

# The A-RE-NEWS

Newsletter of the Association of  
Retirees of Eversource and  
Northeast Utilities (ARENU)  
PO Box 270 Hartford CT 06141-0270

APRIL-JUNE 2018

Volume 29 No. 2

## From the CT Chapter President

**Dear Fellow ARENU Members:**



*Larry Levy*

During the winter I was waiting for spring to arrive in Connecticut, but it never really came. We went from winter to summer all in one week. Let's look forward to summer and spending a lot of time outdoors with family and friends.

In our quarterly ARENU newsletters, I try to include articles of interest to our members along with information on our meetings. I would like some feedback from you on your ideas of what we should include in future issues. This newsletter gets mailed to about 1,500 members from the CT and Mass chapters, and I would like to include issues of interest to you. If I don't hear from you, I will assume you are pleased with what is currently included. Please use the email address shown at the end of this letter.



### 2018 CT Chapter Meetings

We have had excellent speakers at our monthly meetings so far this year. In **April** we heard Tom Nash speak on **identity theft**. In **May** we heard Professor Gilbert Gigliotti give a very interesting presentation on **Frank Sinatra**. In **June** we had an excellent turnout with



60 attendees who heard Elder Law Attorney, Paul Czpegia speak about various **estate planning documents** that everyone should have, including the major overhaul of the Power of Attorney (POA) laws in Connecticut.

### New Office Manager

Our very capable ARENU Office Manager, **Doris Torrey** has informed me that she needs to resign her position due to health issues. I will like to thank Doris for her years of service to the ARENU organization. She took care of the many issues in our Berlin Office, including keeping our huge membership data base up to date, and handling the correspondence and new member applications. **Thank you Doris and best wishes for future good health.**

### Our new Office Manager will be

**Karoll Waiter**, and I look forward to working with her at the Berlin Office. I have known Karoll for many years during my working life at NU, and am pleased that she has agreed to help our organization.



### New CT Chapter Vice President

We haven't had a vice president at our chapter for quite a few years. I am pleased to announce that **Tony Spinelli has agreed to fill this position**. He will be helping me run the chapter more efficiently.

### Fidelity 401k Fixed Income Fund

The interest rate on the Eversource 401k Fixed Income Fund from July 1, 2018 to December 31, 2018 is now 2.7%. That is a 3.8% increase from the previous rate of 2.6%.

### Golf Tournament

**The 25<sup>th</sup> annual Larry Ryan Memorial ARENU Golf Tournament will take place on July 26<sup>th</sup> at the Tunxis Plantation Country Club in Farmington, CT.** This is a wonderful day of golf with former co-workers. Your entry fee includes the greens fee, electric cart, appetizers and buffet dinner. You may bring guests who are not NU/Eversource retirees. Currently, we have four women signed up, and would strongly encourage other women golfers to participate. A flyer including a registration form is included in this newsletter. The deadline to register for this event has been extended to July 11, 2018.



### WHAT'S INSIDE

A Message from the CT Chapter President .....	1-4
Trips & Entertainment .....	5-6
Other Chapter News .....	6
Obituaries .....	7
Golf Tournament Flyer .....	8

### CT President's Letter (continued from Page 1)

The following articles were copied from the [Czepiga Daly Pope & Perri LLC](#) Smart Planner Blog. We have had Paul Czepiga give several presentations at our CT Chapter meetings on legal issues affecting retirees.

#### Seven Ways to get a Good Night's Sleep

Our need for sleep changes throughout our lifetimes, but maybe not as much as we once thought. Contrary to popular belief, **adults 65 and older do *not* require less sleep than they did at 35 or 50.** The National Sleep Foundation recommends 7-9 hours of sleep a night for adults of all ages.

Unfortunately, many adults over 65 do sleep less than the 7-9 recommended hours, which can be detrimental to overall health. Here's what you need to know about sleep and how to improve sleeping habits.

#### **What happens when you don't sleep enough**

Lack of sleep can reduce quality of life by affecting physical, mental, and emotional wellbeing.

Short-term consequences of reduced sleep can develop after a single night of poor sleep, and include:

- Daytime tiredness
- Reduced coordination
- Increase in slip and fall accidents
- Increase in motor vehicle accidents
- Impaired cognition, attention, and memory
- Moodiness



Long-term consequences are more severe. Chronic lack of sleep is associated with:

- Heart disease
- Diabetes
- Obesity
- Depression and anxiety and other mood disorders
- Decreased immune function
- Decreased life expectancy

#### **Good things happen when you do sleep enough**

Here's what the body and brain are doing at night while you sleep:

- Hormones are released or inhibited to regulate body composition, cell regeneration, and metabolism
- Muscle and tissue grow and repair
- Wounds heal
- Free radicals are eliminated from the brain and other organs
- Some memories are encoded for long-term storage, others are forgotten

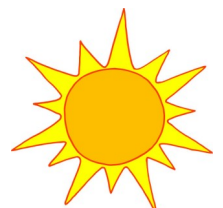
In short, adequate sleep allows your body to repair and prepare for the following day and is vital to optimal health.



#### **How senior adults can get better sleep**

Everyone, regardless of age, can sleep better by doing simple things like improving sleep hygiene and avoiding caffeine close to bedtime, but seniors should also make sure to address age-related sleep issues:

- Seniors naturally find that they tend to go to bed earlier and wake up earlier than they used to. Don't fight this tendency; work with it. Go to sleep and wake up around the same time every day.
- Keep naps short, at 20-30 minutes tops, so they don't interfere with your regular sleep schedule.
- Replace regular nightlights with motion-sensitive nightlights in order to help prevent nighttime falls.
- Ask a snoring partner to see a doctor (for their sake and for yours) as the noise can cost you an hour of sleep a night. Otherwise, consider sleeping in separate bedrooms.
- Get some sunlight. Seniors tend to spend more time indoors, missing out on sunlight's powerful effect to help regulate sleep cycles.



### CT President's Letter (continued from Page 2)

- Talk to your doctor about how existing medical conditions are impacting sleep. This may include prostate enlargement for men and reduced levels of estrogen for women.
- Look at your meds. Many kinds, including antidepressants, interfere with the production of melatonin, a hormone that helps regulate the sleep cycle. This is in addition to the natural decline of melatonin production as we age.
- By improving sleep habits and working with your doctor, you can avoid many of the sleep disorders that occur with age and enjoy better health because of it.

### **Hospice: An Important Support System For People With Dementia**

Dementia, whether caused by Alzheimer's or Parkinson's or some other disease, creates a very particular and emotionally fraught set of challenges for both patients and caregivers. When you're navigating your way through this heartbreaking landscape of gradual memory loss, impaired reasoning, and personality changes, you need all the support you can get. You may be surprised to learn about one valuable resource that is too often overlooked – hospice.

This article will talk about its benefits and when you should reach out to hospice.

#### **Hospice is often misunderstood**

Many people wrongly assume that hospice is a last resort, an option that is only appropriate in the very last stages of life when the patient and family are ready to "give up." This misconception robs families of much-needed support that could make their lives much easier and less stressful.

Hospice is, in fact, about adding life—not in terms of extending life, but in terms of increasing the quality of the patient's remaining days. It's about changing the focus from the disease to comfort and dignity.



In addition to misunderstanding the role of hospice care, many people assume that hospice is out of reach financially. In truth, most hospice services are covered by Medicare and **Medicaid** as well as private insurers. There are also many resources (like social workers) who help families identify opportunities for financial assistance and provide financial planning advice.

#### **When is it the right time for hospice?**



When you're watching a loved one in the slow decline of dementia, it's very hard to know what to do at any point, and almost impossible to know—on your own—when to engage a hospice team. The signs of the disease's progression can be subtle or may come and go, making it hard for you to accurately assess the situation. It is a confusing and emotional journey.

Common signs that you may notice, and which indicate that the disease has progressed to a critical point, include

- a marked reduction in speech
- an inability to walk
- complete dependency on others for basic tasks like eating and dressing
- severe anxiety

These behaviors can be as stressful for you as it is for them. It is distressing to be unable to provide the comfort you so desperately want to offer.

If any of these symptoms persist, it may be the right time to request a hospice evaluation. Often, the attending doctor may recommend such an assessment, or you can ask them to. In most cases, hospice is engaged once a doctor has determined that the patient has six or fewer months left to live.

#### **Hospice offers many benefits**

At its core, hospice ensures that your loved one's comfort, dignity, and sense of security are the guiding force behind all care decisions. **Hospice care is often provided in the home**—whether that means in a private residence or in a skilled nursing facility—meaning that your loved one is able to stay in familiar surroundings. Hospice care also **tends to reduce the need for hospitalization, which helps reduce stress.**





### CT President's Letter (continued from Page 3)

Making end-of-life care decisions is always rife with emotion and anxiety, but in dementia cases, it can be especially confusing and upsetting. You must wrestle with questions about how to control behavior and manage your loved one's anxiety while also addressing the treatment of physical ailments. A hospice team helps you with these difficult decisions by providing invaluable insight and perspective.

**Hospice teams also offer education** to help you understand what's happening so you can feel more in control and provide more effective support for your loved one.

They advocate for your family and are an enormous help communicating with and directing other healthcare professionals. They can assist with locating specific services to finding beds in appropriate facilities to connecting you with financial and other resources. They can solve problems and manage situations that you thought you'd never be able to sort out.

Finally, **hospice providers are a great source of emotional and even spiritual support.** When you are feeling completely at a loss, they know exactly what to expect and what needs to be done. They can guide you and support you so that you don't feel so alone.

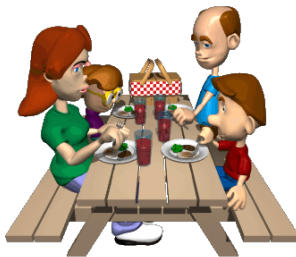


Caring for a loved one with dementia can be overwhelming and exhausting, and many caregivers experience stress, anxiety, and depression as a result of being constantly on call and always facing dire circumstances. Hospice offers you a little relief from that heavy responsibility by providing you the ability to take a little time off from being constantly on duty, allowing you a chance to step back and regroup.

**When you're caring for someone with dementia, you deserve all the support you can get.**

Battling terminal illness and facing the death of a loved one are two of the most difficult and heartbreaking experiences you can endure. Dementia

adds confusion, hurt, and guilt to that pain. But a trained hospice team can give you the information, resources, and support you need to feel confident about your decisions, and to be able to give your loved one the care and comfort they want and deserve.



### Upcoming CT Chapter Meetings

Please mark your calendars with the following dates of our monthly meetings, which begin at 10:00 a.m. in the Eversource Berlin office:

**September 12:** Our speaker is **Michael Perugini**, head of marketing at the New Britain **Costco**. His presentation will cover the birth of the wholesale club, Costco's beginning, procedures, quality standards, and future of the industry. If you like shopping at Costco as much as I do, I am sure you will find this presentation very interesting. Please note that this meeting will take place in the Berlin Auditorium.



**October 17:** Our speaker is **Larry Gareau** who teaches the history of jazz and rock and roll at Central Connecticut State University. He will discuss the **great musicians from the world of jazz and early rock and roll**. This meeting will take place in the large Berlin Cafeteria Conference Room.



**November 28: Holiday Luncheon at the Aqua Turf.** We were fortunate to schedule **Scot Haney** from Television Channel 3 to be our speaker. Scot spoke at our luncheon several years ago, and was a big hit with the audience. He is very funny and entertaining. Scot is a WFSB Channel 3 weatherman and co-host of "Better Connecticut". Thanks to Linda Yost for making the contact. We will include a registration form for the luncheon in the next issue of the The A-RE-News.



Wishing you and your family a healthy and enjoyable summer season.

Sincerely,

*Larry Levy*

Connecticut Chapter President  
E-Mail: [LEVYL2@Yahoo.com](mailto:LEVYL2@Yahoo.com)  
(860) 523-9570



### NEWS FROM LINDA YOST, TRAVEL COORDINATOR

**Hello Fellow Retirees:**

**H**ow blessed we are to have such beautiful weather to enjoy! I hope you are taking advantage of the kind of weather we have always hoped for! Now of course, we all know and have experienced days when we have planned something very special to do except all that fabulous weather seemed to have disappeared when we wanted it most! Having said this – I have to say I began to write my portion of the Newsletter a few weeks ago so temps have changed from pleasant and beautiful to hot, humid, and in the 90's for the next week! As I sit here finishing my article, it is 91 degrees in Glastonbury with a prediction of 100+ for tomorrow and temps in the 90's through next week – the kind of temperatures that keep me indoors!

The ARENU meeting on June 20<sup>th</sup> was very well attended, and I had made plans for a trip presentation given by the owner of **Tours of Distinction** to follow the **ARENU** program. I was excited that several people would want to stay to watch what trips we will be offering for **2019**. Unfortunately when the speaker, an attorney addressing elder care, wrapped up his presentation, more than half the people left. Disappointing to say the least....



**We** have only **three** trips left for **2018** that I have been sharing with those on our email list, however, if you go into the **ARENU Website**, there are additional trips being offered as well, including trips now in place for 2019. I will be notifying you of day trips and smaller multi day trips shortly.

**3-DAY CAPE MAY**  
**THE COLORS OF VERMONT**  
**JESUS, the MUSICAL**

**September 17-19**  
**September 25**  
**October 15-17 at the Sight & Sound Theater in PA**

**T**o view the flyers and registration forms for the above trips as well as for others also available for 2018 and 2019, please go to [www.ARENU.org](http://www.ARENU.org)

*I am still trying to reach out to all of you for support if we are to continue with the **ARENU** Trip Program. My plan is to select some day trips and some short multi-day trips and then email them to you for your feedback – would you be interested or not. I will only offer trips that have received enough interest. I do plan to offer several large trips only because I don't need to have a minimum – if only one person signs up – that person can still go.*



## ARENU CHAPTER NEWS

### Travel & Entertainment (continued from Page 5)

And finally, I would like to know if you have **no** interest in the **ARENU Trips**. I don't want to email information to you if you are not interested – and that's okay. For those of you **WITH** interest let me know who you are and give me a bucket list of places you would like to see and do. There is nothing we can't put together – even trips where you can take your children and grandchildren along to enjoy places you would like them to see.

Stay tuned for a list of day and shorter multi-day trips for 2019 *Please help me out and inform me what trips would be of interest.* That's enough for now, my dear friends. I am here for you – please support what we are trying to offer – without your interest and participation, we could not continue this program.

***HAVE A VERY SAFE AND HAPPY SUMMER!***

**Fondly,**  
*Linda Yest*  
Trip Coordinator  
[lgystct@cox.net](mailto:lgystct@cox.net)  
860-657-3407



### **WESTERN MASSACHUSETTS CHAPTER**

*(Michele Witowski and Colleen Mason)*

The Western Mass Chapter held its **Spring Breakfast Meeting on May 3rd** at the Bluebonnet Diner in Northampton. Our guest speaker was **Brenda Labbe**, Caregiver Specialist and Certified Dementia Practitioner with the **Greater Springfield Senior Services**. The topic of her presentation was **“Services, Resources, and Opportunities for Older Adults”**.

#### **SAVE THE DATE: Upcoming events**

***Fall Picnic - Thursday, October 11***, at Summitview Restaurant and Banquet Hall, Rte. 5, Holyoke.

***Holiday Luncheon - Thursday, December 6***, at Storowton Tavern, West Springfield.



## OBITUARIES

*Our sympathy to the family and friends of those listed below.*

<u>Name</u>	<u>Date of Death</u>	<u>Company</u>	<u>Retirement Date</u>
Esther Rusconi	1/24/18	NU	2/1/81
Robert Gamache	3/24/18	NU	7/1/93
Diana Lamontagne	3/27/18	NU	12/1/06
Franklin G. Snyder	4/4/18	NU	3/1/91
Harold Wiggin	4/19/18	PSNH	9/17/87
Hugh Crow	4/19/18	NU	4/1/01
Adam Stubelick, Jr.	5/4/18	NU	9/1/84
Raymond J. Larson	5/5/18	NU	2/1/02
Joseph E. Zimmerman	5/7/18	NU	11/1/81
Oris Larson	5/9/18	CL&P	2/1/83
Christopher A. Meach	5/18/18	NU	11/1/06
Lawrence H. Abele	5/19/18	NU	5/1/04
Alfred J. Marotte	5/21/18	NU	5/1/89
Raymond P. Douthwright	5/21/18	NU	2/1/89
John Karczmarczyk	5/21/18	NU	2/1/88
Frederick Larson	5/25/18	CL&P	6/2/85
Barbara Lebeau	5/25/18	NU	11/1/93
Ernest Lindstrom	5/30/18	NU	4/1/88
Richard E. Hoyt	5/31/18	NU	5/1/89
Robert Gauthier		NU	6/1/90
Jan Adamski	6/3/18	NU	8/1/10
Josephine A. Kiestlinger	6/4/18	NU	9/17/87
Ralph T. Elliott	6/13/18	NU	12/1/90
Clifford K. Gemmell	6/13/18	NU	2/1/91
Nicholas Fisanich	6/14/18	NU	2/1/86
Joseph Yourkstovich	6/18/18	NU	9/1/88
Donald McBride	6/20/18	NU	2/1/82





**25th ANNUAL  
Larry Ryan Memorial  
ARENU GOLF TOURNAMENT**



**DATE:** Thursday, July 26, 2018  
**TIME:** 11:00 AM (Please arrive at least 30 minutes earlier)  
**PLACE:** Tunxis Plantation Country Club in Farmington, CT  
**FORMAT:** Scramble (Play foursome's best ball)

**ENTRY FEE: \$ 105.00**

- Greens Fee
- Electric Cart
- Appetizers
- Buffet Dinner
- Cash Bar

For more information:

Phone: Richard Greene at 860-659-0271 -or- Email: [greenerj@cox.net](mailto:greenerj@cox.net)

Guests are welcome and do not have to be NU/Eversource retirees

Women retirees and guests are welcome and encouraged to play

Please send checks for **\$105.00 payable to ARENU by June 30, 2018** to:

Richard Greene  
484 Chimney Sweep Hill Road  
Glastonbury, CT 06033

Tunxis is providing us a modified shotgun start which should us all to finish at about the same time. This should also give us more time to socialize afterwards in the outdoor pavilion.

---

**MAKE CHECK FOR \$ 105.00 PAYABLE TO ARENU BY JUNE 30, 2018**

Name \_\_\_\_\_ Telephone \_\_\_\_\_

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

Foursome you request (or we can place you in a foursome)

\_\_\_\_\_  
\_\_\_\_\_

Other comments: \_\_\_\_\_

**Please return bottom portion with your check**