



## From the President's Desk

Dear Colleagues,

I hope you had a Thanksgiving filled with happy memories spent with family and friends. When you receive this newsletter, the candles on the Menorah will have been lit, bringing joy to families. To those anticipating Christmas please pause for a moment to reflect on the meaning of the holiday.

Our December 9, 2021 meeting at Testo's Restaurant will feature the Trumbull High School Chamber Singers. Details about this special meeting will be found on page 2 of this newsletter. We hope you will be able to join us for this joyous occasion.



While we were unable to participate in our traditional Samaritan's Purse 'Operation Christmas Child', please consider donating to a charity in your community or religious organization that will place a smile on the face of a child during holiday time.

Despite the restrictions imposed during the past year, GBRTA held two very successful Zoom general meetings which allowed members at a distance to participate. Unfortunately we do not have the capabilities to continue remotely at Testo's restaurant. We will continue to explore the feasibility of remotely projecting the business and program portion of these meetings in the future.

Finally looking ahead to spring (where did the winter go?), the Association of Retired Teachers of Connecticut (ARTC), Connecticut Education Association-Retired (CEA-R), and the American Federation of Teachers (AFT) are making plans for Lobby Day in March or April. This is an opportunity to meet with your representatives at the Capitol to express the needs of retired teachers. A bus will be available for a nominal fee for those who do not wish to drive to Hartford. The bus trip provides time to socialize with your colleagues. Details will follow in the April newsletter.

I would be remiss if I did not point out our activities are subject to change. We can only hope and pray that Covid will soon be in our rear view mirror.

I wish you a wonderful Christmas, Hanukkah, Kwanzaa or whatever this season means to you. Happy New Year where GBRTA members may share some wonderful times together.

*Rose Marie D'Aquila*

President GBRTA

### Opinion

### Confused About TRB's Health Insurance? Me too!

Here are a few of my questions—still unanswered - even after reading the promotional material:

- While the services offered by both plans are very similar, why does the Senior Supplement plan cost \$239 more per month? (I'm aware of the claim that older, sicker retirees generally select the Supplement Plan, but a \$239 monthly difference! Really?)
- Why did the cost of the Advantage Plan **decrease** by \$45 while the cost of the Senior Supplement plan **increased** by \$94?
- What does "Prior authorization may be required", found on many Advantage Plan procedures, really mean? How often does it apply? How long does authorization usually take?

None of these questions has been answered at the TRB enrollment meetings. Perhaps it's time to ask our State senators and representatives. Or at least to let them know that we have questions regarding the Health Insurance that we, as active and retired teachers, have paid for.

Barbara Kmetz



## Winter General Meeting - December 9, 2021

Testo's Restaurant

1775 Madison Avenue

Bridgeport

Entrée—Choice of:

Roast Beef with Gravy    Chicken Parmigiana    Broiled Salmon with Dill Sauce

- Special entertainment will be provided by the Trumbull High School Chamber Singers under the direction of Christopher Wasko. The seasonal musical program will include special arrangements of *Hodie Christus Natus Est* by Jan P. Sweelinck, *Northern Lights* by Ola Gjeilo, *Somebody Talkin' 'Bout Jesus* by Stacey V. Gibbs and *Maoz Tsur* by Jerome Epstein.
- Our Holiday Raffle benefits the scholarship fund. Please consider donating a prize for the raffle. Some suggestions are gift cards, holiday baskets, holiday items or wine. Your donation may be brought to the meeting and given to Marilyn Mitchell, our scholarship chairperson. This is a Chinese Auction in which you select the prize or prizes you want to win. The more that you want something, the more tickets you put in the jar to increase your odds of winning.
- We will also be collecting non-perishable items for the Bridgeport Rescue Mission under the direction of Karol Fleegal, chairperson of the Social Outreach Committee. Please check expiration dates!

The cost of this special celebration is \$30. Make your check payable to GBRTA with your menu choice and phone number on the check. CHECKS MUST ACCOMPANY RESERVATIONS; NO PAYMENT ACCEPTED AT THE DOOR.

The business portion of the meeting will begin at 10:30, followed by the program. Lunch will served at noon. If attending the business portion **and not staying for lunch, please call to let us know you are coming so we can reserve seating for you.**

- Reservations and payment to:

Angela McKelvey

273A Agawam Drive

Stratford, CT 06614

203-227-3222

lamckelvey@optonline.net



### GBRTF to Elect Officers and Board Members

The Greater Bridgeport Retired Teachers Fund, Inc., (GBRTF) will elect new officers and board members in May, 2022. The Fund assists retired teachers in the eight towns served by the GBRTA with insurance premiums, lifeline services, and short-term home health care. The Fund is separate from the Greater Bridgeport Retired Teachers Association but members of the GBRTA are automatically enrolled in the Fund.

The governing board is elected every two years for a two-year term. The slate for 2022 - 2024 will be voted on at the annual meeting in May, 2022. If you are interested in serving on the board or need further information, please contact the chair of the nominating committee Sandra Petrucelli-Carbone (203-463-8403), [spcdkg@comcast.net](mailto:spcdkg@comcast.net), by January 15, 2022.

Additional information about the Fund can be found on the website, [www.GBRTA.org](http://www.GBRTA.org)

### GBRTA Scholarship Information

An important part of GBRTA's mission is its support of students who plan to enter the teaching profession. In June of 2022, it will award a scholarship of \$1,200 to a high school senior in each of the 16 public high schools in Bridgeport, Easton, Fairfield, Milford, Monroe, Shelton, Stratford and Trumbull.

The criteria note that the awards are based on scholarship, citizenship, community service and plans to pursue a career in education. Selections are made by the Guidance Department of each high school. Students who wish to apply for the scholarships should inform their school counselors of their interest.

While GBRTA has committed to the \$1,000 basic scholarships, contributions, memorial donations and the proceeds of the December raffle are used to increase the amount of the scholarships.

MEMBERSHIP APPLICATION

Annual Dues—\$20

Life Membership—\$250

The membership year runs from September 1—August 31. Members whose dues are two or more years in arrears will be dropped from the membership file and must repay two years of back dues for reinstatement.

Please check the address label on this newsletter. If the message after your name is anything other than *Life Member* or *any date before September 1, 2022* your dues are in arrears.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Email \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Amount of check \_\_\_\_\_

\_\_\_\_ Check here if there are any changes to your contact information.

Mail form and check, payable to GBRTA to

Ann Block

60 Ridgeview Avenue

Trumbull, CT 06611

Meet Corresponding Secretary Karol Fleegal



Corresponding Secretary Karol Fleegal grew up at the Jersey Shore. After earning her B.S. in accounting, she worked for American Home Foods, Corp in Milton, Pa. Her husband's career moved the family to Washington State, where Karol raised two children and worked leading the remedial mathematics program at a K-6

public school in Vancouver, WA. Moving back East to Trumbull, CT, she began working as a substitute teacher for the Trumbull Public Schools. After discovering and completing Connecticut's Alternate Route to Certification program, Karol began teaching mathematics at Madison Middle School until her retirement.

She enjoys volunteering as an usher at the Shubert Theater in New Haven, doing landscape work at the Stratford Point Audubon Center, traveling, and spending time with her children and grandchildren.

In addition to her role as Corresponding Secretary, Karol is a member of the Community Outreach committee and has coordinated the December food collection.

Remembering

*Those we hold most dear never truly leave us ...*

*They live on in the kindness they showed,  
the comfort they shared,  
and the love they brought into our lives."*

- Robert Gersten .....3/12/12
- John Connery .....2018
- Marguerite Fuller .....3/21/2019
- Ann M Spencer.....1/27/2020
- Barbara Robin Muth .....6/23/2020
- Rosemarie S. Wilkinson.....8/2020
- Jean Wallman.....8/28/2020
- Alfred Broncato.....3/03/21
- Joseph S. Misencik .....5/27/2021
- Thomas Konecny .....8/7/2021
- Norma Allegri .....8/18/21
- Marjorie Betts .....10/22/2021
- Stewart Washburn .....10/17/2021

While we make every effort to observe the passing of GBRTA members, we have identified and listed a number of members who had not been recognized in any of our newsletters. The program for our November 11th Memorial Service can be found on our website,

[www.GBRTA.org](http://www.GBRTA.org)

**GBRTA**  
**29 Valley View Road**  
**Trumbull, CT 06611**  
**Email**  
**GBRTA.org@gmail.com**  
**Website**  
**www.GBRTA.org**

Check your name on the address block. If it's followed by anything other than *Life Member* or the date is earlier than **September 1, 2022** you're behind in your dues. Please catch up by mailing your check to Ann Block  
60 Ridgeview Ave.  
Trumbull, CT 06611

Annual dues are \$20.

## **About that 50% exemption!      Thank ARTC!**

It was a serendipitous combination. The mothers of Stamford mayor Dannell Malloy and John Kane, a member of ARTC's Board of Directors, were neighbors. Whenever Dan and John happened to meet, John mentioned a favorite topic—while teacher pensions were fully subject to the State Income Tax, Social Security benefits received at least a partial exemption.

Sometime later, ARTC's Legislative Co-Chairs Sandra Bove and Cathy D'Agostino were interviewed about retired teacher issues. They stressed the need for equitable tax breaks comparable to those on Social Security. Malloy, now running for Governor, was in the studio as well and elaborated on the topic when he was interviewed.

Later, Candidate Malloy, along with other gubernatorial candidates, spoke at ARTC's annual luncheon. All candidates were asked to support our defined benefit pension, our health insurance as well as a tax exclusion. Malloy committed support for the pension and health insurance but only tentatively commented on the tax exclusion.

When Governor Malloy ran for a second term, he announced, at another ARTC meeting, that he would support the CT tax exclusion, singling out ARTC's John Kane for his influence.

At Malloy's public announcement of his candidacy, the only retired teacher organization invited to attend was ARTC. Past ARTC President Tom Singleton represented all retired teachers. Malloy kept his promise; the Legislature supported the tax exclusion to be rolled out over a number of years as 10%, 25% and 50% exemptions. However, the phase-in was uneven with the exemption maintained at 25% for several years.

The budget presented by Governor Ned Lamont in 2021 would have maintained the exemption at 25% for at least two more years. As the result of a campaign by ARTC, the budget was passed with the exemption raised to 50%. The **only** organization lobbying for the change was ARTC.

Over the years through efforts of the ARTC at the legislature, we have received a series of tax exemptions. Below are some of the examples of dollars saved. These examples assume an **average** annual taxable pension amount of \$58,500 and a 5% tax rate.

When the exemption was 10% you saved \$ 292.00

When the exemption was 25% you saved \$ 730.00

**With the exemption set at 50% you will save \$ 1460.00**

*ARTC is working for you. Shouldn't you support its efforts? Your yearly savings will pay ARTC's dues for **29** years.*

**For information about joining ARTC, go to**

[www.ARTC.org](http://www.ARTC.org)