

Supporting Women Veterans

During my visit to Homes for the Brave in April, women veterans from the PFC Nicholas A. Madaras Home explained the difficulty they were having in accessing services for veterans. That is why I worked with my colleagues to pass legislation requiring the state Department of Veterans' Affairs to establish a program for women veterans. The program will reach out to women veterans to improve their awareness of federal and state veterans' benefits and services.



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.



Growing Jobs in Bridgeport, Monroe and Trumbull

This year, we continued our efforts to help small and mid-size businesses create and retain jobs. The STEP-Up and Small Business Express programs have assisted almost 50 local small businesses to create or preserve nearly 1,000 jobs. These initiatives offer job-training support for the unemployed and veterans, and low-interest loans and grants for small businesses. Learn more at stepct.com and tinyurl.com/SmallBizXpress.



Your State Senator

Marilyn Moore

Representing Bridgeport, Monroe & Trumbull



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Protecting Your Privacy

Following a major data breach of one of Connecticut's largest health insurers, I met with PCNet, a Trumbull-based provider of IT services. PCNet helps enterprises and mid-sized businesses manage their mission-critical IT systems, while also providing disaster recovery and cybersecurity. Based on information provided by PCNet as well as other experts in the field, we 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. For tips on protecting your identity, visit the state Department of Consumer Protection at www.ct.gov/dcp.

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.



Counting on Farm Stands

Eating locally grown produce is an important part of a healthy lifestyle. There are 6,000 farms in Connecticut tilling 440,000 acres allowing for bountiful harvests that we can all sample at local farmers markets in Bridgeport, Monroe and Trumbull. These farmers markets support Connecticut jobs and add to our sense of community. If you have any agricultural questions, or for more information about Connecticut's farmers markets, please call the state Department of Agriculture at 860-713-2500 or visit their website at www.ct.gov/doag.



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.

January Office Hours

I will be holding office hours throughout the district to hear from you about state issues and ideas before the convening of the next legislation session. Please join me at any of the following:

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| Saturday, January 16
10:30 a.m.-12:30 p.m.
Black Rock Branch Library
2705 Fairfield Ave., Bridgeport | Saturday, January 23
10:30 a.m.-12:30 p.m.
North Branch Library
3455 Madison Ave., Bridgeport |
| Tuesday, January 19
5:30-7:30 p.m.
Trumbull Library
33 Quality St., Trumbull | Monroe: To Be Announced
Please call my office for more information. |

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.

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.

Helping Children with Dyslexia

Thousands of Connecticut children struggle with dyslexia, a learning disability that impacts reading. Our state statutes did not provide guidance to school systems about how to detect and assist students with dyslexia. Families with children facing this learning challenge had nowhere to turn. Senate Democrats led unanimous passage of important legislation that requires the state Department of Education to help parents and boards of education detect and then intervene for students with dyslexia.

