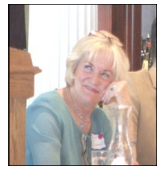




The Association of Retired Teachers of Connecticut, Inc.



Pat McDonnell, Editor

NEWSLETTER

Fall 2010

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



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PLEASE SAVE THE DATE!



**ARTC Fall Luncheon
@ The Aqua Turf
Tuesday, October 19, 2010
9:00am - 2:00pm**

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

I've looked over my messages to the membership for the last few years, and the messages have had the same major themes. What is ARTC doing about our insurance, pension, and Social Security WEP and GPO?

Let's start with insurance. Back in the fall of 2009 we were hit with a shocker. MEDCO, our prescription carrier for many years, was dropping our coverage. Every plan to replace them was going to be outrageously expensive. That is when the Comptroller, Nancy Wyman, stepped in and suggested that the TRB piggy-back on the state employees' plan with CAREMARK. The cost difference for retired teachers was negligible and it saved the day.

The total health package through the Teachers' Retirement Board still remains less than half the cost one pays through the towns. It is about \$3,000 a year for a couple. The state contributes \$110 per person to the towns to offset insurance premiums. Of that \$110 only \$37.50 is actually new money from the state. However, with the urging of Governor Rell, the Legislature chose not to contribute this \$37.50 monthly amount for two years! Fortunately, the TRB was able to maintain the payments for the two years. The cost of insurance continues to rise. ARTC has been advocating change that would lower premiums for retired teachers who are not under the state plan and ARTC will continue to strive in that direction.

There has been much misinformation about the teachers' retirement pension. ARTC has been working to keep your pension secure for many years. It is healthy and safe since it was bonded in 2008. (The CT state employees, however, have a pension that is greatly under funded.) First, we pushed for a constitutional amendment that would guarantee the pension. In 2007 we approached Denise Nappier, the state treasurer, with a unique idea. Our pension would be more secure if it were not under the spending cap that limits payments to budgetary items. She agreed with us. Ms. Nappier then presented a plan to the legislature bonding two billion dollars and putting the remaining unfunded liability under a covenant to be fully paid each year. This changed everything for our retirees and finally gave us the protection we were seeking.

The last issue, and by no means the least, is the Social Security Offsets. Almost all teachers in Connecticut are affected. Representatives from ARTC have been to Washington, DC to try to change the law. We keep getting assurances that the Social Security GPO and WEP will be eliminated if the Social Security Fairness Act ever comes out of committee. All of Connecticut's Congressmen and Senators (with the exception of Senator Lieberman) have signed on to the bill. I believe that if the Democrats maintain a majority in the Senate and House, we will get our bill passed.

ARTC can't accomplish any changes

without you, our members!

Write and call your state legislators

today.

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.)

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



It is still summer as we write this report, but already a preview of coming legislative and political issues are before us with the results of the primaries.

We were pleased that Dan Malloy won the Democratic gubernatorial primary, as he was supported by our Political Action Committee. You may recall that Dan Malloy was one of the candidates who spoke at our fall 2009 luncheon. We met him again when we were interviewed on the Tom Monahan Show. He impressed us at that time with his knowledge of CT retired teacher issues. Mr. Malloy also joked that he was the “last one standing” from our gubernatorial panel!

Between now and the elections, it is imperative that we are active in supporting candidates who are aware and sympathetic to our issues. As always, it is our responsibility to educate candidates on the issues that impact us.

This year the solvency of our Health Fund is one of our primary concerns. Legislators must be reminded that the promised contribution to our Fund should be realized in the next biennium budget. The State does not provide retired teachers with health insurance, but they have promised to contribute to our Fund to keep it solvent. This Fund is primarily comprised of teacher contributions over the years.

Our other primary concern remains the unfair Social Security Offsets (WEP/GPO). We need to urge our Congressmen to take the necessary action to pass the Social Security Fairness Act. We will be organizing a concerted effort with our own organization and other organizations in Connecticut, New England, and nationally. It is equally important for all ARTC members to encourage our parent organizations, NRTA and AARP, to support this effort.

We urge each and every one of you to realize the importance of being active in achieving our goals.

ASRTE (Association of State Retired Teacher Executives) Conference August 3–5, 2010 Wayne P. Woodtke, ARTC Executive Director



Some of the 2010 ASRTE Conference attendees at “The Gateway Arch” in St. Louis on Wednesday, August 4, 2010. That’s me in the back row, middle!

I attended the 2010 ASRTE Conference in St. Louis, MO on August 3 - 5. This was the third conference I’ve attended, and as usual, the sharing of issues/ideas was impressive!

If you are not aware of ARTC’s membership / involvement in ASRTE, the group was created to strengthen state and local retired teachers organizations by creating a national network to:

- Offer support to association administrators
- Develop effective methods of interaction between state and local officers
- Discuss mutual concerns and problems
- Exchange materials and information
- Assist member and non-member states
- Cooperate with the **National Retired Teachers Association (NRTA)**

ARTC is currently realizing an exciting 74% response rate to our 2011 membership renewal mailing. This was a direct result of a presentation on “Successful Non-Profit Membership Renewal” practices that I attended during last year’s Chicago conference.

This year approximately 25 RTA Executive Directors were in attendance. Our agenda included presentations on: Trends in Membership Recruitment, an AARP:NRTA update, Website Use of Social Media (Facebook, Twitter, YouTube, etc.), Leadership Development, Strategic Planning and Current Pension/Benefits attacks across the nation.

Attendees were treated to a St. Louis Cardinals vs. Houston Astros baseball game, courtesy of our Missouri Retired Teacher Association (MRTA) hosts for the conference! Unfortunately, the Cardinals lost 4 - 18, but all had fun and ate all night long!

Needless to say, I look forward to next year’s conference which is scheduled to be held in New Orleans, LA during the first week of August...I feel reasonably sure I will be able to report on a **HOT, HOT** (& muggy) agenda!!! 😊

Your Membership Has Benefits!

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:

- Long-Term Care 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 Committee - Bonnie Reimann & Roz Schoonmaker, Co-Chairs



Greetings to all ARTC members from your Membership Committee! We are pleased to inform you that we presently have a spectacular 75% response to our first mailing of 2011! This response includes three new LIFE members giving us a total membership of over 9,100 as of the publishing of this newsletter.

A second reminder notice will be sent in early September to those who haven't yet sent in their 2011 dues.

We encourage you to speak to any/all potential members you may meet in your daily routine asking them to join ARTC! Offer to bring them to our luncheon on Tuesday, October 19th... Ask them to access our website at www.artct.org for additional information... Tell them about the many benefits offered to them as members to include our newest benefit... The HealthFlash Card... *See the article on page 5!!!*

EACH CARD ORDERD WITH THE "ARTC" DISCOUNT CODE BRINGS A \$7.00 DONATION TO ARTC BY "Flatflash Group, LLC," THE CONNECTICUT COMPANY WHO IS THE SOLE PROPRIETOR OF THE UNIQUE SOFTWARE WHICH COMES INSTALLED ON THE HEALTHFLASH CARD.

Roz & I are looking forward to seeing you all at our Fall luncheon featuring our CT gubernatorial candidates.

ARTC-PAC Report - Rick Cassar, Chair

For the upcoming election, ARTC recommended that its members who are registered Democrats vote for Dan Malloy, Governor and Nancy Wyman, Lt. Governor in the Democratic primary. Dan Malloy was the very effective mayor of Stamford for fourteen years. Nancy Wyman, as State Comptroller, was responsible for the smooth transition of our TRB medigap coverage. If this combination wins the general election in November, ARTC PAC feels that they would be most supportive of ARTC's future initiatives and the general welfare of our state.



We would like to thank our members for their strong showing in support of State Treasurer, Denise Nappier, by helping her to qualify with their signatures and donations toward her reelection bid. As you know, she was largely responsible for the bonding bill that secured our pensions for the next twenty-two plus years. Please remember to vote for her in the Democratic primary and in the November general election.

The full slate of ARTC endorsed candidates will not be decided until after the August 10th primaries. At that time an assessment will be made as to which candidates have supported retired teachers in the past and which ones will most likely support us in the future. Please check the ARTC website www.artct.org for updates.

ARTC-PAC is self-sustaining. Your contributions are our lifeline, so please send what you are able to:

"ARTC-PAC"
P.O. Box 718
Manchester, CT 06042-0178

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

Congratulations to our 2010 Glenn Moon Scholarship Winners!

Four-year renewable scholarship of \$2,000 annually:

- Stephanie Hardisty - New Milford HS

One-year scholarships of \$1,500 each;

- Brandon Dexter - St. Bernard HS, Montville
- Emily Freundt - Danbury HS
- Justis Lopez - Manchester HS

Please remember!

All gifts are welcome, regardless of size. Checks may be mailed to our treasurer:

Dick Brigham
3 River Town Road
Windsor, CT 06095

With sincere thanks!

TAKE CONTROL OF YOUR HEALTH!!!

DID YOU KNOW... You have a legal right to the majority of your own Personal Health Records (PHR). This includes blood work, disease treatments, surgical history, MRIs, X-Rays, EKGs, CAT scans and more. In most cases, your healthcare providers have a maximum of 30 days to produce copies of your records.

ARTC introduces a new benefit (independent of AMBA) available to all ARTC Members and their family & friends!

The HealthFlash Card (HFC) is the easy, new way to **store, manage and secure your entire health history**. It's the size of a credit card, opens on any computer and fits into your wallet, purse or pocket. *The HealthFlash Card can help keep all these files organized.*

Researched and developed by expert registered nurses and doctors, the HealthFlash Card comes with a wide range of medical questionnaires designed to help you manage your entire history based on **your** answers.

It has two sections — an emergency information section that paramedics can readily access, and a secure, encrypted section of detailed health history that requires a password for access. Now **you** have full control of who has access to your information.

When you purchase a HealthFlash card, you will receive a secure, durable USB memory card that already has the proprietary HealthFlash software included.



The cost to you is \$35 + applicable state tax (CT = \$2.10) - ***A one time cost!*** - which includes a \$4.00 discount available for ARTC orders ***only when you input "ARTC" in the "Discount Code" field.***

In addition, your order generates a \$7.00 donation to ARTC!

For additional information or to place your order online please go to the ARTC website at www.artct.org –or– call 1-212-655-9377 today!

Insurance Report— Rick / Louise Follman, Co-Chairs

With seven weeks into the new fiscal budget, the state already is showing a \$60 million dollar deficit. Project this out to the budget year 2012 and Connecticut is projecting a \$3.4 billion deficit. As you may recall in the 2010-2011 budget, no funds were forth-coming from the state to honor their commitment of one-third payment to our H.I.P.A fund, equaling \$60.2 million dollars. That means during this budget period ALL costs for health insurance from the TRB are born by teachers.

The ARTC has been watching for signs / evaluations of the Health Reform Act in order to help those individuals who do not have Medicare with some form of subsidy. I attended a workshop held at the TRB on the “Patient Protection and Affordable Care Act” - PPACA which was presented by Jamie Stirling of Stirling Benefits. The bottom line is that retired teachers, either through their boards of education or the TRB, will NOT receive any benefits. **EXCEPTION:** Medicare will pay for an annual exam, preventative care and wellness incentives. No regulations have been developed to date.

Cost Factor Premiums:

Medicare Premium -- Indexing			
Income level for single household (family household)	Medicare Pays	Member Pays	2010 PMPM
0 to \$85,000 (\$170,000 for family)	75%	25%	\$96.40
\$85,001 to \$107,000 (\$170,001 - \$214,000)	65%	35%	\$154.70
\$107,001 to \$160,000 (\$214,001 - \$320,000)	50%	50%	\$221.00
\$160,001 to \$214,000 (\$320,001 - \$428,000)	35%	65%	\$287.30
Above \$214,000 (\$428,000)	20%	80%	\$353.60

Stirling Benefits -- 2010

Medicare Premiums
<ul style="list-style-type: none"> • Part B premiums <ul style="list-style-type: none"> ○ Until 2006, everyone paid 25% ○ In 2007, higher incomes pay greater share <ul style="list-style-type: none"> ▪ Income levels indexed to CPI ○ 2011 – 2019 income levels frozen - no longer indexed ○ Net effect: more people will pay more for Part B ○ \$25B savings over 10 years

As of July 1, 2010, Medicare patients will only be able to obtain a 34 day supply of diabetic materials by mail. If you are in need of a 90 day supply it MUST be arranged directly at your pharmacy. Please make sure your script covers your 90 day needs.

New items involving “cool temp” delivery or controlled drugs, i.e. valium, are sent by priority mail and must be signed for. They will NOT be left if you are not home. You should obtain a postal tracking number and contact Caremark at 1-800-318-2572 for the day of delivery.

The ARTC insurance committee stresses the need to elect members to the legislature who will support our needs and honor their “contract” to fund the state’s share of the Health Insurance Fund in 2012!

Affiliate Updates...

HARTFORD COUNTY

The September Luncheon meeting of HCRTA will again be held at the Wethersfield Country Club on September 29th. We will be joined by members of our Wintonbury affiliate. This group is made up of retired teachers who taught in Bloomfield, Canton and Avon. A larger group than usual is expected to attend the meeting as the guest speaker is Jaime Stirling of Stirling Benefits. So make your reservations early.

At this time, it is more than likely that HCRTA will participate in Lobby Day which will be held in early April 2011. This is a crucial year for retired teachers as the funding of our health insurance is at stake. If there is enough interest, we again will hire a bus to transport our members to Hartford.

Roberta Parlin, the chairman of the HCRTA Scholarship Committee presented two \$1,500.00 scholarships to two students who are planning to become teachers at our spring luncheon. One scholarship went to Amy Della Guistina of Windsor Locks High School who will attend the University of Hartford in the fall. The other scholarship went to Janelle Roberge from Bristol Central High School who will attend St. Michael's College in Vermont. Congratulations and good luck to these deserving graduates.

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

NEW HAVEN

NHCRTA has had a successful year! We held two luncheon meetings and have filled the many vacant positions on the board and committees. A newsletter went out in July to all retirees in New Haven County. Increased membership and attendance at future events was encouraged. We look forward to expanded activities and communication to benefit retired teachers.

A brunch will be held on Sept. 29th at Racebrook Country Club in Orange, CT. The topic for discussion will be "Medical Benefits and Insurance Costs" presented by John Kane, Southern Fairfield County RTA President.

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

BRIDGEPORT

It is with an appreciative heart that I report on my first year as President of the GBRTA. I feel strongly that we have had a very successful and productive year. Our five general meetings have had informative speakers and entertainment.

The Memorial Service for deceased colleagues, held for the first time in conjunction with our May meeting, was a lovely and moving event, attended by more than 100 members.

We have maintained our record of service to the community with collections for area food banks, the "Shoobox Project" for needy children and the awarding of \$1,000. scholarships to each of fifteen area high school seniors.

My presidency has been made easier as I have a superb group of officers and committee members. My thanks to each of you... from the bottom of my heart.

As we look ahead, on behalf of the GBRTA I would like to congratulate our newly-retired teachers and welcome you into our organization. A wide range of activities and opportunities to participate in the organization await you.

Pasqualina "Pat" Yacovacci, *President*
patsy5366@aol.com (203) 371-7158

MANCHESTER

We at the Retired Teacher Association of Manchester will have celebrated Manchester's first day of school with our annual Back-to-School Breakfast on September 1st at the Vernon Diner.

Our first "regular meeting" with a Buffet Brunch at Manchester Country Club is scheduled for October 12th. The second meeting will be in a luncheon in the Cheney Dining Room at Manchester Community College on November 16th.

As in the past and continuing the tradition, the Manchester Scholarship Foundation (earmarked for a student pursuing a career in education) will be the recipient of proceeds from our Famous Raffles, the Book-Swap (\$1.00/paperbound and \$2.00/hardbound). "Books to Dreams" will also benefit from books donated for pre-school children in the area.

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

NORTHERN FAIRFIELD COUNTY

The NFCRTA EXECUTIVE BOARD will meet SEPTEMBER 16th to decide where to plant a tree / bush donated by ARTC to honor the late Mary Edgett who was so near and dear to our hearts.

Our Fall Luncheon will be October 14th at Stony Hill Inn, Bethel, CT.

NFCRTA members should take a close look at the new HEALTHFLASH CARD being offered through ARTC. (See article in this newsletter!)

We urge all our retired teachers to vote in November and support those State Legislators who are supportive of retired teachers. Retired teacher pension funds all over our country are under attack by politicians. In Connecticut last year, for every dollar paid out to retirees, \$4.05 was paid back to our state! The source for this is in the form of taxes, purchases, etc. I urge everyone to go on www.nirsonline.org to find supportive evidence and learn more about "DB VS. DC PENSION PLANS."

As your president, I urge everyone in NFCRTA to become involved and to learn about issues affecting retirees. It will be our involvement that ultimately protects our pensions and benefits for future years to come!

Please continue to check out www.artct.org and www.nfcrtat.org for on-going updates and items of interest to all of us!!

Anyone interested in developing volunteer activities or social activities for NFCRTA should contact us to help out!

We look forward to seeing many of you at our Fall Luncheon October 14th.

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

NEW LONDON

The New London County Retired Teachers Association will begin the 2010-2011 year with a luncheon at Ocean Beach Park on September 21st in New London. We hope to invite our newly retired teachers to join us and become members of our group. We will collect canned goods for local food pantries at this meeting. The members of the NLCRTA have been extremely generous in donating to all of our outreach ventures. I thank and salute them for their generosity.

Trenda Caron, *President*
cctrenda@aol.com (860) 848-3219

Affiliate Updates, cont...

WATERBURY

The WRTA's 15th annual memorial celebration took place on June 17, 2010 at STs Peter and Paul Church. Memories of retired educators who passed away during the year were honored. The ceremony was attended by retired and active teachers, as well as friends and relatives of the deceased. A sixteen voice choir, consisting of retired teachers and friends of the WRTA was directed by Allan DeFerrari. Mayor Michael Jarjura attended and spoke at the conclusion of the service. A brunch followed at the Hills Restaurant.

On May 29th, four \$2000 scholarships were presented to graduating seniors from the local high schools who will be entering the field of education. An additional \$500 scholarship was also presented in the name of Claire Desmarais, a former educator in Waterbury. One scholarship is funded by a donation from a golf tournament in honor of Joseph M. Nolan who lost his life in Iraq. The scholarship was presented by his father, Joseph Nolan.

The fall meeting will be held on Tuesday, September 14, 2010 at Junipers Restaurant in Middlebury. Marcia Ludwig, of Bright Star Visions, a secular organization which is currently assisting with the education-related projects in Ghana will be the guest speaker. Members are being asked to bring school supplies to be used in the schools which are being started there. Newly retired members are invited to this meeting as guests of the association.

Special interest groups meet each month. These groups include a book club, a diners club and an opera group. Additional meeting dates for this year are November 18, 2010; March 16, 2011; and May 19, 2011.

Our sixteenth annual memorial will be held in June 2011 at a date to be decided.

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

LITCHFIELD

ARTLC held its spring General Membership meeting on June 10th at Bogey's restaurant at the Yankee Pedlar Inn in downtown Torrington.

The guest speaker was Rose Ponti, Economic Development Coordinator for the city of Torrington. Her topic was "Revitalizing Downtown Torrington." Giving impetus to the revitalization plan has been the restoration of the classic art deco Warner Theater and the ever expanding success of the Nutmeg Conservatory for the Arts. The Conservatory now has a compliment of day and boarding students from across the United States and several foreign

Countries.

Ms Ponti said the major tasks to be undertaken for the project are; improving traffic flow and patterns, increased parking facilities, improving pedestrian safety and ease of mobility, and the renovation of existing buildings for business and residences.

The business portion included the usual committee reports, including the awarding of two \$750 book grants.

John T. Luning, *President*
jandjluning@snet.net (860) 435-0124

BRISTOL

BART begins our new "retiree" year with our annual Welcome Back Breakfast on Wednesday, September 22, at Nuchies Restaurant in Forestville. This new venue and buffet-style breakfast gives us room and time to socialize better with colleagues, and also with the newly retired teachers from the Bristol Public Schools, who have been invited as our guests. There are about thirty in that newly-retired group, and we anticipate many new members will be generated from that group for our affiliate. Last year we reached an affiliate membership of 188.

Our fall luncheon will be held on Tuesday, November 16, in the Bristol Public Library Community Room. The topic is "The Climate Project," and the presenter is Christopher MacNeil. Christopher MacNeil is a student at Bristol Central High School. He is one of 25 young people chosen from among 700 applicants world-wide to participate in a project led by former Vice President Al Gore under the auspices of the Alliance for Climate Protection, a non-profit, non-partisan organization. Christopher attended a project training session this summer in Nashville, Tennessee which featured the former Vice President. In this session Christopher developed a presentation slide show that he is committed to share with host groups in the area. BART is proud to be among the first organizations to provide Christopher with an audience. We anticipate a large turnout of retired teachers to learn about "The Climate Project" and to support the efforts of this young man who is certainly an excellent example of the Bristol youth in whom we take pride.

We have asked members to save the dates for our spring programs. On Tuesday, March 22, we will gather for lunch and a tour at the

American Clock and Watch Museum in Bristol. On Wednesday, May 4, we will have our Annual Meeting and scholarship presentations at the Chippanee Golf Club.

In 2010 **BART** presented \$1500.00 scholarships to each of two graduates of the Bristol public high schools. The very deserving recipients in 2010 were Danielle Taylor from Bristol Central High School and Rachel Savitt from Bristol Eastern High School.

As a community we remember BART members who have passed on in the past year: Georgine Cawley, Bertha Ceppa, Jeanne DiPietro, and Athena Venturi.

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

SOUTHERN FAIRFIELD COUNTY

As we enter our fifty-sixth year of existence we are troubled that our political forces are not attending to our insurance issues. We have outlined a series of proposals that would lower the cost of insurance for those who are over sixty-five and do not have access to Medicare. We seek to provide the great majority of the funds required to attain this end.

Specifically:

- Have our State provide the same amount of funds to the Health Insurance Premium Account that our working teachers provide. That is 1.25% of our teachers' gross income.
- That the projected cut of \$31,000,000 from the Health Insurance Premium Account for the year 2010-2011 by the State be rescinded.
- That the 8,400 retired educators over 65 without Medicare, be permitted to join the State Retired Employees Health Plan that covers non Medicare retirees.
- That the non Medicare retirees pay a \$2,500 premium each year to subsidize this plan.
- That twenty million dollars be provided from Health Insurance Premium Account each year to subsidize this plan.

The Health Insurance Premium Account funds come from working teachers and they are enhanced by the investment returns of our Treasurer Denise Nappier.

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

ARTC FALL2010 LUNCHEON

***Tuesday, October 19, 2010
Aqua Turf Club - South Rm.
Mulberry Street
Plantville, CT***

Registration and Coffee.....9:00 - 10:00
 President's Greeting.....10:00 - 10:15
 CT Gubernatorial Forum.....10:15 - 12:30
 Social, Cash Bar.....12:30 - 2:00
 Lunch.....12:30 - 2:00

Our Featured Event!
(Unconfirmed at time of printing...)
**Connecticut's Gubernatorial Candidates
 to square off on the issues!!!**
-ALSO-
 Various vendors will be available to discuss Stirling Benefits,
 AMBA , the HealthFlash Card & more!

Directions

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 Gene's Rest.). 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 by October 13, 2010, to:
 ARTC Program Fund - Fall '10
 68 Loomis Street
 Manchester, CT 06042 - 1911**

Please check choice:

NY Strip Sirloin	\$ 33.00	\$ _____
Roasted Turkey	\$ 33.00	\$ _____
Baked Salmon	\$ 33.00	\$ _____

(The Pasta course is BACK by popular demand!)
 Tax & Tip Included.

Name: _____ email: _____

Street: _____

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

Final date for cancellations and refunds is October 15, 2010!

