

S.R.A. News



Volume 23 · Issue 1

SNET RETIREES ASSOCIATION, INC

Spring 2020



AT&T Announces 2021 Medical Coverage

By **JoAnn Alix Gagain**

AT&T notified retirees and dependents of several upcoming changes **and** additional offerings coming in 2021 regarding health care provisions. Don't press the panic buttons, please!!!

Clearly stated in the notices that there will be more info to follow later this year as well as webinars to be conducted prior to enrollment periods with call in numbers as well for those without access to the internet.

In general terms AT&T will be changing the **grandfathered** folks script plan carrier from Silver Scripts to a drug plan managed by United Health Care. You will have new cards issued for 2021. You should plan to secure new scripts from your doctors for your first script submissions in 2021. Again, you will have all the details regarding the changes and what you will need to do to make this transition in advance

from the company.

For **non-grandfathered** folks there will be an **additional plan** offering. AT&T is going to offer their own Medicare Advantage plan. That plan that will be known as **AT&T MAPD**. It will be an advantage plan that **will not** involve AON. AT&T will administer this plan which will also include a drug plan. This plan will not eliminate AON advantage plan offerings for AT&T nor will it eliminate the AON offerings of GAP plans or any other plan you might have secured on your own over the years. This is an **additional choice** for your consideration and your choosing. If you choose the new AT&T MAPD for 2021 you will not have any reimbursement money from the company for your HSA.

Stay calm seems to be the words of the day as I write this. I can not stress to you all the importance that you each

look at your own needs. It makes no sense to get your health info and advice from social media outlets. If you can you should utilize the Medicare website to research the plans and differences out there today. "Do your homework" as your Mom used to say. This is for your benefit no one else's. Visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227) to get the most current information on plan differences.

AT&T will send all relative information on this new additional offering prior to enrollment periods so that you can make an educated choice. Again, don't panic, more will follow in the coming months.

If anything of immediate importance comes out from the company the SRA will be sure to keep our website up to date as well and if need be, we will get a letter out to you as well.

Stay safe!!!



S.R.A. News

This is the official publication for SNET Retirees Association, Inc. members. It contains timely news and feature items of interest to all SNET retirees.

S.R.A. is a nonprofit organization. Readers are encouraged to send or phone news tips.

www.snetretirees.org



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Largest U.S. Providers See 2.5 Million Broadband Subscriber Gains, But Telcos Lose

3/9/20 by **Phil Britt**

The largest broadband providers in the U.S. – representing about 96% of the market – saw gains of 2.5 million net additional broadband Internet subscribers in 2019, essentially the same as the pro forma gain of about 2.5 million subscribers in 2018, according to a new report from Leichtman Research Group, Inc. (LRG). But all the gains came from cable companies, while wireline telcos lost broadband subscribers.

The top wireline phone companies lost about 620,000 broadband subscribers in 2019 – compared to a net loss of about 410,000 subscribers in 2018. Most of those losses can be attributed to legacy DSL subscribers, as the largest telcos turn their broadband attention to FTTH.

“The top broadband providers added 28.4 million net broadband subscribers over the past decade, with cable companies accounting for 97% of the net broadband additions in the 2010s,” said Bruce Leichtman, president and principal analyst for Leichtman Research Group, Inc., in a prepared statement about the U.S.

broadband subscriber gains.

U.S. Broadband Subscriber Gains

As of the end of 2019, the top broadband providers combined accounted for about 101.2 million subscribers, with top cable companies having 68 million broadband subscribers, and top wireline phone companies having 33.2 million subscribers.

Among other report findings:

- The top cable companies added about 3,145,000 subscribers in 2019 – compared to about 2,925,000 net adds in 2018
- Comcast had more net adds in 2019 than in any year since 2007
- Telcos had more net losses in 2019 than in any prior year
- At the end of 2019, cable had a 67% market share vs. 33% for telcos

Broadband providers are doing better on the broadband side than they are on the pay-TV side, as LRG researchers also found that the top pay-TV providers lost 5 million subscribers in 2019.

Joan Engebretson contributed to this report.



AT&T Launches Perk Program

AT&T has Launched a new perks programs that is available to all former employees... retired or resigned.

SOME DISCOUNTS WILL BE ONLY FOR RETIREES...

Below are some of the details provided by AT&T.

AT&T Perks

Welcome to Your New Alumni Discount Program!

Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Sports & Outdoors
- AT&T Perks

Start Saving Today!

1. Go to: <https://attperksalumni.benefithub.com/Account/Login>
2. Create an account
3. Use referral code: 3KU4SA

Questions?

Call 1-866-664-4621 or email customercare@benefithub.com.

S.R.A. Response Team

The S.R.A. Response Team is active and ready to assist our members with problems relative to Health Benefits and Pension items.

Before placing a telephone call to a member of the Response Team, for assistance, be sure you have contacted the AT&T Benefits Center.

The S.R.A. Response Team Members ready to assist you are:

JoAnn Alix-Gagain	203-758-2409 (jagagain@snet.net)
Frank Pagerino	203-929-7487

AT&T Considers New \$3 Billion Loan Amid Rising Funding Costs

By **Paula Seligson** and **Scott Moritz**
Bloomberg March 19, 2020

AT&T Considers New \$3 Billion Loan Amid Rising Funding Costs

AT&T Inc. is in discussions with banks for a new term loan of roughly \$3 billion as part of an effort to explore financing options and help the company navigate rising costs in the market for short-term IOUs, according to people familiar with the matter.

The talks are still in flux and details may change, said the people, who asked not to be named because the discussions are private.

AT&T's latest financing discussions come as the company seeks to pay down the highest debt load of any non-financial company in the U.S. The phone and media giant has been selling off parts of its business, chunks of real estate, receivables and preferred stock to help reduce its debt and fund its 5G network expansion, stock buybacks and dividends. The company had about \$163 billion of debt at the end of 2019.

The new potential investment-grade term loan is intended as a temporary alternative to issuing commercial paper, said the people. One-month commercial paper for AT&T was offered Thursday at 1.95%, compared to 1.45% a week ago, a trader said.

Representatives for Citigroup Inc., which is the agent bank on AT&T's existing revolvers, and the company declined to comment.

Commercial paper is typically used by companies to meet near-term cash needs like payroll, but it has seized up in the last week amid volatility from the spreading coronavirus. AT&T's commercial paper is rated A2/P2. Three-month borrowing costs for A2/P2 non-financial issuers jumped to 3.23% Wednesday from 1.7% a week earlier, according to Federal Reserve data.

Rising commercial paper rates have spurred dozens of investment-grade rated companies to tap their revolving credit facilities. Many have also asked banks about new short-term revolvers and term loans, people familiar with

See "Loan" on page 5

Retirement Plan and IRA Required Minimum Distributions FAQs

This article is from the US Government IRS website and is meant only for informational purposes. Please contact your own personal advisors for further details for you personally.

The Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) became law on December 20, 2019. The Secure Act made major changes to the RMD rules. If you reached the age of 70½ in 2019 the prior rule applies, and you must take your first RMD by April 1, 2020. **If you reach age 70 ½ in 2020 or later** you must take your first RMD by April 1 of the year after you reach 72.

For defined contribution plan participants, or Individual Retirement Account (IRA) owners, who die after December 31, 2019, (with a delayed effective date for certain collectively bargained plans), the SECURE Act requires the entire balance of the participant's account be distributed within ten years. There is an exception for a surviving spouse, a child who has not reached the age of majority, a disabled or chronically ill person or a person not more than ten years younger than the employee or IRA account owner. The new 10-year rule applies regardless of whether the participant dies before, on, or after, the required beginning date, now age 72.

Your required minimum distribution is the minimum amount you must withdraw from your account each year. You generally have to start taking withdrawals from your IRA, SEP IRA, SIMPLE IRA, or retirement plan account when you reach age 72 (70 ½ if you reach 70 ½ before January 1, 2020). Roth IRAs do not require withdrawals until after the death of the owner.

- You can withdraw more than the minimum required amount.
- Your withdrawals will be included in your taxable income except for any part that was taxed before (your basis) or that can be received tax-free

(such as qualified distributions from designated Roth accounts).

These frequently asked questions and answers provide general information and should not be cited as legal authority.

What are Required Minimum Distributions?

Required Minimum Distributions (RMDs) generally are minimum amounts that a retirement plan account owner must withdraw annually starting with the year that he or she reaches 72 (70 ½ if you reach 70 ½ before January 1, 2020), if later, the year in which he or she retires. However, if the retirement plan account is an IRA or the account owner is a 5% owner of the business sponsoring the retirement plan, the RMDs must begin once the account holder is age 72 (70 ½ if you reach 70 ½ before January 1, 2020), regardless of whether he or she is retired.

Retirement plan participants and IRA owners, including owners of SEP IRAs and SIMPLE IRAs, are responsible for taking the correct amount of RMDs on time every year from their accounts, and they face stiff penalties for failure to take RMDs.

When a retirement plan account owner or IRA owner, who dies before January 1, 2020, dies before RMDs have begun, generally, the entire amount of the owner's benefit must be distributed to the beneficiary who is an individual either (1) within 5 years of the owner's death, or (2) over the life of the beneficiary starting no later than one year following the owner's death. For defined contribution plan participants, or Individual Retirement Account owners, who die after December 31, 2019, (with a delayed effective date for certain collectively bargained plans), the SECURE

Act requires the entire balance of the participant's account be distributed within ten years. There is an exception for a surviving spouse, a child who has not reached the age of majority, a disabled or chronically ill person or a person not more than ten years younger than the employee or IRA account owner. The new 10-year rule applies regardless of whether the participant dies before, on, or after, the required beginning date, now age 72.

See Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), for complete details on when beneficiaries must start receiving RMDs.

What types of retirement plans require minimum distributions?

The RMD rules apply to all employer sponsored retirement plans, including profit-sharing plans, 401(k) plans, 403(b) plans, and 457(b) plans. The RMD rules also apply to traditional IRAs and IRA-based plans such as SEPs, SAR-SEPs, and SIMPLE IRAs.

The RMD rules also apply to Roth 401(k) accounts. However, the RMD rules do not apply to Roth IRAs while the owner is alive.

When must I receive my required minimum distribution from my IRA?

You must take your first required minimum distribution for the year in which you turn age 72 (70 ½ if you reach 70 ½ before January 1, 2020). However, the first payment can be delayed until April 1 of 2020 if you turn 70½ in 2019. If you reach 70½ in 2020, you have to take your first RMD by April 1 of the

See "Retirement Plan" on page 5

“Retirement Plan” from page 4

year after you reach the age of 72. For all subsequent years, including the year in which you were paid the first RMD by April 1, you must take the RMD by December 31 of the year.

A different deadline may apply to RMDs from pre-1987 contributions to a 403(b) plan (see FAQ 5 below).

How is the amount of the required minimum distribution calculated?

Generally, a RMD is calculated for each account by dividing the prior December 31 balance of that IRA or retirement plan account by a life expectancy factor that IRS publishes in Tables in Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs). Choose the life expectancy table to use based on your situation.

- **Joint and Last Survivor Table** - use this if the sole beneficiary of the account is your spouse and your spouse is more than 10 years younger than you
- **Uniform Lifetime Table** - use this if your spouse is not your sole beneficiary or your spouse is not more than 10 years younger
- **Single Life Expectancy Table** - use this if you are a beneficiary of an account (an inherited IRA)

Can an account owner just take**a RMD from one account instead of separately from each account?**

An IRA owner must calculate the RMD separately for each IRA that he or she owns, but can withdraw the total amount from one or more of the IRAs. Similarly, a 403(b) contract owner must calculate the RMD separately for each 403(b) contract that he or she owns, but can take the total amount from one or more of the 403(b) contracts.

However, RMDs required from other types of retirement plans, such as 401(k) and 457(b) plans have to be taken separately from each of those plan accounts.

Who calculates the amount of the RMD?

Although the IRA custodian or retirement plan administrator may calculate the RMD, the IRA or retirement plan account owner is ultimately responsible for calculating the amount of the RMD.

Can an account owner withdraw more than the RMD?

Yes.

What happens if a person does not take a RMD by the required deadline?

If an account owner fails to withdraw a RMD, fails to withdraw the full amount of the RMD, or fails to withdraw the RMD by the applicable deadline, the amount not withdrawn is taxed at 50%. The account owner should file Form

5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts (PDF), with his or her federal tax return for the year in which the full amount of the RMD was not taken.

Can the penalty for not taking the full RMD be waived?

Yes, the penalty may be waived if the account owner establishes that the shortfall in distributions was due to reasonable error and that reasonable steps are being taken to remedy the shortfall. In order to qualify for this relief, you must file Form 5329 and attach a letter of explanation. See the instructions to Form 5329.

Can a distribution in excess of the RMD for one year be applied to the RMD for a future year?

No.

How are RMDs taxed?

The account owner is taxed at his or her income tax rate on the amount of the withdrawn RMD. However, to the extent the RMD is a return of basis or is a qualified distribution from a Roth IRA, it is tax free.

Can RMD amounts be rolled over into another tax-deferred account?

No. Please refer to Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), for additional information.

“Loan” from page 3

the matter said. Companies including Exxon Mobil Corp. and PepsiCo Inc., meanwhile, turned to the bond market Tuesday to refinance commercial paper.

AT&T is rated two steps above junk by Moody's Investors Service and S&P Global Ratings and four steps higher than high-yield by Fitch Ratings. The company has an existing \$7.5 billion revolver maturing in 2021 and another \$7.5 billion revolver due 2023, neither

of which had been drawn as of Dec. 31, 2019.

The cost to protect against a default by AT&T has also surged to near the highest level since the financial crisis. Credit-default swaps insuring the company's debt for five-years have jumped to 216 basis points, up from 124 as recently as Friday, according to ICE Data Services.

The Federal Reserve said Tuesday that it would step in to support the commercial paper market. The move

may help relieve some of the pressure on companies and pause the rush to tap revolvers and term loans, one of the people said.

A number of airline, cruise and travel companies have tapped credit lines or arranged new term loans with banks to provide a financial cushion as they weather the virus. Even high-grade companies not directly affected by Covid-19 have sought new short-term financing amid broader market uncertainty, the people said.



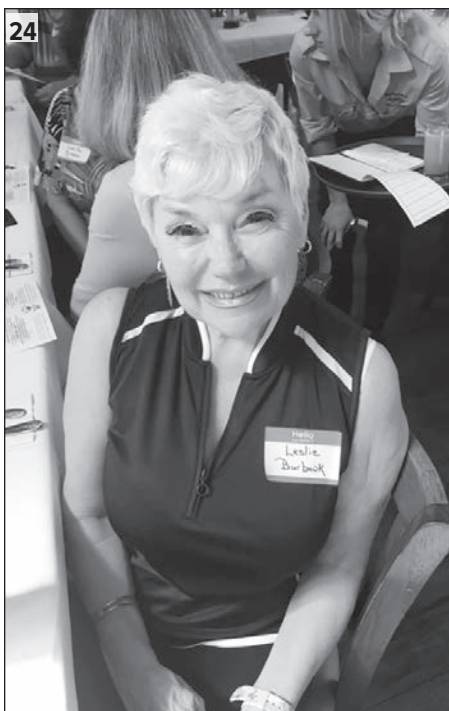
Names for Pictures

1. Don & Carol Topazio
2. Marilyn & George Moore
3. David & Catherine Calamari
4. Jim & Pauline Cyr
5. Lou & Linda Marinelli
6. Ann Spardone & Vicky Joray
7. Sal & Joann Votto
8. Jean & Ray Dickinson
9. Michelle Therriault
10. Ron Sherwood & Joan Allan
11. Linda & Hank Wallinger
12. Robert & Elizabeth Dow
13. Carol & Ed Kochol
14. Nancy & Fred Mitchell
15. Susan & Jim Stewart
16. Richard & Catherine Blake
17. Rick Casey & George Hartmann
18. Rafaella Vegiard & Mary Ellen Gallagher
19. Maureen & Bill O'Donnell
20. Jack & Jan Lozinski

21. Jeanne & Don Chatfield
22. Marshall & Alicia West
23. Ed & Elaine Ariola
24. Leslie Burbank
25. Norn Regnaud
26. Dick Skudlarek
27. Pete & Jolanta Burdett
28. Ken Slavik & Bob Kimble
29. Frank & Carol Depgen
30. John & Bev Sullivan
31. Ray Laske
32. Ann Marie Jansen & Mark Lineweber
33. June & Ralph Bushnell
34. Barbara & Gene Hildreth
35. Rita Verrastro
36. Dan Franek
37. Tony Palermo
38. Lucille Grasso & Sue Duffy
39. Martha Biestek
40. Ginny & Jerry Chadwick

41. Bonnie & Roy DePizzol
42. Gary & Paula Slesinski
43. Lori Erkson
44. Barbara Kajda
45. John Sullivan
46. Al Lerz & Ray Swanton
47. Sally & Lee Skeels
48. Jim & Ann Fay
49. Maryann & Andy Postman
50. Kathie Kelly
51. Bill & Mary Ann English
52. Pattie & George Ducharme
53. Linda & Charles Waldo
54. Pat & Ed Isaacs
55. Ed & Joyce Szczoczarsz
56. Dick Frawley & Jim Gleason
57. Tom & Marion Morrell
58. Diane & Joe Hirbour
59. Ann & Roy Haney











In Memory Of...

The name of the retiree is not listed until the family officially reports the death to the company, so at times you will see a date of death that is months old. The death of an active employee or a retiree can be reported by calling the Fidelity Service Center at 1-800-416-2363 and then following the prompts. **There are many folks listed in this edition due to AT&T reformatting this information over many many months which made the details unavailable to the SRA and now not very user friendly for re use as we do. It took hours to compile to present it in this edition. We hope we have not made any errors that might offend anyone.**

ABERT, JAMES	ASHFORD	CT.....	26-Feb-2019	COX, RONALD H	CLAREMONT	NC	19-Oct-2018
AHERN, DORIS D	MILFORD	CT.....	May 05, 2 019	CROTEAU, GEORGE H	HILLSBORO	NH	Jun 25, 2 019
AKIN, JOHN	NEW LONDON	NH	27-Feb-2019	CUNNINGHAM, ANASTASIA	NORWICH	CT.....	3-Mar-2019
ALEXANDER, MARILYN G	MERIDEN	CT.....	Mar 18, 2 019	CURTIN, VALERIE S	MANCHESTER	CT.....	Jun 22, 2 019
AMATRUDA, ANNE M	NORTH HAVEN	CT.....	6-Dec-2018	CURTIS JR, HOWARD L	VERO BEACH	FL.....	7-Feb-2019
ANASTASION, GEORGE P	ORANGE	CT.....	20-Nov-2018	CURTISS, RUTLEDGE W	NEW MILFORD	CT.....	Mar 31, 2 019
ANDRUSKIEWICZ, ANNE G	BERLIN	CT.....	6-Mar-2019	DALY, JOHN C	STAMFORD	CT.....	Jun 07, 2 019
ARENA, VIRGINIA	NORWALK	CT.....	18-Feb-2019	DANZ, GEOFFERY S	WEST HAVEN	CT.....	Sep 04, 2 019
ASID, EDWARD P	EAST HAVEN	CT.....	Jun 18, 2 019	DAVIS, GWENDOLYN D	MILFORD	CT.....	29-Jan-2019
AUSTIN, DOROTHY C	N. STONINGTON	CT.....	Dec 24, 2 019	DELALLO, RICHARD S	EAST NORWALK	CT.....	Jun 12, 2 019
BADOREK, EDMUND E	BALTIC	CT.....	12-Mar-2019	DELEONARDO, SHIRLEY S	WALLINGFORD	CT.....	20-Feb-2019
BAILEY, ERIC H	GLASTONBURY	CT.....	Nov 24, 2 019	DENISON, WILLIAM R	TAFTVILLE	CT.....	Nov 14, 2 019
BAKER, RUTH D.	WOLCOTT	CT.....	Sep 07, 2 019	DENZA, GLORIA G	TORRINGTON	CT.....	Nov 28, 2 019
BALLENTINE, HAROLD	PORT ORANGE	FL.....	15-Nov-2018	DEPIETRO, ALMA K	EAST HARTFORD	CT.....	Oct 30, 2 019
BANACH, KARL	OSPNEY	FL.....	5-Mar-2019	DESILVA, JOHN A	TRUMBULL	CT.....	Jun 04, 2 019
BARBATO, ELEANOR C	BOYNTON BEACH	FL.....	20-Jan-2019	DEVIVO, MARION S	WATERFORD	CT.....	Oct 26, 2 019
BAUKAT, SHIRLEY H.	MIDDLEBURY	CT.....	15-Apr-2019	DINALLO, ALICE M.	SOUTHBURY	CT.....	19-Jan-2019
BARBERICH, ETHEL H	EAST HARTFORD	CT.....	Oct 27, 2 019	DINNEAN, CATHERINE	HAMDEN	CT.....	28-Jan-2019
BARON, AGNES L	ORANGE	CT.....	16-Nov-2018	DISLER, SARA D	BRIDGEPORT	CT.....	Aug 17, 2 019
BATCHELDER, ROBERT T	TRUMBULL	CT.....	Jul 18, 2 019	DONOVAN III, JOHN V	BROOKLINE	MA.....	Jun 07, 2 019
BEAVER, JEFFREY	LADY LAKE	FL.....	2-Apr-2019	DRISCOLL, PAULINE	SEYMOUR	CT.....	1-Feb-2019
BELLIN, ALICE M.	CHESHIRE	CT.....	23-Jan-2019	DUBINA, RITA D	CHAPLIN	CT.....	Oct 18, 2 019
BLOMQUIST, JACK	WEST MELBOURNE	FL.....	31-Jan-2019	DUBROW, MICHAEL J	RIO VISTA	CA.....	Sep 23, 2 019
BOSNAK, GEORGE P	IVORYTON	CT.....	17-Feb-2019	DUFRESNE, ROLAND	HARTLAND	ME.....	22-Feb-2019
BOWEN, JAMES F	NORFOLK	MA.....	8-Feb-2019-	DUNCAN, KENNETH E	WALLINGFORD	CT.....	Aug 19, 2 019
BRADFORD, PHILIP K	CHESHIRE	CT.....	Nov 12, 2 019	DUNN, MARY F	MITCHELLVILLE	MD.....	Apr 29, 2 019
BRADY, BRIAN	MIDDLETOWN	CT.....	Jan 09, 2 019	DYKEMA, MARGARET A	UNIONVILLE	CT.....	Jul 14, 2 019
BRAULT, VICTORIA M	ALBUQUERQUE	NM.....	28-Dec-2018	EDWARDS, GERTRUDE	SOUTHPORT	CT.....	7-Nov-2018
BROWN, GLADYS	VERO BEACH	FL.....	Jan 1, 2 020	EGAN, DELORES P	WEST HAVEN	CT.....	Aug 30, 2 019
BUFFORD JR., JOE R	W HAVEN	CT.....	Jul 17, 2 019	ELLSWORTH, EMMA P	POMFRET CENTER	CT.....	8-Apr-2019
BURNHAM JR, JOHN P	CHAPLIN	CT.....	Apr 02, 2 019	ENRIGHT, THOMAS H	BOSTON	MA.....	25-Jan-2019
BUSHNELL, JEAN	NORWICH	CT.....	23-Mar-2019	ERIQUEZ, ANN	PORT ORANGE	FL.....	22-Feb-2019
CALDWELL, ELEANOR B	HAMDEN	CT.....	Sep 23, 2 019	EVANS, GEORGE T	REDDING	CT.....	May 15, 2 019
CALDWELL JR, THEODORE C	NEW HAVEN	CT.....	Jul 01, 2 019	FAIELLA, MAUREEN A	NORTHFORD	CT.....	21-Jan-2019
CALHOUN, CARL	MIDDLETOWN	CT.....	Nov 05, 2 019	FALLON, HAROLD F	DURHAM	CT.....	Mar 10, 2 019
CARLING, DOLORES	SOUTHINGTON	CT.....	Oct 11, 2 019	FITZGERALD, KATHERINE	WETHERSFIELD	CT.....	Nov 16, 2 019
CARPENTER, LOUIS A	HAMDEN	CT.....	Nov 11, 2 019	FOGARTY JR., WILLIAM	EAST FALMOUTH	MA.....	20-Dec-2018
CARR, ANNIE R	ALTAMONTE SPRINGS	FL.....	Aug 27, 2 019	FOLEY, TERENCE	RIVERTON	CT.....	Mar 31, 2 019
CARROLL JR, JOSEPH	WESTBROOK	CT.....	24-Feb-2019	FOLK, DONNA C	LAWRENCEVILLE	GA.....	Jun 22, 2 019
CARTO, JAMES B	BETHLEHEM	GA.....	16-Mar-2019	FOLLO, MARGARET S	BRISTOL	CT.....	15-Feb-2019
CHAPMAN, LORRAINE B	UNCASVILLE	CT.....	Aug 30, 2 019	FREEMAN, WILLIAM F	MAYSVILLE	OK.....	Aug 10, 2 019
CHARPENTIER, REAL J	NEWINGTON	CT.....	25-Jan-2019	FREUND, JEANETTE M	EAST HAVEN	CT.....	Dec 25, 2 019
CHRISTOPHER, RONALD	E HAMPTON	CT.....	Nov 11, 2 019	GATES, JEANNINE T	SOUTHWICK	MA.....	11-Jan-2019
CLARK, ELEANOR M	BRANFORD	CT.....	Jun 30, 2 019	GARDINER, JEANNE L	HAMDEN	CT.....	Jul 21, 2 019
COAKLEY, MILDRED	BRIDGEPORT	CT.....	Nov 09, 2 019	GAYLORD, ROBERT I	HARWINTON	CT.....	Nov 16, 2 019
CONN, SHIRLEY G	DAYTONA BEACH	FL.....	17-Dec-2018	GEAGLONE, BERNICE M	NORWICH	CT.....	Jun 30, 2 019
CONNORS JR, WILLIAM E	MILFORD	CT.....	19-Dec-2018	GERMAIN, SANDRA C	BOILING SPRING LAKES	NC.....	Dec 20, 2 019
COOK, SHERRI	FAIRFIELD	CT.....	Jan 24, 2020	GIBSON, EDWARD H	OXFORD	CT.....	5-Jan-2019
CORE, ROBERT N	GROTON	CT.....	Sep 25, 2 019	GILBERT, LEE E	WOLCOTT	CT.....	Sept 20, 2018

In Memory Of...

GINYARD, KEVIN D	BRIDGEPORT	CT.....	19-Dec-2018	LAVALLEY, ALFRED J.	WINDSOR	CT.....	Aug 03, 2 019
GIOVANNI, MARYANN W	HAMDEN	CT.....	Jul 09, 2 019	LAYMAN, JOSEPH P	WALLINGFORD	CT.....	Nov 04, 2 019
GIPSON, DONNIE W	LOCKHART	FL.....	Jun 01, 2 019	LEE, JOSEPH	ANSONIA	CT.....	Jan20, 2020
GLEISSNER, WILLIAM F	BROOKFIELD	CT.....	2-Jan-2019	LEGEYT, JAMES A	WETHERSFIELD	CT.....	17-Dec-2018
GOMEZ, FRANKYE R	NEW HAVEN	CT.....	May 23, 2 019	LESLIE, CATHERINE	MERIDEN	CT.....	Jul 27, 2 019
GRAHAM, DONALD R	STRATFORD	CT.....	24-Dec-2018	LETO, FILIPPO S	TORRINGTON	CT.....	Dec 17, 2019
GRANT JR, MILES W	BURLINGTON	NC.....	Sep 03, 2 018	LEVASSEUR, HELEN N	WATERBURY	CT.....	Aug 11, 2 018
GRAY, MILDRED L	ANSONIA	CT.....	Nov 28, 2 019	LO, JULIANA Y	STAMFORD	CT.....	Dec 02, 2 019
GREEN, DAVID L	DANBURY	CT.....	Mar 29, 2 019	LOBDELL, ELIZABETH A	SEYMOUR	CT.....	Jul 30, 2 019
GRICKIS, JULIA V	MILFORD	CT.....	15-Mar-2019	LUCIAN, DONALD P	LARGO	FL.....	27-Jan-2019
GUCKERT, AGATHA T	STRATFORD	CT.....	Sep 18, 2 019	LUDDY, ROBERT G	PROSPECT	CT.....	May 27, 2 019
GUERRA, JOSEPH J.	WALLINGFORD	CT.....	24-Mar-2019	LUMPKIN, ANTHONY	NEW HAVEN	CT.....	24-May-2016
GUIDA SR, ALDO V	NO HAVEN	CT.....	15-Jan-2019	LYNCH, JOHN P	FT MYERS	FL.....	Sep 30, 2 019
HACHE, ROGER J	GOSHEN	CT.....	Aug 19, 2 019	MACARTHUR, WILLIAM J	BRANFORD	CT.....	26-Jan-2019
HAMLER, ALEXANDRIA F	QUAKER HILL	CT.....	Nov 13, 2 019	MACCIO, DOMINIC	PLANTSVILLE	CT.....	Feb 25, 2 019
HANNON, BARBARA A	BRIDGEPORT	CT.....	Sep 27, 2 019	MACEYUNAS, CARL P	STRATFORD	CT.....	Oct 02, 2 019
HERNANDEZ, FELIX	NEW HAVEN	CT.....	Feb, 2 6, 2020	MAHAKIAN, LOUISE	WOODBIDGE	CT.....	Jun 26, 2 019
HOLTHAM, LUCILLE J	SOUTHINGTON	CT.....	29-Dec-2018	MAILHOT, SHIRLEY M	STAMFORD	CT.....	16-Jan-2019
HORNER, WANDA	BRIDGEPORT	CT.....	Oct 05, 2 019	MALEC, JOHN	SUFFIELD	CT.....	Jan 04, 2 018
HORSTMANN, KATHERINE	NEWINGTON	CT.....	Aug 18, 2 019	MANCINI, GOIVANNINA	WATERBURY	CT.....	Jan, 20, 2020
HOWARTH, PAUL N	MERIDEN	CT.....	7-Feb-2019	MANSFIELD, LINDA	SOUTHBURY	CT.....	May 03, 2 019
HOYT, RUSSELL W	CENTRE HARBOR	NH.....	18-Jan-2019	MANUEL, CECILE D	HAMDEN	CT.....	Dec 22, 2 019
HUGHES, JOLEAN	HARTFORD	CT.....	Mar 16, 2 019	MARTIN, GEORGE	BROOKFIELD	CT.....	26-Nov-2018
HUMMEL, JAMES	SOUTHBURY	CT.....	Oct 04, 2 019	MARTIN, LEONIE E	CLARKTON	NC.....	14-Feb-2019
HUHTALA, JOAN P	MANCHESTER	CT.....	Aug 16, 2 019	MARTIN, HOLLY S		CT.....	3-Feb-2019
HUNT, JANE C	HARTFORD	CT.....	27-Mar-2019	MARTIN, MARILYN	FORT MYERS	FL.....	21-Mar-2019
HYDE, JOAN G	LUTZ	FL.....	Jun 07, 2 019	MASELBAS, BARBARA S	MIDDLETOWN	CT.....	20-Apr-2019
HYLAND, MARIANNE S	TOLLAND	CT.....	Nov 12, 2 019	MATTHEWS, DALE	QUAKER HILL	CT.....	Nov 01, 2 019
INGARI, BARBARA B	MIDDLETOWN	CT.....	Apr 07, 2 019	MAURO, ANTHONY T	CHESTER	VA.....	24-Jan-2019
JABS, MARGARETHA	PRESTON	CT.....	17-Dec-2018	MAY, MILDRED S	SWAMPSCOTT	MA.....	3-Jan-2019
JANESKY, ROBERT	GUILFORD	CT.....	Nov 21, 2 019	MAYER, EDWARD H	SOMERS	CT.....	Aug 18, 2 019
JANSSSEN, LYLE E.	FAIRFIELD	CT.....	Sep 30, 2 019	MAZZADRA, PETER	EAST HARTFORD	CT.....	Aug 13, 2 019
JENTZEN, LOUIS	CHESHIRE	CT.....	Nov 26, 2 019	MCCORMACK, PATRICIA L	WALLINGFORD	CT.....	Sep 12, 2 019
JOHNSON, AGNES R	HAMDEN	CT.....	May 08, 2 019	MCAULIFFE, CORRINE U	WALLINGFORD	CT.....	6-Mar-2019
JOHNSON, DANIEL K	WEST HARTFORD	CT.....	6-Feb-2019	MCGUIGAN, JEAN G	JUPITER	FL.....	Jul 28, 2 019
JOHNSON, DOROTHY	KENSINGTON	CT.....	Nov 09, 2 019	MCGINNIS, DOLORES N	MANCHESTER	CT.....	22-Jan-2019
JOHNSON, EMMA I	FARMINGTON	CT.....	Oct 10, 2 019	MCKINNEY, MILLICENT	QUAKER HILL	CT.....	29-Mar-2019
JOHNSON, KIMBERLY	NOANK	CT.....	Jan 26, 2020	MCKINNEY JR, ROBERT H	COLLINSVILLE	CT.....	May 11, 2 019
JOHNSON, WILLIAM H	MOOSUP	CT.....	May 24, 2 019	MCLEAN, KATHRYN	BRANFORD	CT.....	6-Jan-2019
JOHNSTON, DONALD L	NEW HAVEN	CT.....	Oct 02, 2 019	MEYER, MARGARET E	NAVARRE	FL.....	Apr 25, 2 019
JUNE, THERESE	STRATFORD	CT.....	Jun 04, 2 019	MILLER, RICHARD C	WEST HAVEN	CT.....	Apr 16, 2 019
KEHOE JR., CHARLES	MARLBOROUGH	CT.....	Jun 19, 2 019	MIRANDA, BENJAMIN P	PROSPECT	CT.....	Oct 24, 2 019
KEARNS, COLIN K	MESQUITE	NV.....	8-Feb-2019	MISHKO, JENNIE M	NAPLES	FL.....	5-Feb-2019
KLIK, STANLEY J	MONETA	VA.....	Sep 05,	MITCHELL, CORA M	BETHEL	CT.....	Nov 15, 2 019
KOHLER JR, CHRISTIAN	HAMDEN	CT.....	21-Dec-2018	MITTICA, THERESA R	MANSFIELD CTR	CT.....	Sep 18, 2 019
KOPP, ELEANOR G	MERIDEN	CT.....	Jul 02, 2 019	MOALES, PEGGY S	BRIDGEPORT	CT.....	29-May-2018
KRANYAK, CAROLINE J	HAMDEN	CT.....	Apr 08, 2 019	MONGILLO, CLEMENT	HIGGANUM	CT.....	Apr 11, 2 019
KRASKO, JOHN	WALLINGFORD	CT.....	Aug 31, 2 019	MONGELLUZZO, PHILIP	ORMOND-BY-THE-SEA	FL.....	23-Jan-2019
LAGANGA JR., JOSEPH	BAYVILLE	NJ.....	May 15, 2 019	MONTE, VIRGINIA U	BRANFORD	CT.....	1-Feb-2019
LAMBERT, MARSHA E	MILFORD	CT.....	1-Feb-2019	MORAN, JOSEPH	MADISON	CT.....	Nov 29, 2019
LANE, GEORGE F	EAST HARTFORD	CT.....	Oct 01, 2 019	MOREHOUSE, PAIGE C	STRATFORD	CT.....	Sep 02, 2 019
LANGEWAY, GEORGE M	CLERMONT	FL.....	Jan 08, 2 019	MORIARTY, MARIE F	NORTHFORD	CT.....	Oct 16, 2 019
LAPINE, GERALD	SARASOTA	FL.....	6-Feb-2019	MOSEY, VIRGINIA M	WALLINGFORD	CT.....	4-Feb-2019
LARKIN, JAMES W	LEBANON	CT.....	5-Jan-2019	MOTT, BARBARA B	MILFORD	CT.....	Jun 29, 2 019

In Memory Of...

MOUNT, CAROL T.	NORTH CHARLESTON	SC.....	Jun 11, 2 019	SCHMALZ, MARTHA J	WINDSOR LOCKS	CT.....	Apr 09, 2 019
MULLINS, JOHN J Sr	SOUTHBURY	CT.....	Mar 4, 2 020	SCOTT, R L	BLUFFTON	SC.....	May 03, 2 019
MUNROE, LOUIS	BRANFORD	CT.....	Jul 22, 2 019	SERER, CHRISTINE R	NEW HAVEN	CT.....	Sep 01, 2 019
MURRAY, IRENE P	LITHIA	FL.....	11-Mar-2019	SHIMWELL, PAUL G	WETHERSFIELD	CT.....	5-Feb-2019
MURTAGH, PATRICIA A	MERIDEN	CT.....	26-Nov-2018	SHIRLEY, MATTHEW E	NEW BRITAIN	CT.....	19-Dec-2018
MURTY, WILLIAM W	LUTHERVILLE-TIMONIUM	MD.....	Nov 30, 2 019	SHOPLICK, WILLIAM F	KENSINGTON	CT.....	Jun 06, 2 019
NAUGHTON, DEBRA A	EAST HAMPTON	CT.....	Jun 28, 2 019	SIMOE, CARLOS	CLINTON	CT.....	Sep 22, 2 019
NELSON, IRENE L	GRAVETTE	AR.....	9-Apr-2019	SLATTERY, RICHARD P	BROOKLYN	CT.....	18-Mar-2018
NICHOLS, FRANCES B	CROMWELL	CT.....	Nov 30, 2 019	SMITH, EDWARD F	WILLSBORO	NY.....	Dec 10, 2 019
NOBERT, CAROLINE	MERIDEN	CT.....	Jun 20, 2 019	SMITH, JAMES C	MOORESVILLE	NC.....	26-Feb-2019
NOTO, ROSEMARIE	NORTH BRANFORD	CT.....	May 14, 2 019	SMITH, ROSEANNA K	NAPLES	FL.....	10-Mar-2019
NUGENT, BARBARA W	GUILFORD	CT.....	25-Oct-2018	SPENCER, PAUL E	MOUNTAIN HOME	AR.....	Aug 18, 2 019
ODONNELL JR, RAYMOND P	BOLTON	CT.....	Sep 19, 2 019	STACY, HELEN J	BRIDGEPORT	CT.....	Jul 16, 2 019
O'KEEFE, WILLIAM J	FT. LAUDERDALE	FL.....	Oct 15, 2 019	STAHL, RICHARD	WINDSOR	VT.....	Oct 25, 2 019
OUIMETTE, THERESA B	NEWINGTON	CT.....	Jun 13, 2 019	STANLEY, DOROTHY M	NEW HAVEN	CT.....	Jun 24, 2 019
OSBORNE, RICHARD W	WALLINGFORD	CT.....	Apr 25, 2 019	STEEVES, JOHN O	NEW HARTFORD	CT.....	4-Mar-2019
O'SULLIVAN, FREDERICK L	MADISON	CT.....	4-Mar-2019	STICKNEY, IRENE L	CLINTON	CT.....	Sep 19, 2 019
PAKKONEN, MARY S	STAFFORD SPRINGS	CT.....	Nov 23, 2 019	TALLBERG, CAROLINE B	LINCOLNVILLE	ME.....	10-Nov-2018
PALAIA, MARIE P	BRISTOL	CT.....	11-Mar-2019	TAYLOR, FRED W	LEESBURG	FL.....	Oct 29, 2 019
PAPAGEORGIOU, ELIZABETH	WEST HARTFORD	CT.....	Jun 02, 2 019	THOMPSON, DONALD K.	PRINCETON	NC.....	4-Apr-2019
PAROLA, CARLO B	COLCHESTER	CT.....	May 20, 2 019	THOMPSON, JOANNE R	WETHERSFIELD	CT.....	8-Mar-2019
PATTERSON, RALPH	TALLAHASSEE	FL.....	21-Jun-2017	THOMPSON, LORRAINE B	KILLINGWORTH	CT.....	Nov 25, 2 019
PEARCE, MICHAEL H	EAST HAVEN	CT.....	27-Dec-2018	THURSFIELD-LEVAY, HOPE	WATERBURY	CT.....	Aug 24, 2 019
PETERSON, ROBERT	WALLINGFORD	CT.....	28-Dec-2018	TINKER, RICHARD N	PALM CITY	FL.....	Nov 02, 2 019
PIAZZA, LOUISE T.	WALLINGFORD	CT.....	15-Mar-2019	TOMATORE, JOHN	WOODBIDGE	CT.....	Feb 14, 2020
PITCHER, LOIS	SAN DIEGO	CA.....	9-Mar-2019	TORRESO, AMELIA A	BRIDGEPORT	CT.....	Oct 01, 2 019
PLEINES, EILEEN Z.	MT. CARMEL	CT.....	Sep 01, 2 019	TUCKER, ROBERT C	NEW HAVEN	CT.....	May 02, 2 019
POLETTI, LOUIS J	WALLINGFORD	CT.....	Jul 06, 2 019	TYLER, EDITH H	PORTLAND	CT.....	26-Dec-2018
POMEROY, BEULAH M.	ZELLWOOD	FL.....	1-Jan-2019	TYMA, ANNA V	SHELTON	CT.....	Jul 20, 2 019
PYNE JR, THOMAS J	BETHANY	CT.....	May 13, 2 019	UPRIGHT, MARJORIE C	WEST HAVEN	CT.....	9-Mar-2019
RADACOWSKY, BERNICE M	SHELTON	FL.....	8-Apr-2019	VACCO, ROSEMARY M	MILFORD	CT.....	Dec 14, 2 019
RADUNE, GLORIA	PALM BAY	FL.....	8-Oct-2018	VANCE, JOAN	HARTFORD	CT.....	Dec 8, 2 019
RAMIREZ, ANGEL L	MILFORD	CT.....	7-Feb-2-2019	VAUGHAN, JAMES R.	NORTHFIELD	MN.....	Aug 02, 2 019
RATLEFF, DOROTHY I	SOUTHINGTON	CT.....	Jul 20, 2 019	VENTURA, GREGORY M	NEW HAVEN	CT.....	24-Dec-2018
REDINGER, JOYCE M	NAPLES	FL.....	Apr 08, 2 019	VESCOVI, CATHERINE S	EAST LYME	CT.....	Jun 22, 2 019
REED, CATHERINE L	JONESBORO	GA.....	Aug 02, 2 019	VIGNALI, SHIRLEY D	THOMASTON	CT.....	Oct 12, 2 019
RENKEWITZ, RITA E.	EAST HAVEN	CT.....	Mar 31, 2 019	VOLLANO, SUSAN P	HAMDEN	CT.....	Sep 13, 2 019
RETTIG, BARBARA C	COLLIERVILLE	TN.....	26-Jan-2019	WALKDEN, R DAVID	GUILFORD	CT.....	Aug 15, 2 019
REYNOLDS, KATHRYN P	GEORGETOWN	CT.....	Aug 03, 2 019	WARANOWICZ, RONALD P	UNION CITY	CT.....	Mar 08, 2 019
RIZZO, MICHAEL J	WETHERSFIELD	CT.....	Dec 06, 2 019	WARZECHA, ELLEN A	WESTERLY	RI.....	27-Feb-2019
ROBERTSON, JEROME	BENNINGTON	VT.....	May 02, 2 019	WEIR, WILLIAM R	GUILFORD	CT.....	Apr 28, 2 019
ROBINSON, ALFONSO	BLOOMFIELD	CT.....	Jul 06, 2 019	WELCH, GENEVIEVE	VENICE	FL.....	13-Jan-2019
ROONEY, JOHN B	HUNTINGTON	CT.....	Nov 17, 2 019	WELLER, JESSICA V	BRANFORD	CT.....	11-Apr-2019
ROSSELL, SCOTT J	NEW MILFORD	CT.....	Jul 17, 2 019	WEST, PATRICIA	WATERFORD	CT.....	Mar 07, 2 019
ROWSOME, MICHAEL	WALLINGFORD	CT.....	Dec 5, 2019	WHITE, RICHARD S	CAPE CORAL	FL.....	May 02, 2 019
RUDNICKI, KENNETH	MERIDEN	CT.....	May 20, 2 019	WHITMORE, DONALD	WALLINGFORD	CT.....	Dec 23, 2019
RUESCH, LOIS	WOLCOTT	CT.....	May 18, 2 019	WILCOX, ELLIOT	NORTH BRANFORD	CT.....	11-Oct-2018
SAGAR, EDNA L	CHESHIRE	CT.....	Jul 27, 2 019	WOJNILKO, VINCENZA M	NEW MILFORD	CT.....	24-Dec-2018
SALINGER, HELENE C	HYPOLUXO	FL.....	Dec 07, 2 019	WOOLSEY, DONALD D	BRISTOL	CT.....	12-Mar-2019
SAMOLYK, PETER P	MANCHESTER	CT.....	Jun 05, 2 019	WRIGHT JR, WILLIAM	MILFORD	CT.....	30-Dec-2018
SAMPARA, PATRICIA	WEST HAVEN	CT.....	Jun 09, 2 019	YMAN, JOSEPH P	WALLINGFORD	CT.....	Nov 04, 2019
SANTILLO, JEAN C	CHESHIRE	CT.....	May 16, 2 019	ZALESKI, DONNA M	NEWINGTON	CT.....	27-Jan-2019
SAYERS, AMELIA D	WEST HAVEN	CT.....	Oct 04, 2 019	ZAWACKI, IRENE	HARTFORD	CT.....	Jan 2, 2020
SEABURG, BRUCE	VERGENNES	VT.....	7-Jan-2019	ZEIDLER, GARY	NAUGATUCK	CT.....	FEB 12, 2020
SCHELLER, RICHARD M	SOUTH WINDSOR	CT.....	Aug 05, 2 019				

2020 Florida Meeting Attendees

The following retirees and their guests paid to attend the Florida meetings.

MEMBERSGUESTS

Fort Myers February 19, 2020

JoAnn Alix-Gagain
 Don Chatfield
 Jeannie Chatfield
 James Cyr Pauline Cyr
 Mike Faherty
 Vicky Joray
 Nils Lindroth
 John Lynch Betty Anne Lynch
 Ann Spardone Judy Locke

Jensen Beach February 24, 2020

JoAnn Alix-Gagain Michelle Therriault
 Joan Allan
 Leslie Burbank
 Geore Ducharme
 Pattie Ducharme
 Sue Duffy
 William English Mary Ann English
 Dick Frawley
 Sandra Garber Valerie Reinwald
 Jim Gleason
 Lucille Grasso
 Roy Haney Ann Haney
 Dan Herman
 Diane Hirbour Joe Hirbour
 Ed Isaacs
 Pat Isaacs
 Ray Laske
 Tom Morrell Marion Morrell
 Dick Skudlarek
 Ron Sherwood
 John Sullivan
 Joyce Szczoczarz Ed Szczoczarz
 Charles Waldo Linda Waldo

The Villages February 25, 2020

JoAnn Alix-Gagain
 Martha Biestek Toni Alexander
 Ralph Bushnell June Bushnell
 Ginny Chadwick
 Jerry Chadwick
 Roy DePizzol Bonnie DePizzol
 Marty Dirga
 Lori Erksen
 James Fay Ann Fay
 Gene Hildreth Barbara Hildreth
 Pete Huntley
 Miriam Huntley
 Barbara Kajda Stephen Kajda
 Kathie Kelly
 Dana Lips

MEMBERSGUESTS

David Nelson
 Tony Palermo
 Andy Postman
 Maryann Postman
 Mike Sage
 Sally Skeels Lee Skeels
 Gary Slesinski Paula Slesinski
 Ray Swanton Al Lerz
 Bev Sullivan
 John Sullivan
 Claudia Zerella

Venice March 9, 2020

JoAnn Alix-Gagain
 Ed Ariola Elaine Ariola
 Richard Blake Catherine Blake
 Pete Burdett Jolanta Burdett
 David Calamari Catherine Calamari
 Don Chatfield
 Jeannie Chatfield
 James Cyr Pauline Cyr
 Carol Depgen
 Frank Depgen
 Jean Dickinson
 Ray Dickinson
 Elizabeth Dow Robert Dow
 Mike Faherty
 Daniel Franek
 Mary Ellen Gallagher Rafaella Vegiard
 George Hartmann Rick Casey
 Ann Marie Jansen Mark Lineweber
 Bob Kimble Ken Slavik
 Vicky Joray
 Ed Kochol Carol Kochol
 Tony Longo Betty Longo
 Jack Lozinski Jan Lozinski
 Lou Martinelli Linda Martinelli
 Fred Mitchell Nancy Mitchell
 George Moore
 Marilyn Moore
 Maureen O'Connor
 Cynthia O'Donnell Bill O'Donnell
 Jack Pasquale Susan Pasquale
 Norm Regnaud
 Ann Spardone Judy Locke
 Jim Stewart
 Susan Stewart
 Don Topazio Carol Topazio
 Rita Verrastro for Jim
 Joann Votto Salvatore Votto
 Hank Wallinger Linda Wallinger
 Marshall West Alicia West

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application, news
items, pictures, etc.

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**“When things are
bad, we take comfort
in the thought that
they could always
get worse. And when
they are, we find hope
in the thought that
things are so bad they
have to get better.”**

– Malcolm S. Forbes



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