

Always Standing With Our Veterans

As a U.S. Army veteran, I am grateful for the courage and sacrifice of our men and women in uniform. I honored our veterans from around the region by awarding Wartime Service Medals to veterans from Hebron, Lebanon, Ledyard, Marlborough and Columbia. I also voted for pro-veterans legislation that maintained an honor guard at military funerals, created a program dedicated to the needs of women veterans, and improved services for veterans on college campuses. 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.



Counting on Farm Stands

There are 6,000 farms in Connecticut tilling 440,000 acres; about half of those farms are located in eastern Connecticut, allowing for bountiful harvests that we can all sample at local farmers markets. I've visited about a half-dozen farmers markets over the past few months, including the Arc of New London County's farm stand in Ledyard. Eating locally grown produce has always been—and will always be—a part of everyday life for many of us. 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.



Listening to Senior Citizens

This year, I toured every senior center in the 19th state Senate District to hear first-hand from seniors about the issues most impacting them. Connecticut has a wide variety of senior services available 24 hours a day: Call the state Aging Department at 860-424-5274; the Connecticut AARP at 1-866-295-7279; or the state Consumer Protection Department at 860-713-6100.

Your State Senator

Cathy Osten

Representing Columbia, Franklin, Hebron, Lebanon, Ledyard, Lisbon, Marlborough, Montville, Norwich & Sprague

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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.**



With Levine Distributing Company's Roark Levine hearing how the beer distributor's tax bill will drop by more than \$8,000 next year, thanks to a change in our onerous motor vehicle tax system.

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.

Bringing Financial Literacy to Connecticut Classrooms

My colleagues and I passed bipartisan legislation that brings comprehensive financial literacy curriculum to Connecticut schools. The law took effect this fall, giving teachers the ability to educate students on banking, investing, savings, handling of personal finance matters, and the impact of using credit and debit cards. Nationwide studies show that young adults who receive financial literacy training have increased credit scores, lowered debt and are less likely to be compulsive buyers. These students are more aware of their own credit history and scores and are less likely to engage in risky spending and borrowing practices.



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.

Helping Dyslexic Students



Early in 2013, Hebron resident Allison Quiron contacted me about her advocacy work on behalf of thousands of Connecticut children, including her youngest son, who struggled with dyslexia. She was concerned that services were not being adequately delivered to our children afflicted with dyslexia.

Dyslexia is a learning disability that impacts reading, and until 2013 our state statutes didn't recognize it, or provide guidance to school systems about how to detect and assist students with dyslexia. Furthermore, families with children facing this learning challenge had nowhere to turn. That's why I led the unanimous passage of vital legislation that requires the state Department of Education to designate an employee to help parents and boards of education detect and intervene for students with dyslexia, and for teacher preparation programs and in-service training programs to include dyslexia education and training.

In addition, I'm working with Allison and other advocates to ensure that teachers and special education professionals are receiving the training to provide them with the knowledge to identify and assist children with dyslexia.