

From the CT Chapter President

Dear Fellow ARENU Members:



Larry Levy

I hope that you had a good summer, and that you and your family members have been healthy. Many of you who have attended the CT Chapter meetings this year have been inquiring where I have been, and why I have not been leading those meet-

I waited to tell you hoping that I had good news to announce. The following will explain my situation.

Health status has been on my mind a lot lately. I went for my annual checkup with my primary care physician in January, and everything went well, as usual. A few days later I received a call from the doctor telling me that my blood test results had irregularities, and he referred me to a hematologist. I was in shock! I was not taking any prescription medications, was physically active, and felt very well.

After several additional blood tests, and two painful bone marrow biopsies, it was determined that I had a fast moving type of leukemia and needed immediate treatment. My family and I wanted a second opinion, and immediately met with a doctor at Dana Farber in Boston, who specializes in the type of leukemia that I have. Within a week I was admitted to the hospital in Boston, and placed on a rigorous week long round of chemo-therapy which required a three-week hospitalization. There were many harsh side effects, which were treated during that time. A second round of chemo was administered in March, and in May I had more chemo and a stem cell transplant in Boston. I was lucky that doctors found a donor which closely matched my profile. In June, blood tests revealed that the donor stem cells had begun to engraft, which was good news.



Recently however, we found out through blood tests that leukemia cells have reappeared, and I will need further treatment. My medications will be changed and I will begin a new round of chemotherapy for one week every month. We are hoping that this treatment will kill the cancer cells and bring me back to remission. Fortunately, I am feeling fine, and able to partake in outdoor activities like walking, bike riding, and tennis.

The last round of chemotherapy in May wiped out my immune system, in order for me to accept the donor stem cells. I will begin to get childhood immunizations in February, followed by pneumonia prevention shot, shingles, flu, and others. The lack of an immune system limits what I am able to do indoors. Since my body cannot fight illnesses at this time, I cannot be indoors with more than two healthy people at a time for a year. No crowded restaurants, movies, libraries, recitals, and ARENU meetings. Most food must be prepared at home to be vigilant about not ingesting harmful bacteria.



We are hoping that by next May, the donor stem cells and the upcoming chemo will eliminate the leukemia, and I should be able to return to the life I had before my January diagnosis. Hopefully, my journey will have this happy ending. I am looking forward to returning to ARENU meetings next spring. In the mean time, I will continue to work on ARENU business from home. Please remember to schedule your annual checkups to catch illnesses before they take hold in your bodies.

2018 CT Chapter Meetings

Members heard excellent speakers at our monthly meetings so far this year. In **April Tom Nash** spoke on identity theft. In **May Professor Gilbert Gigliotti** gave a very interesting presentation on Frank Sinatra. In June there was an excellent turnout of 60 attendees who heard **Elder Law Attorney Paul Czpegia** speak about various estate planning documents that everyone should have, and the major overhaul of the Power of Attorney (POA) laws in Connecticut.

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In September the speaker was **Michael Perugini, head of marketing at New Britain Costco**. His presentation covered the birth of the wholesale club, Costco's beginning, procedures, quality standards, and the future of the industry.

ARENU Trip Coordinator

For the last ten years **Linda Yost** performed an amazing job as the **ARENU Trip Coordinator**. Every year she put together day trips, overnight vacations to many attractions in the United States, cruises, and trips to many foreign countries. As a result of family health issues, Linda has decided to leave her position at the end of the year. We wish her well and thank her for all her hard work on behalf of the ARENU organization.



If you are interested in filling the Trip Coordinator position, please call Linda at 860-657-3407 to get all the details. If we are unable to fill this position, then ARENU trips will no longer be available. Hopefully we will get a volunteer.

Golf Tournament

The 25th Annual Larry Ryan Memorial Golf Tournament was held on July 26, 2018 at the Tunxis Country Club in Farmington, CT. 98 ARENU members and guests had a wonderful day of golf with former co-workers. Prizes were awarded to the three lowest scoring teams. In addition, closest-to-the-pin contest prizes were awarded on holes 4 and 16.



The **first place team was Marvin Glasper, Aaron Glasper, Joe Mongillo and Marcus Wellman with a score of 63** (9 under par). The **second place team was Nick Rinaldi, Dave Benoit, Chuck Goodwin and Jim Calabrese with a score of 64** (8 under par). The **third place team was Dick Pawloski, Bill Controvillas, Al Cretella and Mark Sumoski with a score of 65** (7 under par). **Dick Pawloski won the closest-to-the-pin** contest on the 4th hole with his shot to 5 feet 5 inches from the hole. **Barbara Battistoni won the Women's closest-to-the-pin** contest on the 16th hole with her shot to 18 feet 10 inches from the hole, while **Tim McHugh won the men's contest** on that hole with his shot to 4 feet 5 inches from the hole.

Following golf and cocktail hour, a steak and chicken dinner was served. The tournament was once again very successful thanks to the work of the golf committee consisting of Rich Greene (chairman), Marvin Plaut, Jan Bennett, Pete Sullivan, Bob Factora and Les Davison. Next year's tournament will be held on Thursday, July 25, 2019 at the Tunxis Country Club.

New ASME President

ARENU member **Richard Laudénat** was recently named the next President of the American Society of Mechanical Engineers (ASME) at the ASME Annual Meeting in Vancouver, Canada on June 5, 2018. ASME is the leading developer of codes and standards associated with the art, science and practice of mechanical engineering. ASME has 130,000 members in 151 countries.

Rich spent most of his career at Northeast Utilities in various engineering, project management and operations positions. After retiring from NU, Rich worked as a plant manager with First Light Resources in New Milford, CT. As a member of ASME for the past 27 years, he was very active in leadership positions on many committees. Most recently he was a member of the ASME Board of Governors from 2012 to 2015. **Congratulations Rich!**



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

What is a Power of Attorney and who should you choose?

Powers of attorney are a wonderful tool in the hands of a trustworthy person. But because it comes with a tremendous responsibility, it can also be a dangerous tool in the hands of the wrong person.

Learn all you can before choosing your power of attorney. We have had too many cases where the wrong choice resulted in [exploitation or abuse by a family member or friend](#).



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What is a power of attorney?

A power of attorney is a document where you authorize someone, often called an agent, to act on your behalf should you no longer be able to do so. Examples include paying your bills, and managing your investments.

It can be limited to one decision or it can be so broadly written that the agent can do almost anything on your behalf. The authority you give is dependent upon the document's language.

There are 2 types of powers of attorney:

- **A non-durable power of attorney** (which may be tailored to permit your agent to complete a single transaction) ceases when you lose mental capacity.
- **A durable power of attorney** stays in effect if you experience diminished capacity or become unable to manage your own affairs.

Either type of power of attorney may be tailored to give your agent very broad authority, or permit your agent to complete a single transaction.



Who should you choose?

Since your power of attorney potentially will be handling your legal and financial affairs, you'll want to choose someone who either has some experience in these fields or has the personality and financial savvy to handle the decisions that may fall to him or her. Choose someone who:

- Is trustworthy and fair minded
- Understands his or her duties, and a commitment to taking those duties seriously
- Understands your wishes and your values
- Demonstrates loyalty – to you

Never forget that you're giving your agent the opportunity to access your checking and savings accounts and other assets, at a time when you may not be able to keep tabs on what the agent is doing. We have seen the child, step-son, nephew, niece, and the family friend utilize a power of attorney, not for the principal's benefit, but for their own.

Choose your agent wisely, and make sure you understand the breadth and scope of the powers you are giving. There will be comfort in knowing that your wishes will be protected.

What does an Executor and Trustee do?

EXECUTOR

Your executor is the person you select to have the legal responsibility to settle your estate when you die. He or she will:

- Coordinate probate matters with your family attorney
- Take custody of and value all your estate assets
- Pay all creditors' claims
- Close your bank and investment accounts and transfer them to newly created estate accounts
- Distribute your assets to the beneficiaries you've chosen in your Will

TRUSTEE

Your trustee is someone you choose to be legally responsible for managing, investing and distributing your trust assets in accordance with your wishes, and for acting in the best interests of your beneficiaries. His or her responsibilities include:

- Filing income tax returns of the trust
- Trust accounting and administration
- Investment management trust assets
- Trust distributions to beneficiaries in accordance with the trust terms
- Regular communication with and reporting to all of your trust beneficiaries
- Coordinating trust distributions with public assistance payments to a special needs beneficiary

Who do I choose?

In choosing an executor or trustee, you need to consider who:

- has the skills to make certain that your final wishes are faithfully carried out
- can make certain your beneficiaries are cared for as you intended
- can ensure that what you leave behind is used to enrich the lives of your beneficiaries
- can appropriately manage, invest and distribute your lifetime of savings
- can ensure that your years of hard work are not squandered

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At the same time, you may be concerned about:

- relieving your loved ones from the burden of settling your estate and/or managing your trust
- minimizing potential conflict among family members
- not having someone close enough to entrust your estate to



Upcoming CT Chapter Meetings

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

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.

December 3

Holiday Luncheon at the Aqua Turf. Please note this is a date change due to a change in the speaker's schedule. We were fortunate to schedule Scot Haney from Television Channel 3 News 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. **A registration form for the holiday luncheon is included in this newsletter.**

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

Sincerely,

Larry Levy

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



WESTERN MASSACHUSETTS CHAPTER

(Michele Witowski and Colleen Mason)

The Western Mass Chapter was looking forward to a nice sunny warm **fall picnic on October 11**. But the weatherman had a different plan. Fortunately the venue offered to move us into their banquet hall which was not rented for that day. The rain came, but we had a wonderful "indoor" picnic with great attendance and everyone had a good time.

Our next scheduled event is our **Holiday Luncheon** on **Thursday, December 6**.

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>
Robert Murphy	1/30/2018	NU	4/1/1987
Kenneth Cook	5/8/2018	NU	10/1/1990
Robert B. Tourville	7/20/2018	NU	4/1/1990
Sherry K. Pinard	7/24/2018	NU	8/1/2001
Stanley E. Kwasniewski	8/1/2018	NU	11/1/1993
Eleanor M. Leone	8/8/2018	NU	2/1/1985
Richard E. Adams	8/8/2018	NU	3/1/2010
Richard P. Pinard	8/11/2018	NU	1/1/1995
Anne C. O'Neil	8/11/2018	NU	11/1/1994
Irene M. Milbrandt	8/16/2018	NU	7/1/1987
Irene F. McGourty	8/16/2018	NU	2/1/1991
Alexander Zadrack	8/17/2018	NU	2/1/1994
Norman Gilbert	8/17/2018	NU	10/1/1992
Alexander Zadrack	8/17/2018	NU	2/1/1994
Brian A. Tisdale	8/18/2018	NU	11/1/2015
Shirley H. Fogarty	8/21/2018	NU	7/2/1985
Paul L. Broga	9/5/2018	NU	2/1/1993
Paul Kulikowski	9/5/2018	NU	7/1/2006
Mary Ellen Ashe	9/7/2018	NU	2/1/2002
Anthony B. Pietraroia	9/8/2018	NU	12/31/1991
Agnes J. Marek	9/18/2018	NU	9/1/1985
Anthony D. Sanchez Sr.	9/19/2018	NU	3/1/1992



**ARENU CONNECTICUT CHAPTER
HOLIDAY LUNCHEON
AQUA TURF CLUB
MULBERRY STREET
PLANTSVILLE, CT 06479
(860) 621-9335**



DATE: Monday, December 3, 2018

SOCIAL HOUR: 11:00 A.M. to Noon

LUNCHEON: 12:00 Noon to 1:30 P.M.
SPEAKER: 1:30 to 2:30 P.M.
Scot Haney, WFSB Channel 3 Weatherman

PRICE: \$29.00 per person (same as last year)
Sit-Down Luncheon ~ Cash Bar

MAIL CHECKS TO: Peter Sullivan
31 Orcutt Court
North Haven, CT 06473
Please make checks payable to ARENU

EVENT CHAIRMAN: Larry Levy (860) 508-6908

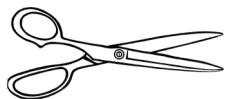


50/50 RAFFLE



Checks must be received by November 15, 2018.

In the event of inclement weather, please watch NBC Channel 30 for cancellations or call the Aqua Turf.



ARENU Connecticut Chapter 2018 Holiday Luncheon Registration Form

Name _____ Phone _____

Email address _____

Guest Name _____ Total Paid \$ _____