

Wartime Medals for Hamden Veterans

Senator Martin Looney and I hosted a Wartime Medals Ceremony with state Department of Veterans' Affairs Commissioner Sean Connolly where we presented Wartime Service Medals to United States veterans from Hamden. The Connecticut Veterans Wartime Service Medal was established by the state legislature to honor all Connecticut veterans with qualifying wartime military service. It was a privilege to express our gratitude to those who served and sacrificed for our country. If you have any veterans questions, please call the state Department of Veterans' Affairs at 866-928-8387, or reach out to a Veterans Service Officer at 860-616-3683.



Rail Council Meetings

Improving the transportation infrastructure in our region and state continues to be one of my top priorities. That is why I regularly attend the Naugatuck meetings of the Connecticut Rail Commuter Council. At the most recent meeting, the Council invited the Department of Transportation and Metro-North to update us on Waterbury branch line improvements. I joined with about 40 other people to hear about upgrades, including signalization, grade crossings, sidings and station improvements. The number of rider trips on the Waterbury branch line has jumped from 178,000 in 2004 to nearly 400,000 in 2012, so these investments are essential.



Senior Fair 2015

Once again, hundreds of people from the valley region turned out for the 30th Annual Senior Fair. This fair has become a Valley tradition, attracting senior citizens from around the region to receive free dental care, blood pressure screenings, massages, and nutrition tips, and to meet with dozens of state, local and non-profit vendors that offer services to senior citizens. Connecticut has a wide variety of senior services available 24 hours a day: Call the state Department on Aging at 860-424-5274; the Connecticut AARP at 1-866-295-7279; or the state Department of Consumer Protection at 860-713-6100.

Your State Senator

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Protecting Your Privacy



News stories about data breaches have become too common. That is why my colleagues and I unanimously passed one of the strongest cybersecurity laws in the nation. The law requires health insurance companies to ensure that customers' most private data is kept secure by developing comprehensive security programs to safeguard the personal information of their enrollees and insureds. For tips and resources on protecting your identity, use the links provided by the state Department of Consumer Protection at www.ct.gov/dcp under "Awareness & Prevention."

Transparency & Fairness for Electricity Pricing

Growing numbers of electric consumers reported being coaxed, through the lure of low rates, into signing variable-rate contracts. Many testified that, soon after the contracts were signed, and without warning, their rates increased significantly and they were charged costly fees to terminate their contracts. Electric customers deserve stable, predictable rates. That is why we passed legislation to **ban variable-rate residential electric contracts beginning October 1, 2015.**

Also, please be aware that state law requires that every residential electric customer's monthly bill must display his or her rate for the coming month. To file a consumer complaint, contact PURA: 1-800-382-4586 or www.ct.gov/pura.



Lower Taxes for Veterans

Senate Democrats led passage of a tax cut for military veterans. Veterans will no longer pay Connecticut income tax on their military retirement pay. State law used to provide for a 50 percent exemption to retired members of the Armed Forces; now there is a 100 percent exemption. Not only is this the right thing to do for those who fought to defend our freedoms, it also helps keep veterans in our state to build our skilled workforce. Many of today's growing businesses are looking to hire highly skilled workers with strong leadership abilities, qualities that most veterans possess.



Property Tax Cuts to Save Families & Businesses Hundreds of Millions of Dollars

Whether talking with families, seniors, small-business owners or others in our community, the most frequent concern expressed to me is about property taxes. Historically, state law has limited the ways in which cities and towns can generate revenue almost entirely to property taxes. That's why I am helping lead the charge to limit these crippling taxes.

Cutting Car Taxes

In 2016, **car taxes throughout the state will be capped** at 32 mills, and in 2017 and every year thereafter, the cap will be lowered to 29.36 mills. About one-third of our towns currently have a mill rate of 32 or above, and more than half have a mill rate above 29.36. Statewide, it is estimated that families and businesses will benefit from a **tax cut of more than \$78 million in 2016 and \$107 million in 2017.**



Increasing Municipal Aid

While the **car tax cap will cut local taxes by hundreds of millions of dollars** throughout the state over the next several years, more needs to be done at the local level to get property taxes under control. Democrats in the General Assembly also created a **new source of revenue for municipalities.** Beginning in 2016, a portion of the Connecticut sales tax revenue, 0.5 percent of the tax, will be **designated to every municipality in the state to help alleviate pressure on the property tax.**

Capping Municipal Spending

To ensure that additional state aid to towns and cities is utilized for property tax relief, rather than increasing spending, **we've passed a cap on municipal spending.**

Supporting Family Caregivers



Nearly 500,000 Connecticut residents act as caregivers, and many of them feel unprepared to provide the care needed to keep their loved ones healthy. The CARE Act will help to ensure that caregivers are given follow-up care instructions when a patient is discharged from the hospital. It will also reduce costly hospital readmissions.

The CARE Act requires hospitals to:

- Provide patients with the opportunity to designate a caregiver during their admission;
- Make reasonable attempts to notify the designated caregiver if the patient is to be discharged; and
- Provide the caregiver with instructions on how to perform medication management, wound care, injections or other medical tasks when the patient returns home.

Investments in Biomedical Research



In Connecticut, we continue to invest in the growing field of bioscience. Thousands of jobs have been created in the last five years and critical life-saving technologies continue to be developed. The Biomedical Trust Fund that I helped to establish provides research grants on an annual basis. This

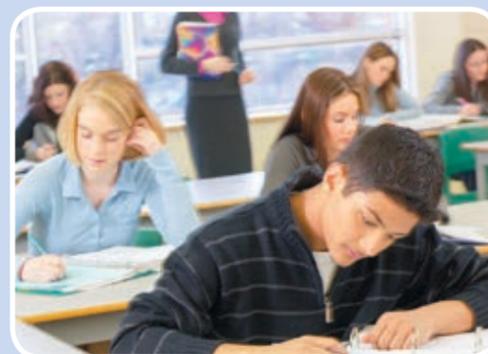
year, I was proud to announce more than \$3.4 million in awards to trust fund recipients from Yale University, UConn-Storrs and the UConn Health Center to study how to improve breathing in stroke victims, protecting skin cells from the harmful effects of sunlight, and more. There is hope for people across the United States because of the work being done right here in Connecticut.

Scholarships For Local Students

To help families with the cost of higher education, the state budget provides funds for college scholarships for Connecticut students. I am happy to report that 1,087 scholarships totaling \$2.4 million have been awarded to students in every town in the 17th State Senate District. That's an average award of \$2,200—lessening the amount of money that parents have to come up with, or that a student has to borrow from a bank. Statewide, a total of 20,300 awards totaling over \$43 million were made to Connecticut students.



Easing the Burden of Testing on High School Students



Until this school year, 11th-graders were overburdened with duplicative tests. In addition to taking the Smarter Balanced Assessment Consortium (SBAC) test, many high school juniors also took the SAT, ACT and Advanced Placement Exams. Senate Democrats led bipartisan

passage of legislation to eliminate the requirement that 11th-grade students take the SBAC test and require instead that they take a nationally recognized test such as the SAT at no cost to the students and their families.

This not only reduces over-testing, it also provides a free college readiness exam for Connecticut's high school students, making college more accessible to all students.

Guidance to Student Loan Borrowers

Students across the country are accruing crippling amounts of student loan debt. Often, students sign contracts without fully understanding language relating to interest, principal, or the difference between subsidized and unsubsidized loans. We passed legislation to establish student loan education courses at institutions of higher education. The Department of Banking is required to oversee the implementation of the courses and provide guidance to student loan borrowers. These courses will help students better navigate the funding sources available and ensure they are equipped to become responsible borrowers.