

REF Newsletter

Spring/Summer 2011

Volume 3, Issue 2



In This Issue

Presidents' Message

Dear Retired Educators of Fairfield,

After a long snowy winter of hibernation, we are all looking forward to spring. As a paid member of the Retired Educators of Fairfield you receive numerous advantages such as: a newsletter, reduced cost for many of the social events and keeping you informed of the legislative issues which affect retired teachers. In addition to our breakfasts we have many events planned for this year.

The REF has resumed their monthly informal breakfast socials at the Circle Diner in Fairfield. It is always nice to see old friends again. Combining our annual meeting and spring luncheon has been very successful in the past; therefore we are planning the affair at **Cinzano's Restaurant in Fairfield** this year. It will be held on **May 11th** with a featured **speaker, Bill Stansfield**, a former Fairfield teacher and docent at the Fairfield Historical Society. He will be sharing his expertise in the field of genealogy with

the group.

We will also be discussing possible important changes to our Constitution. All members are encouraged to attend and guests are welcome.

One of the groups favorite activity is day tripping. Our first bus trip will be to the **Goodspeed Opera House** to view the musical **My One and Only** on **May 25th** with lunch at the **Gelston House**. Food and entertainment are always a crowd pleaser! A trip to the Westchester Dinner Theater is planned for the fall. Everyone enjoys old favorites and the production of **My Fair Lady** on **November 9th** is no exception. Our social committee continues to search for other possible trips this year.

The REF continues to support the activities of Association of Retired Teachers of Connecticut (ARTC) and we encourage our members to attend **Lobby Day on May 4th** at the State Capitol. **John Kane, president of Southern Fairfield County Re-**

tired Teachers has offered free transportation to Hartford. Lunch with our legislators is also included. An appointment should be made prior to this with your appropriate Legislator to insure they will be there.

Our participation will demonstrate to the legislators our commitment to issues facing retired educators of Connecticut. Please contact Richard DeZeno at rich-dez@aol.com or 203-261-0872 for reservations.

ARTC is also having an annual meeting and luncheon at Aqua Turf in Southington. Further information can be found in the newsletter.

Wishing you all an enjoyable, restful and fun filled summer.

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Sincerely,
Richard DeZeno
& Lou Cubelli.
REF Co-Presidents



FEA News

The FEA is currently monitoring the annual Board of Education budget approval process. The Superintendent has proposed a budget reflecting a 4.9% increase. The Board of Selectman and the Board of Finance reduced the budget by \$2 million which is an approximate 3.7% increase. Currently the budget is being reviewed by the RTM. The final vote will be on May 2 by the RTM.

We encourage all teachers, actively employed and those colleagues who are retired, to support the budget and work toward no further cuts. Your support can be either by making phone calls or emailing your RTM representative. It would also be helpful if you would attend the RTM meeting on May 2 to show the RTM your position on the budget. As you know we in education strive

to maintain quality in the classroom and the integrity of our profession.

Submitted by
Anne Pasco
FEA President



SCHOLARSHIP FUND

We would like to thank our membership for their generous contributions to the scholarship account. A student from each of the high schools pursuing a career in education will receive \$500.00. However, we are very far from that amount at this time. If the amount is not reached, money will be taken from our general fund to fulfill this commitment.

WE NEED YOUR HELP!

There are many exceptional young people that will benefit from our donations. This scholarship will go a long way in supporting their dream of attending an institution of higher learning. Although retired, we can still make a difference in these young people's lives.

Please consider donating. Any amount would be appreciated. Send donations by June 1st to:

Scholarship Fund—REF
c/o Elizabeth Power
245 Mill Hill Road
Southport, CT 06890

REF Membership News

Thank you to everyone who renewed their REF Membership, and to those who became new members. We now have 274 members. You will be notified when your membership expires; however, in the meantime, you may check the name label on your newsletter to locate your renewal date.

Please consider joining if you haven't already done so. We are your link to updates regarding your pension and health insurance as well as a connection to old friends and co-workers. Just complete the form on the next page and mail it with your check for \$30 (cost for a three-year membership) payable to REF to:

Marilyn Feranec
399 Riverside Drive
Fairfield, CT 06824

Your current e-mail address is needed!(This applies to existing as well as new members.)Please send it to marilynferanec@gmail.com. This is the fastest way to communicate with you. We look forward to your joining our association. You will find the membership form on Page 3. Thank you.



Marilyn Feranec and Paula Sweeley

Membership Application—2011

Name: _____ Home Phone: _____

Address: _____ Cell Phone: _____

E-mail: _____ Check enclosed: _____

Circle all that apply: New Member Current Member Change of Address



FEA Retirement Cocktail Party

Come join us to celebrate at a Cocktail Party for our new retirees at:

Place: The Shack, on the corner of Post Road and North Pine Creek Road, Fairfield, CT

Date: June 2, 2011

Time: 3–6 PM

Cost: \$20 plus Cash Bar



ARTC Legislative Committee

February 14, 2011 was an important ARTC meeting as it combined Legislative, PAC and Insurance committees. They came together to hear reports from Darlene Perez, the TRB administrator, and Joe Fields, the Insurance Consultant for TRB. The good news is that the TRB will not be consolidated with any other state agency. The Board is down to twenty-one and a half positions (from 35), but have been advised by Governor Malloy to start going through the normal hiring process. Two year extensions have been given to Caremark and Delta Dental. Stirling's contract will be up at the end of the year. Many drugs are coming off patents, so there will

be favorable changes in the future.

Sandra Bove and Cathy D'Agostino, Co-Chairs will be attending the National Retired Teachers Association conference in Washington, D.C. in April. They hope to meet with our senators about the Social Security Protection Act S582. Our own Senator Blumenthal is one of the sponsors. This law proposes that any cut to SS benefits must be approved by a 2/3 vote. Social Security is NOT going bankrupt! It has enough money to cover all till 2037 at 100%, then 78% after that if no changes occur. Please write, call, or e-mail your senators to support S582. Other SS news- we still are trying to repeal the Windfall Elimination Provision

(WEP) and the Government Pension Offset (GPO). These two provisions keep CT retired teachers and others who work in the public sector from receiving their full SS benefits.

If you notice your pension check is being taxed higher than last year- you're right! It's a tough year- NO COLA and more taxes = a lower pension amount by \$30, \$40, or \$50. We will be getting our money back, but probably not till next year when we file our income tax. However, staff in Rep. DeLauro's office have indicated that they are in communication with the IRS and there MAY be an administrative remedy that would certainly be faster than a legislative fix through Congress to address

Continued on page 4

ARTC PAC

On Tuesday, February 22, 2011, special state elections were held to fill offices of those senators and representatives who began new positions in Governor Malloy's administration.

ARTC PAC endorsed the following candidates:

6th Senate District- Terry Geratana (D),

13th Senate District- Thomas Bruen (D),

27th Senate District- Carlo Leone (D),

20th House District- Joe Verringia (D),

36th House District- Phillip Miller (D),

99th House District- James Albis (D),

101st House District- Noreen Korkurda®(R),

126th House District- Rev. Charles Stallworth(D),

26th House District- Bobby Sanchez (D).

Because the assets in the ARTC PAC fund are now below \$13,000, a fund-raising letter will be mailed out to members sometime in May. PAC is a separate group from ARTC and by law cannot borrow or use any money from the ARTC funds. PAC gives contributions to legislators who support our issues. It also pays for members to attend meetings and special political functions. An additional expense (but well worth it) is for Diane Alverio, a professional publicist. Please support this fund if you receive a letter. "Together, we can protect our hard-earned benefits and security" (Rick Cassar, ARTC PAC CHAIR)

Your contributions are our lifeline, so please send what you are able to:

ARTC-PAC

P.O. Box 718

Manchester, CT 06402.

Thank you.

Submitted by: Pat McDonnell

Treasurer's Report

As of April 6, 2011

Checking Acct:

Total: \$9,939.56

Scholarship Fund thus

far: \$352.00

Balance as of April 6, 2011:

\$9,617.56

Out of the 450 Fairfield Retirees only 274 are members. Please keep in mind that this organization exists to keep you informed of issues that are important **to you** and your retirement. Please use the form on page 3 to join **NOW.**



Activities Update

Our welcome to the fold Annual Breakfast was held at the Circle Diner on September 17. We had the fun of hearing from seven new retirees as to their past experiences and their future plans in retirement. The seven (Frank Bent, Marilyn Fernec, Kathy McDonald, Wendy Long, Lois Neville, Dee Skott, and Cathy Stone) were joined by 22 REF members. With the winter we had, it certainly was the right year to have retired.

The monthly drop-in Breakfast Club resumed in October. The group meets at the Circle Diner at 9:30 on the first Friday of the month. No reservation is needed. Drop in and join us. The next breakfasts are **May 6, and June 3**. The food and chatter is always "delicious".

October 22 was a beautiful, though chilly, autumn day when a small band of hearty REF members followed our own Bill Stansfield on a delightfully informative tour of the Historic District of the Town of Fairfield. It was wonderful walking back in time to learn about the events

ARTC Legislative Committee (continued from page 3)

the problem.

The following is an attempt to explain the situation as it currently exists. The problem was created when the President and Congress passed the Tax Relief Act in Dec, 2010. It included several changes that impacted employees and retirees net pension checks for 2011. The Act extended for two years the lowered tax rates that were in effect for 2009 and 2010. These lower rates, part of a Making Work Pay credit, were to expire at the end of Dec, 2010. They were to be replaced with

the tax tables that were in existence prior to 2009. The result was higher withholding rates for retirees, for us, as of 1/31/2011.

Submitted by Pat McDonnell
and Walter Drozeck



Activities Update (continued from page 4)


that shaped our community. Thanks for sharing your knowledge with us, Bill.

On November 16, a group of 8 REF members joined Jill Meyer's Away for the Day tour to the Culinary Institute. We had lunch at the Caterina di Medici Restaurant. Following the lunch we had a tour of the institute which is located on a gorgeous campus on the Hudson River. It was an illuminating experience.

The annual Holiday Social was held at Cinzano's on December 3. A festive group of 85 REF and FEA members attended. The food was delicious and the music was provided by a DJ. This year REF presented a check for \$150 to Janice Mayerin who coordinates a Fund for Fairfield Kids. Some members also brought toys for the little ones. The social is a great way to start the holiday season and catch up with old friends.

Looking ahead, our **Annual Meeting/ Spring Luncheon** will be held at Cinzano's on **Wednesday, May 11**. The meeting will begin at 11:00, the buffet luncheon at 12:00. Bill Stansfield will speak on Genealogy. The cost is **\$20**. Please **RSVP by Saturday, May 7**. For reservations, call **Cissy Hudzik (203-374-0874)**. Send checks to: Cissy Hudzik, 271 Woodridge Ave., Fairfield, CT 06825

We are again joining Jill Meyer's Away for the Day on a trip to the Goodspeed Opera House to see the Gershwin production, **"My One and Only"** on **Wednesday, May 25**. Lunch will be at the Gelston House. **Cost of \$140** includes bus, lunch and the show. The bus will leave from the Kohl's lot in Fairfield at 10:30. For reservations, call Jill Meyer (203-226-4310). We recommend doing this soon. Tell Jill that you are from REF. Please let Cis (203-374-0874) know you plan to be part of the group.

We hope you have an opportunity to participate in our activities. 

Submitted by Carole Jennings and Cissy Hudzik

Insurance Report Spring 2011

For retirees on the State Teacher's Medicare Supplemental Insurance, your premium rose as of Jan. 1, 2011. The supplement with Prescriptions, Dental, Vision and Hearing went from \$165 per month per individual to \$179 per month per individual. It amounted to an 8.48% increase. This increase, coupled with "No COLA" for the second year in a row, created more challenges for may retirees.

The State Budget for this year and the past year did not include the State's contribution to our Health Insurance Premium Account (HIPA). The total amount for two years was over 61 million dollars! The shortfall was "made up" by taking extra money from HIPA. The situation, if permitted to continue, would

result in a significant depletion of the account and eventual deficit.

To resolve that problem, Governor Malloy's Proposed Budget for the next biannual period has reinstated funding of the State's contribution for next year at 32 million dollars and the following year at 34 million dollars. This is a position that we at ARTC applaud and will be pursuing with our Legislators on Lobby Day. We will Also be asking them to pay into the account the 61 million dollars they did not contribute in the previous Budget cycle.

You can do your part by urging your respective Legislators to support both of these important ARTC goals.

Submitted by: Walt Drozeck

JOIN US FOR THE FOLLOWING ACTIVITIES!!

EVENT: "My One and Only" at the Goodspeed Opera House

DATE: Wednesday, May 25, 2011

LUNCH: At Gelston House—Choice of a) Penne Primavera, b) Lemon Chicken, c) Stuffed Filet of Sole, d) Sliced Bistro Steak

COST: \$140 per person

TRANSPORTATION: Bus pick up at Kohl's in Fairfield at 10:30 AM.

Please call Jill Meyer at Away for the Day (203.266.4310) for reservations. Tell her that you are with REF. Let Carole (203.259.2277) or Cissy 203.374.0874 know that you plan to go. **NUMBER OF TICKETS ARE LIMITED AND GOING FAST!**



EVENT: Statue of Liberty/Ellis Island

DATE: September 24

DINNER: SPQR Restaurant in Little Italy.

COST: \$105

(includes, bus, tour and dinner)



This event is booked through **T&A Tours (1-800-967-1993)** Ask for Tim and mention you are with the **Retired Teachers of Fairfield** so they will group us together. After you make your reservation, please call Carole (203-259-2277) or Cissy (-374-0874) and let us know you are going on the trip. Bus departure times for both trips are: **North Haven 7:15, Milford 7:45, Fairfield 8:10, Darien 8:30.**

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REF Annual Meeting and Spring Luncheon

All are welcome to join us at our annual meeting and luncheon at Cinzano's in Fairfield which will take place on Wednesday, May 11, 2011 at 11 AM.

Meeting: 11 AM-12 PM -no cost

Luncheon to follow:

Where: Cinzano's

Cost: \$20 (REF will subsidize the additional \$4 for each REF member in attendance. Your cost is \$20)

Buffet Luncheon includes:

Bruschetta, Chicken Picata, Salmon, Penne with Marinara Sauce, Vegetables, Salad, Dessert, Coffee and Tea.

Please send checks to:

Cissy Hudzik

271 Woodridge Ave

Fairfield, CT 06825

Speaker: Bill Stansfield, Fairfield Historical Society

Topic: Genealogy (How to Find Your Roots)

Please join us for a wonderful luncheon and topic. This will give you an opportunity to catch up with fellow colleagues and their travels.



NEWSLETTER DEADLINE

Thanks to all for their prompt delivery of their articles for this issue of the REF Newsletter. It is because of you that it can be published in a timely manner.

The deadline for the Fall 2011 issue of our newsletter is:

September 16, 2011

Please submit any articles to me in **MSWord** document via email to: **nshoppis@gmail.com**



Enjoy your summer and please let us know what you are doing.

Dates to Remember

- May 4*- 9:30 AM—Noon** ARTC Lobby Day-Hartford, Light Lunch to follow (included), bus available
- May 6- 9:30—AM** Breakfast Club at Circle Diner in Fairfield
- May 11- 11 AM—12 PM** - REF General Meeting at Cinzano's
12 PM—REF Spring Luncheon at Cinzano's—\$20
- May 13—**"Singing in the Rain" at Westchester Dinner Theatre
- May 17—10:00 AM—2:00 PM— \$33—**ARTC Luncheon—Aqua Turf—Southington
- May 19—10:00 AM-2:00PM—\$25—**CEA-R Meeting & Luncheon—Aqua Turf—Southington
- May 25- 10:30** REF Triip—"My One and Only" at the Goodspeed Opera House & lunch at Gelston House—\$140
- May 26—GBRT—**Testo's Restaurant— Bridgeport—\$21
- June 2—FEA Banquet, 3 PM-6 PM, The Shack, \$20/Cash Bar,** contact FEA office-203.255.2627
- June 3—9:30—AM** Breakfast Club at Circle Diner in Fairfield
- June 23*—GBRTA** Picnic—Booth Memorial Park— Stratford—10:00 AM—4:00 PM
- September —Welcome Back Breakfast** (date to be announced)
- September—FEA/REF Picnic** (date to be announced)
- September 16-** REF Newsletter deadline
- September 24—**Statue of Liberty/Ellis Island Trip
- November 9-** REF Trip to Westchester Dinner Theater-updated in Fall

REF Board Members

Co Presidents	Lou Cubelli Richard DeZenzo
Vice President	Jean Chappell
Secretary	Helen Hamm
Treasurer	Elizabeth Power
Past President	Amy DeZenzo
Newsletter	Nicki Shopis
Activities	Cissy Hudzik Carole Jennings Lois Neville
Communication/ Publicity	Jan Shearer
Insurance	Walter Drozeck
ARTC Legislation	Walter Drozeck
ARTC PAC	Pat McDonnell
Scholarship	Ann Singletary Betty Haddad Donna Coble Elizabeth Power
Membership	Marilyn Feranec Paula Sweeley
Nominating	Open



In Memoriam



Watermark University for Seniors!

Benjamin J. Guerra—12/6/10. He taught Special Ed and Spanish at Andrew Ward High School for the Fairfield School System and retired in 1979. He was 92 yrs. Old.

Robert Hanford—12/16/10, 82 years old, Social Studies Teacher at Tomlinson MS. Retired in 1990 and lived in Branford, CT.

Raymond Buzak—12/22/10, age 85, taught English at Andrew Warde High School.

George Vince—1/31/11, former Science teacher, coach and Dean in the Fairfield Public Schools.



The Watermark at 3030 Park, 3030 Park Avenue, offers a range of programs for adults 55 and older through its Watermark University.

Among the offerings are “Cocktails and Culture”, “Hands on Literature”, and a variety of fitness classes, including Pilates, splash fitness and yoga. Cost for nonresidents of the Watermark is \$25 for THE SEMESTER, which covers the majority of the 70 plus course offerings.

For a catalog, call 203.374.5611

As featured in the CT Post in March.



E-MAIL ALERT! AND IMPORTANT NEW INFORMATION

In an attempt to keep our retired population informed, emails will be sent to alert you of any events, such as breakfasts, informational meetings, reminders, and obituary notices, etc.

To that end, if you have not been receiving emails from me as the REF Newsletter Editor and would like to receive these notifications then please email me at nshopis@gmail.com and I will put you on the list.

If you have given the REF your email address and are not receiving notifications please be sure we have your correct e-mail address. Quite often when we change e-mail addresses we may inadvertently forget to notify the REF.

Additionally, in an attempt to enter the 21st Century we will now be e-mailing the newsletter in a **PDF format**. If you do not

have Adobe Acrobat Reader you can download a **free** version of it which will allow you to read and print the newsletter at your convenience.



This is the link which I will provide with each Newsletter emailed to you:

<http://get.adobe.com/reader/othersversions/>

It is, therefore, very important to submit your email address on the membership form to **Marilyn Feranec** or to me, **Nicki Shopis** at nshopis@gmail.com .

Production of the newsletter is very costly and time intensive. This will **save** the REF money and also allow us to spend our time more productively on issues important to your retirement. If you wish to continue to receive a **hard copy** of the newsletter please contact me by mail at:

141 Springer Road
Fairfield, CT 06824

Lastly, we can **no longer accept** any articles that have not been **submitted by e-mail in an MSWord compatible document**. If you do not have a home computer you may access one at your public library or at our senior center. If those are not available it is suggested you ask a friend with a computer to submit it for you. Only **one article per person** will be printed therefore allowing room for others to publish.

ALL articles are welcomed, especially those which feature some of your exciting voyages and trips. We are all eager to hear from you to tickle our sense of adventure.

Thank you.
Nicki Shopis
REF Newsletter Editor

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EVENT: “Singing in the Rain” at the Westchester Dinner Theatre

DATE: Friday, May 13, 2011

LUNCH: Westchester Dinner Theatre

COST: \$82 per person incl. bus transportation, dinner and show

CONTACT: Rosemarie Fedorko at 203.268.6992

This event is offered through **The New Way of Life**, a social organization for widows and widowers. They have 44 tickets available and would like to invite **anyone** who is interested in attending. We need you to call ASAP (hopefully by April 15).



**Be informed about
important issues.
Join REF NOW!**

Book Review

Crash of the Titans

by Greg Farrell

454 pages Crown Business Books, division of Random House. New York. 2010

Here is an interesting, well researched book about the personalities who figured heavily in the Wall Street crash of 2008 and who, in the process, almost did in their own businesses: Stanley O’Neal, CEO of Merrill Lynch, John Thain, who succeeded O’Neal, and Ken Lewis, CEO of the Bank of America. All were, as they say these days, flawed.

O’Neal, an African-American, who was brought up in the segregated South, put too much trust in one of his smooth talking salesmen, who was not up to running an unusually difficult job, but who was making money hand over fist on items like sub-prime mortgages. Thain, former CEO of the New York Stock Exchange, was hired to save Merrill Lynch, but whose over optimism in the market’s rebounding quickly, ended up underestimating the dept of Merrill’s problems. Lewis, who was raised in near poverty in rural Georgia, made a \$50 billion commitment to buy a business he didn’t understand, just so he could have a feather in his cap: Merrill Lynch, the grand-daddy of all investment houses, the company that had brought Wall Street to main Street. When Merrill kept going downhill with catastrophic losses, it almost wiped out Bank of America.

These three ”titans”, because of their greed, hubris and incompetence, almost succeeded in destroying the American economy as they gambled billions of other people’s money to enhance their own power and paychecks, or to save their own skins. This book puts a personal face on complicated financial matters, and is a fine inside look at the culture of Wall Street.

Submitted by Ann Spencer

Icebergs, Penguins and More!

Many years ago I set a goal to visit all of the continents. It's taken some time, but in December my friend Eleanor Gonzalez and I traveled to Antarctica. Our adventure started in Buenos Aires, Argentina. Buenos Aires is a beautiful, cosmopolitan city. The city tour made stops at several unique neighborhoods, Casa Rosada, a cathedral, and the cemetery where Eva Peron is buried.

The next morning we were on the road by 6AM to the airport for the 3 hour flight to Ushuaia which is at Argentina's tip. Here we boarded the "Minerva" to begin our expedition, not cruise, to Antarctica with 200 others. The expedition staff is passionate about their expertise and about Antarctica.

To get to Antarctica we'll traverse the Drake Passage known for its extremely choppy and at times dangerous waters. It was a little choppy, but we didn't fall out of bed. During the days there were seminars including on deck wildlife spotting. We saw some petrels and albatross. Late on the second day we had an unplanned landing. Since the weather had been clear the ship traveled further than expected. This would be our first experience with the motorized rubber zodiacs.

This first time took us 20 minutes to prepare: first layer long underwear and sock liners; next jeans, turtle-neck, sweater, and thick socks; followed by waterproof pants; then pull on the Wellingtons (sturdy rubber boots); waterproof jacket and life vest; hat; lastly glove liners and gloves. I felt like a snow-suited toddler who could hardly move. We walked like penguins!

We made a landing at Barrientos Island. There are colonies of Gentoo penguins with white circles around their eyes and Chinstrap penguins with the black marking that appears to be a perpetual smile. Over the hill were two enormous ungainly Elephant seals, but more exciting was a lone King penguin. A staff member said this was only the 3rd she'd seen in 15 years! It's larger than the others with a long neck that has golden colorations. Skuas lingered to steal the penguin

eggs. What a beautiful way to start an amazing adventure.

The next day, Dec. 12 we actually stepped onto Antarctica at Brown's Bluff. It was sunny and in the 50's. There were Gentoo and Adelie penguins nesting. Their nests are made of small stones. Penguins will go to nests to steal stones. It's funny to watch them eye us as they near us. They waddle and when on a slope just flop down to slide. They do make noise and we watched some penguin confrontations. As penguins raised themselves, we spotted some small chicks. That afternoon, a zodiac ride was through an iceberg wonderland with huge tabular bergs, berger bits (small ones), and some that were carved into incredible shapes. The various blues and colorations were stunning. Later while on the ship a pod of orcas followed us.

Each stop was a little different. Half Moon Island had less snow and a pebble beach. It was sunny and warm. Weddell seals were basking as penguins waddled around. A peak, normally behind clouds, rose against the clear blue sky. Whalers Bay has tanks and decaying buildings, remnants of the whaling industry. Whale bones and pieces of boats are scattered around, but these don't bother the penguins and arctic terns. Palmer Station is the USA's smallest Antarctic outpost. Jim McLintock, an expedition leader, has worked here. It was interesting to hear about the research and the planning needed to have enough supplies and how wastes are stored. Only 10 ships a year are allowed to visit.

Plans changed according to weather and ice conditions. Daily zodiac trips took us to nearby icebergs and islands. Some icebergs had penguins on them. We watched Weddell seals trying to scale a snowy slope, as penguins tried to jump up on land or slide into the water, and birds skimmed the ice blue water. The shapes and blue colorations of the icebergs are spectacular. Even when it was overcast and rainy, the trips were great. It was an amazing adventure.



Submitted by Jo-Ann Olsen



REF/FEA

Retired Educators of Fairfield

P.O. Box 2
Fairfield, CT 06824