banquet House in Southington.

We will publish the directions and more details about the luncheon in ARTC's Spring Newsletter which should come out in late March. I hope that our members will be pleased with this new location. Testa's does have a very good reputation both for its food and service.

Lobby Day will be held on Wednesday, April 11, 2012 at the Legislative Office Building (LOB) in Hartford beginning at 10:00 A.M. in Room 1D. More information about the program and luncheon will be forthcoming. No decision has yet been made as to whether HCRTA will sponsor a bus to take its members to the LOB. If you would be interested in this service, please contact me or a member of the HCRTA Executive Board.

The Hartford County members who attended our luncheon last September were very impressed with the excellent presentation on the TRB's Insurance Plan given by John Kane. It was a very informative and enlightening program.

I hope to see many of you at Testa's in the spring.

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

NAUGATUCK

Naugatuck Retired Teachers have a new President as of June, Debbie DeRienz, a retired Naugatuck elementary and middle school teacher. Debbie organized a Memorial Service in September honoring the Naugatuck teachers who have died during the past year. In December, a Christmas meeting was held at Jesse Camille's Restaurant where old friends and colleagues, (many newly retired and new members of NRT), exchanged stories of friends, family and travel. Next meeting will be held in March.

Dottie Daniels, *President*
dott2hld@comcast.net (203) 729-5664

NATIONAL DO NOT CALL REGISTRY

If you are enrolled in the DO NOT CALL REGISTRY, you must re-register after 5 years. To check when you will need to re-register or to sign up for the first time, call 1-888-382-1222 toll free or visit website www.donotcall.gov. If you call, you must make your call from the telephone number you wish to have registered. The Registry protects you from unwanted sales calls from any company you have not done business with in the last 18 months. It does not prevent charitable, political organizations or surveyors from calling you.

COLA Increase to 3.6% Approved!!!
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 **A special note of information for those of you who use Walgreens for your prescription drugs: Walgreens is supplied by a company called Express Scripts. It has come to our attention that Walgreens has been involved in long time negotiations with the company. If they do not sign a contract by the end of the year, Walgreens' prices for prescriptions may increase dramatically. Please be aware of this change and check your prescription prices starting January 1, 2012.

In closing, the ARTC Insurance Committee is collecting information regarding dental plans. In particular, we are interested in knowing if your board of education plan covers dental implants. Please forward any and all information to the ARTC office via US mail or e-mail (which you will find on our website, www.artc.org), with your name, board of education location, and monthly cost. This will help your insurance committee immensely.

Important Note!
 The ARTC Glenn Moon Scholarship application is now available on our website at www.artc.org.

WINDHAM-TOLLAND

The Windham-Tolland Teachers Assoc. held its fall luncheon meeting October 25, 2011 at the Harvest Restaurant in Pomfret with 70 members in attendance. A substantial collection of canned goods and assorted food items were gathered for delivery to Daily Bread, a food pantry in Putnam. The business meeting featured reports from our legislative co-chairs, Sandra Bove and Cathy D'Agostino, who reported on legislative priorities for the coming year--seeking additional support for medical health insurance costs, working with the Teachers Retirement Board to protect the benefits we have in place and advocating for protection of social security and Medicare benefits including the repeal of WEP/GPO provisions.

Tom Singleton, President-Elect for ARTC, gave a brief update of activities at the state level, and urged WTRTA members to join ARTC to support our efforts in protecting retiree benefits. Dr Russ Achey, Association Member Benefits Advisers representative spoke briefly about his program and its advantages that are available to ARTC members. Highlight of the luncheon was "Jewel of the Northeast", a power point presentation by Paula Coughlin about the Connecticut Audubon Society and the many wildlife and conservation programs they offer to residents of the "Quiet Corner" of Connecticut. As a volunteer leader, Paula's knowledge and passion for her work made for an outstanding and informative program.

The Executive Committee continues to meet to make plans for ARTC Lobby Day participation on April 11, social activities, trips for the spring and summer, and our Spring Luncheon! Visitors and volunteers for our executive committee meetings are always welcome.

Tom Singleton, Past President, WTRTA
 tomsmsw@sbcglobal.net (860) 963-7229

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.

Winter
 2012

ASSOCIATION OF RETIRED
 TEACHERS OF CONNECTICUT



111 South Road
 Farmington, CT 06032-2560
 Tel.: 860-284-9760

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