

HB343 (PA 396) scanned 1945

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CONNECTICUT
GEN. ASSEMBLY
HOUSE

PROCEEDINGS
1945

VOL. 1
PART 2
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5.3.145

2

(Favorable reports)

the bills read the second time by the Clerk and tabled for the Calendar and printing: CITIES AND BOROUGHES: House Bills Nos. 299;343 (substitute); Nos. 479;480;489 (substitute); 641 (substitute) 644; 646 (substitute); 665 (substitute); 882; 895; 913; 919; INSURANCE: House Bills Nos. 275 and 723; PUBLIC PERSONNEL: House Bills (Substitute) Nos. 80; 81 and 441; 1067 respectively.

The following unfavorable reports were received from the committees named, the bills read the second time and tabled for the Calendar: CITIES and BOROUGHES: House Bills Nos. 490 and 498; LABOR: House Bill No. 184.

The following reports of the committees named were received from the Senate, the bills read the second time and tabled for the Calendar: ELECTIONS: Senate Bill No. 4 and Senate Bill No. 204. -FINANCE: Senate Bills Nos. 641 and 751 (substitute); PUBLIC PERSONNEL: Senate Bill No. 5. PUBLIC WEL* FARE AND HUMANE INSTITUTIONS: Senate Bill No. 543.

A report was received from the majority members of the Senate committee on Labor on Senate Bill No. 236 (substitute) "An Act Establishing a State Board of Fair Employment Practice." The bill was recommitted to the committee on Labor.

The Speaker: The gentleman from New Britain:
Mr. Tomassetti, New Britain: Mr. Speaker, may I inquire why you referred the

Fair Employment Practice bill to the committee on Labor?

The Speaker: It has received no report from the House members of the Committee, Sir.

Mr. Tomassetti: Is that a rule or is ^{it} just something that you happen to believe ought to be so referred?

The Speaker: No matter what I may think, Sir, the House members have not acted upon the bill. We have ~~no~~ received no report from them, Sir. The gentleman from Enfield.

Mr. Sullivan: May I ask the Speaker if he will inform me under what rule it was referred to the committee in question, please?

5.8.1945

5

(H. N. No. 1162, page 5 of the Calendar. - Mr. Curtiss, Norfolk.)

original pension bill passed last session was from April 1st to April 1st. I move acceptance of the committee's favorable report and the passage of the bill.

The Speaker: Hearing no opposition, the report of the committee is accepted and the bill is passed. (An Act Reimbursing Eugene Doty on Account of Injuries Received in the Service of the State.) Rules were suspended and the bill was immediately transmitted to the Senate.

The Speaker: The gentleman from Willington.

Mr. Pratt: Mr. Speaker, may we have suspension of the rules so that we may consider immediately House Bill No. 343-File 391, page 5?

The Speaker: Hearing no objection, the rules are suspended.

Substitute for House Bill No. 343- An Act Establishing the Connecticut Municipal Employee's Retirement Fund. The bill was explained by Mr. Pratt, Chairman of the House Committee, who explained that this bill had received considerable favorable support and would be of special benefit to the smaller municipalities, and prove of state-wide value. The bill which received a favorable report from the committee on Cities and Boroughs was discussed by Mr. Tomascetti, New Britain; Mr. Sullivan, of Enfield; Mr. Ellsworth of Berlin; Mr. Rady of Vernon and Mrs. Satti of New London. The bill passed without debate and was immediately transmitted to the Senate. The entire bill which is self-explanatory is printed in the Journal for the Day.

Mr. Philip J. Sullivan, Enfield, presiding:

Bills which were taken from the table, read the third time by the Clerk, the reports of the committee accepted and the bills passed without debate were as follows:

House Bill No. 487 - Licensed Occupations - An Act Concerning Registration Without Examination of Physiotherapy Technicians. The bill was explained by Mr. Koskoff, of Plainfield, House Chairman of the Committee.

House Bill No. 220- Insurance - An Act Concerning the Penalty for Soliciting Business for Unlicensed Insurance or Surety Companies. This bill was explained by Mr. Griffin of Enfield, a member of the committee.

House Bill No. 272 - Insurance - An Act Concerning Publication of Suspension of Revocation of License of Insurance. The bill was explained by Mr. Walsh of East Hartford, a member of the committee.

Substitute for House Bill No. 612 - Public Personnel - An Act Providing for a Pension for Rachel Bushnell of the Town of Groton. This bill was explained by Miss Little of Guilford, a member of the Committee.

S-1

CONNECTICUT
GEN. ASSEMBLY
SENATE

PROCEEDINGS
1945 REGULAR
SESSION

MY 1946
SPECIAL SESSION

-16-

H.B. 732 AN ACT AMENDING AN ACT ESTABLISHING A BOROUGH COURT
AT STAFFORD SPRINGS.

Senator Latimer: I move to reconsider our action taken earlier today when this bill was recommitted.

The motion was carried.

Senator Latimer: This bill allows the Town of Willington to enter into the Town of Stafford and pay part of the expenses of this court. I move acceptance of the committee's report and passage of the bill.

Senator RisCassi: There is an amendment.

Senator Latimer: I move adoption of the amendment Schedule A.

The motion was carried and the bill was passed as amended by Schedule A.

H.B. 343 Connecticut State Retirement Bill.

Senator RisCassi: I move we take this from the table for consideration.

The motion was carried.

Senator Scott; 1st District: (Read explanation of the bill.)

Senator Mulvihill; 23rd District: I am going to vote against this bill because I am firmly convinced of one thing. The entire pension system as far as the State of Connecticut is concerned and as far as 90% of the cities are concerned is unsound. They intend to break this State and these cities. It is planned to press this bill. It should have had sound legislation in here passing the systems on a sound basis.

Senator Constable; 30th District: For once I disagree with the Senator from Bridgeport. It is not the best bill but it will help.

Senator Mulvihill: I am glad he said it is not the best. We all know it is not the best.

Senator RisCassi; 3rd District: I agree that his remarks are sound. Certain parts were brought in 1943 and voted out. Collective effort was better because they included them. I vote under protest.

-17-

Senator Avitabile; 6th District: I am sorry to hear such remarks on this bill. I see nothing wrong in this bill. It is not a measure to be done. I disagree with these remarks. It has been very carefully studied.

Senator Foley; 8th District: I also as a member of the Cities and Boroughs Committee have to concur in my remarks with my distinguished colleague from the Sixth. We did give that some study. Other small towns coming in here were willing to take this bill in preference to one of their own. We are not saying it is 100% by any means. We don't say it is actuarially sound. There are a lot of cities that are not actuarially sound at the moment.

Senator Coles: I agree neither the cities and the State itself are actuarially sound.

Senator Sheehy: There is one thing that is right. Year after year cities and towns are begging to get a bill through to allow them to pay pensions. This will allow them to come up here and not have to wait until the time they can come up. They can have a chance to do something and set it up right. It will be better to see the way they are now operating. It doesn't compel any town, village, city, to actually enter into it. I see no reason for voting against it.

Senator Mulvihill; 23rd District: This is the greatest out bill for the political people of this State. The responsibility is to their town employees and they should solve their own problems. Only night before last the Mayor of Bridgeport before a group advocated for the system of Bridgeport and he loves this bill. The State is going to take some responsibility. I offered before this legislature a measure if he would assist in drawing it. I say it is the responsibility of the city to do it.

Senator Foley: It is all that gives it permissive authority. If they don't want the bill they don't have to take the bill.

Senator Damiani; 11th District: I move the question before us.

The motion was carried and the bill passed.

Committee Bill on Practicing as a Veterinarian by Matthew Carr.

Senator Aaron: This bill is similar to a bill passed this evening allowing this Matthew Carr to take the examination for veterinarian. They are similar situations.

The motion was carried and the bill passed.

JOINT
STANDING
COMMITTEE
HEARINGS

CITIES
AND BOROUGHES
VOL. 2
PAGES 376 - 763

CONN.
GENERAL
ASSEMBLY
1945

TUESDAY

APRIL 17, 1945

PRESENT: SENATORS: SCOTT, Folsy, Avitabile, Painter
REPRESENTATIVES: Pratt, Miller, Mullen, Clark, Keith,
Leahey, Burgess, Ellsworth, Stroffolino,
Mitchell, Jacobs, Rady.

H.B. (Substitute) 343 (Reps. Pratt & Ellsworth) AN ACT TO PROVIDE FOR THE CONNECTICUT MUNICIPAL EMPLOYEES RETIREMENT FUND.

SEN. SCOTT: The purpose of this bill is to provide an actuarially sound municipal employees' retirement fund under the administration of the state retirement commission which may be joined by any municipality. We will first hear any Senators or representatives who wish to speak on this bill.

SEN. CONSTABLE, TORRINGTON: I wish to register in opposition to the bill as drawn. I am not opposed to a reasonable pension bill but I think this bill is designed to protect the employer and not the employee. There are some successful pension systems operating in the state and one is the Police and Fire pension system in Torrington. It has worked out very well and we haven't touched the principal which is increasing each year and we think this bill 343 will deprive the police and firemen of their benefits of their present pension bill. I hope you will write something into this bill to the effect that any existing pension plan will be protected.

SEN. FOLEY: How big is the police force in Torrington?

CHIEF MEADE, TORRINGTON: 35 men.

SEN. FOLEY: How many are receiving pensions now?

SEN. CONSTABLE: There are 3 widows receiving pensions now which amounts to \$20. 00 a month.

MR. PRATT: You are set up under a special act, aren't you? Well, then this bill will not affect your pension plan.

SEN. CONSTABLE: The police and firemen are fearful that it will.

MR. PRATT: Well, of course it won't. Their pension plan is an act of the Legislature and in order to be able to change that they would have to come here before the Legislature and have that act repealed.

REP. COSLEE, WINDSOR: We have no pension or town plan in Windsor now and I am speaking for myself as well as the town and wish to approve of this bill. I am also asked to speak for the first selectman who wants to go on record as favoring this bill as something making it possible to set up a town fund.

SEN. SCOTT: Then you and your town are for the bill?

REPL. COSLEE: Yes sir.

REP. D'AQUILA, MIDDLETOWN: I would like to register in opposition to this bill as it now reads. If the bill is amended to leave out the police and firemen that already have their own pension plans, if

it leaves them alone, we are in favor of the bill.

SEN. SCOTT: Are there any other senators or representatives who wish to speak? If not, the proponents of the bill will be heard first. Is there anyone in favor?

EDWARD L. KELLY, BRIDGEPORT; Secretary and Treasurer of the Bridgeport Public Library: Speaking on behalf of the board and not addressing my remarks to the particular bill, I would like to register in favor of some pension or retirement fund for a group of loyal employees some of whom have been employed by Bridgeport for over 30 years, some for more than 25 years and we want to be registered in favor of some plan to provide a pension for them.

MR. SOHON, BRIDGEPORT: I am in charge of the public library in Bridgeport. We have almost 100 employees. Two thirds of these have already served from 15 to 45 years. The library salaries are rather low and I wish to go on record as urging the passage of an equitable plan that will enable them to retire on a pension after so many years of service.

DR. THOMAS H. REED, CONN. EXPENDITURE COUNCIL: I wish to go on record in favor of this bill. Upwards of seventy percent of the public employees of the state of Connecticut are now covered by pension systems of some kind or another, our state employees, our school teachers and most of our police and firemen are already protected by pension systems. The great class of employees who are not protected by a pension system are the general employees of municipalities and that is especially ~~xxx~~ true of course, among small municipalities of the state. In order to provide a suitable type of pension system for these employees it seems necessary that there be some kind of a state administered fund which the municipality can join. Small municipalities are not particularly well adapted to the management of pension funds. They are not used to the handling of investigations and that sort of thing and furthermore the small municipalities do not have a broad enough spread among its employees to provide a sound actuarially basis for a system of pensions. So that it seems almost inevitable that the state must do something about this matter and this bill is intended to do that. This bill is intended to extend the opportunities of those who are not now provided with a pension plan. It is not intended to interfere with the pension plans of any existing group, in fact it cannot because in most cases those pension plans have been enacted under special acts of the Legislature and could not be repealed except by specific action of the Legislature. It does not seem that any employee in any existing system needs to be particularly worried about this one. This one has been designed in accordance with sound actuarially principles and upon a basis which should be reasonably satisfactory to both employer and employee. Our pension thought in this country, in this state as well as other parts of the country, has been pretty faulty in the past. We have not considered very much the cost of pension systems. Our pension system in this state as recently quoted by the actuarially study by the State Retirement System, by the actuaria~~lly~~ of the State Retirement board shows that it is going to cost the state by 1979 something like eighteen percent of payroll which would cost ~~xx~~ twenty one percent of payroll based on the experience of the last few years and it is probably going to cost the state more because the experience of the last

few years has caused considerable in the cost of the state. Possibly 25 percent would not be an exaggeration of what the state pension system is going to cost. The Waterbury system, an actuarially study made of the firemen's fund shows it would cost 42 percent of payroll to put it on a sound basis, that's a pretty large proportion and it is appalling to those who pay taxes and to those responsible for preparing budgets of municipalities. This bill has been drawn with due regard to these things. It calls for retirement after fifteen years of service but only on reaching the age of 60 in the case of police and firemen and 65 in the case of other employees. It provides for a retirement allowance of one and two thirds percent of salary for each year of service so that after 30 years of service one can retire on half pay. If one serves longer it might go as high as two thirds pay. That is based on the last 5 years of their service. A system that is to be administered by the state for the benefit of municipalities has got to be on an actuarially basis. There is no possibility of asking the state to take up the slack of a system on a tax disbursement basis which do not provide the necessary funds to make it work and it has to be done on an equitable basis so that all municipalities can share alike. You can't ask one municipality to pay for the failures of another. In order to provide a uniform system which would have the effect of ~~xxxx~~ meeting these requirements and giving to employees a reasonable retirement allowance at the same time not place too heavy a burden on the tax payer, this plan has been worked out and I am quite confident it is one which will appeal to the people of municipalities. There is no intention to interfere with the existing systems. This is intended to meet the case of those not now covered by pensions. It would be possible for the city of Bridgeport to adopt this ~~xxxx~~ plan with regard to a group of employees such as the employees of the library not now covered by the pension system. That could easily be taken care of. It is a system which will work efficiently and wisely and it will be adopted. If you adopt the pension system which will cost 25 or 35 or 40 percent of the pay roll to administer, it will not be acceptable to the people of towns and it will go unused and an unused bill of this kind will be of no use. This bill in order to be employed in any municipality requires a vote of the people of that municipality and if existing employees or others have any question about the wisdom of this bill, it seems to me there is a safeguard that can protect everyone against abuse or mal administration or the improper application of the terms of this act to the case of municipal employees.

Tuesday

April 17, 1945

SEN. SCOTT: Dr. Reed, you spoke of Bridgeport, saying that they, the library employees, could come under it.

DR. REED: It wouldn't come under it as it's drawn, but it would be very easy to put a class of employees in there to enable them to do it.

SEN. SCOTT: The city can adopt any one branch of employees and not the rest?

DR. REED: That's the intention. It provides already, it may be adopted for policemen, or firemen, or general employees, or for elective officers. There are four classes and it would be fairly easy to add a few words to make it applicable to such a situation as that which these gentlemen have expressed.

SEN. FOLEY: Under the existing pension system throughout the state here, principally I believe in cities, aren't all those pensions under an actuarial basis at the present time?

DR. REED: No. Most of them aren't. Most of the systems in the state are not on an actuarial basis. I can perhaps illustrate that for you, if you like. I can quote you the case of New Haven, for example. The policemen have a pension system in the city of New Haven. That system had last year an income of \$104,000. \$15,000 of it came from the employees and the rest of it from the municipality or from a very small amount. The fund expended \$103,000 and the fund which they have accumulated there amounts to \$10,000, not 1/10th of the annual expenditure for firemen and policemen's pensions in New Haven, very far from being on an actuarial basis.

SEN. FOLEY: You realize, don't you, that there's a bill pending here now which will be heard the 25th of this month and that will be on an actuarial basis?

DR. REED: I certainly hope so. That's very good. Let me give you another example. I can give you one from the city of Norwalk. Norwalk's police pension fund had a total income of \$11,512 in the year ending August 31, 1944, of which the employees contributed \$1,190. The expenditures from the fund were \$8,679. They have in the fund an accumulated reserve of \$9,934, which would just about pay one year's pension, take care of the people who are now on pensions for about one year, and has nothing in reserve to meet the requirements of the system for the future. I could give you another example here, from the city of Hartford, which is the largest city in the State, and the police benefit fund in the city of Hartford had an income in the year ending March 31, 1944 of \$110,000, of which the employees contributed \$8,722. It expended \$108,000 and it has an accumulated reserve of \$94,656, quite a little money but less than one year's pension requirements for ~~the~~ those who have already retired. And then there's the city of Bridgeport, which in its policemen's fund for the same fiscal year had income of \$127,000, of which the employees contributed \$11,000 and it spent \$127,902, and it has in its fund the astounding reserve of \$78.06 at the end of the fiscal year ending March 31, 1944. Certainly not actuarial. As a matter of fact, there are just about six

Tuesday

April 17, 1945

systems in the state on an actuarial basis and the remainder aren't. There are some towns like Darien and Greenwich which have fairly large reserves. Wallingford has a pretty substantial reserve, but even those aren't on an actuarial basis and as the number of retirements increases those reserves are going to melt like snow in May.

SEN. FOLEY: What would you advocate or consider a fair amount of contributions from these employees?

DR. REED: In this particular bill before you it is fixed at 5% of payroll. I think that's a reasonable amount. It's going to cost, under this bill before you for consideration, \$16,000 or \$17,000 of payroll during the period in which the accrued liability is being retired. That would be a thirty-year period. That accrued liability comes between 5% and 6%. Probably about one year has to be allowed for disability and after the accrued liability has been all worked off the system will cost around 11%. The employees would be paying about half of that, the municipality about half of it. I call your attention to the fact that in order to give a man a \$1000 a year pension at age 65 it's necessary to put up \$10,000. It's the same thing as investing \$10,000 for him. If he retires at 60 you've got to put up \$11,875 and at age 55 you have to put up \$13,750, assuming 3% interest. These are figures worked out by a committee of actuaries for the municipal finance officers association of the United States and Canada and they based it on 3% interest and you can't get 3% interest. That's the amount of money to be put up in order to provide a pension. It's very considerable and you've got to have a reasonable length of time in which to build it up. 25 years of service and retirement after 25 years of service and at 65 years of age, which taking into account future liability will on the basis of 3% interest run to about 13.7% of the salary paid, and if the retirement is at 60 after 25 years of service it will be 16.3%. Everytime you bring down the age of retirement and year you increase the thing at both ends. You ~~cut it off~~ ^{cut it off} the amount of contributions made and at the same time you increase very much the amount of the pension. The man is going to live that much longer if he retires earlier and the thing comes back as a double penalty upon the municipality.

SEN. FOLEY: What would you consider a mandatory age for retirement?

DR. REED: I think there should be a mandatory age for retirement, there's one in this bill, 65 for policemen and firemen and 70 for other employees.

SEN. FOLEY: Do you think that's a fair average?

DR. REED: I think it is, yes. That's very usual. That's the customary age at which to fix retirement.

SEN. FOLEY: Could a man at the age of 65 or 70 climb a ladder?

DR. REED: A man at the age of 65 may not be able to climb a ladder, but if he couldn't perform the duties of a fireman he could be retired for disability before that time, and if he isn't retired for disability he is usually given some kind of employment which he is able to perform. Not all firemen climb ladders by any means. Your superior command in your fire

6

Tuesday

April 17, 1945

department, chiefs and assistant chiefs, and people of that sort, and those who handle the switchboards and that sort of thing, they can get along very well up to the age of 65 and some men at the age of 65 can climb a ladder, not myself, but others.

SEN. FOLEY: No doubt about that, but not to effect ~~xxxxxxx~~ rescue, sending 65 or 70 year old men up four stories -

DR. REED: Not a 70 year old man, no. That's compulsory retirement. Mind you, fixing a compulsory retirement age, if you fix a compulsory retirement age lower than that you are probable going to do some injustice. You've got to fix it one way or other, any arbitrary solution of an age will be unjust in some cases, but that's the usual place at which a compulsory retirement age is fixed.

SEN. SCOTT: Dr. Reed, section two says any municipality may accept this act. Does that would mean it would be possible for a governing body of a municipality to supercede a police or firemen's retirement fund which they carry themselves now? Of course I realize it has to go before the voters.

DR. REED: I don't think it does, and I certainly don't think it should. I don't think it does because these systems have been set up by special act and the special act governs as far as the general law unless there is some specific language in the act, usually in the general act, which repeals all these special acts and certainly there's no such intention. If you want to put a safeguard clause in there that this doesn't affect existing pension systems that's alright, go ahead, that will be perhaps desirable. Certainly there's no intention, I'm sure, on the part of those who had to do with the framing of the act to put any such thing in it.

SEN. SCOTT: You don't think that the word may would provide a loop-hole?

DR. REED: I don't think it would but if you want to make assurance doubly sure it would be very easy to frame a clause that would do it.

SEN. SCOTT: Any questions by the other members?

OFFICER DANIAL ^SSULLIVAN, MEMBER OF THE HARTFORD POLICE DEPARTMENT: I would like to ask the ~~gent~~ gentleman a question. I've been a member for 25 years. I would like to ask Mr. Reed if he's a resident of the city of Hartford or the State of Connecticut.

DR. REED: I am a resident of the town of West Hartford and of the state of Connecticut, yes.

OFFICER SULLIVAN: How long have you been a resident of the town of West Hartford?

DR. REED: I have been a resident of the town of West Hartford for two years.

Tuesday

April 17, 1945

7

OFFICER SULLIVAN: Are you getting paid to come up here and defend this bill?

DR. REED: Not specifically, no.

OFFICER SULLIVAN: You're paid by somebody, aren't you?

DR. REED: Yes.

OFFICER SULLIVAN: Do you get more than a policeman or fireman?

DR. REED: I'm afraid I do. I'm sorry, but I do.

OFFICER SULLIVAN: Would you be willing, as a young man, Mr. Reed, to get the positions of policeman and fireman and work for the pay they are getting?

DR. REED: Well, I personally couldn't do the work of a fireman. I wouldn't have been competent to do it. I have no desire at all to diminish the value of the services of the ~~fire~~ firemen and policemen. I think they obviously perform a very important essential function in the life of the community, and I think they are entitled to retirement allowances, and I think they ought to have them in all cases.

SEN. SCOTT: Officer, will you ~~f~~ confine yourself to remarks on the bill, not a cross examination. The gentleman drew up the bill, evidently, but he isn't to be subjected to too much cross examination.

OFFICER SULLIVAN: Does Mr. Reed think the salary the policemen and firemen get in the city of Hartford today or any place in the state of Connecticut would enable him to save enough money after supporting his family to live comfortably on the meager pension which he would receive from the municipality after his retirement?

DR. REED: I think that as a matter of fact that the present retirement system in the city of Hartford is reasonably liberal and that the pay which is given to policemen and firemen in the city of Hartford is fairly high as policemen's and firemen's salaries go. Now I'm not here to discuss the correction of all the social and economic abuses of the present day. There may be something wrong about those salaries, but the retirement allowance which you receive in the city of Hartford is a pretty substantial one as retirement allowances go.

OFFICER SULLIVAN: Mr. Reed, how much can you save out of \$42 a week and support your family adequately?

DR. REED: Well, I don't know that. I can't answer that question. You're more competent to testify on that point than I am. I can't testify to it. I'm not here to argue the question of either the amount of pay received by policemen or ~~Hartford~~ firemen in the city of Hartford. Others are better able to do that than I am.

SEN. SCOTT: Anyone else in favor of the bill?

TUESDAY

APRIL 17, 1945

MR. O'CONNOR, DARIEN: I am for the principle of this bill but if Section 2, paragraph 4 of this bill was amended where it ends with teachers retirement systems be exempted from this provision to include the police and firemen's pensions and any departments already having pension systems be exempted from this provision, I am in favor of the bill. I feel strongly that this bill should not disrupt those systems already in effect. I happen to be on a pension myself for twenty years and this bill is good if they put that exemption in it, exempting police and firemen and other departments now participating under a pension system. I think Dr. Reed was very fair in his analysis in that it wouldn't disrupt any pensions now but I think this amendment should be put in there to clarify this.

REP. JENKINS; TORRINGTON: I have been asked by the Charter Revision Committee of the City of Torrington to come and support this bill in principle. There are at the present time two or three retirement funds in operation in the city of Torrington and they are afraid they might be disturbed under the present wording of this bill. I hope that the bill in principle will pass but I would like to in behalf of the city of Torrington request that the language of the bill be so worded that the fire and policemen and the board of education employees that already have a retirement fund in operation, that they are not to be disturbed. I have introduced a bill for retirement fund to be set up in Torrington but have been asked by the Charter Revision Committee to hold off and ask for postponement on the hearing of my bill so that if this bill passes we could possibly withdraw the one I have introduced but I think the bill that is under consideration now is fair to both employee and the tax payers and that is what we want to see happen; something that is fair all around. For that reason, I ask your favorable report on this bill. Thank you.

IRVINIA BRISTOL, BRIDGEPORT: Representing the Bridgeport Public Library Staff Association: We are very anxious to have a pension bill passed which will help the employees of the Bridgeport Public Library.

HARRY SCHWARTZ, CORPORATION COUNSEL, BRIDGEPORT: I favor this bill and the principle of this bill subject to one or two minor reservations which I will refer to in a moment. There is no question but that municipal pensions in the state of Connecticut have reached a critical stage requiring intelligent intervention by the General Assembly. Facts and figures have been called to your attention demonstrating the iniquities to the general public of some of the existing pension plans. In other hearings before this committee, I have alluded to figures in the city of Bridgeport. Some reference has been made to percentages to payroll. In Bridgeport it runs to almost Thirty three percent. When some of the figures were referred to, I noticed a smile flicker over the face of some in the audience and some of the members of the committee. I wish to call the committee's attention to the fact that if many of the municipalities and their tax payers are in this financial predicament today, the fault lies in some measure to the General Assembly because every one of these plans were enacted by charter amendment. The time has been reached when an intelligent and sound re-appraisal of the pension problem must be made. In a great many cities, New York city for

For instance, the question of the pension burden had reached the point where ~~xxx~~ it almost meant municipal insolvency and constitutional amendments were necessary in order to save the situation. That point may be approaching the state of Connecticut. A bill of this kind which will establish a uniform and fair basis of pensions for municipal employees predicated on sound actuarial principles has long been required. I said I have one or two minor reservations and I would like to call your attention to these in a spirit of helpful and constructive criticism, as one who endorses the bill and would like to see it made even a better bill. One matter has been pointed out where there is considerable fear among the members of police and firemen who have been contributing to local pension plans for many years that their interest and investment might be jeopardized by this act. I agree with Mr. Reed that the language of the act offers no soundness for that fear but I think it would be a wise and generous thing to introduce a clause that that is not the intent of this bill. In section 1 "regular employee" is used; I think that might well stand amendment because in the city of Bridgeport and I daresay in other cities as well, we have employees who are regular but intermittent, regular seasonable employees and I think that it should be defined in the term of a full time permanent employee. The word "pay" is defined in Section 1 as the salary, wages and earnings of an employee. Again speaking for Bridgeport and reflecting the situation which may well exist in other municipalities, we have in addition to pay in some departments allowance for overtime and overtime pay. In addition, we have a cost of living bonus over and above the pay consisting of \$100.00 a year plus six percent of the salary. In the interest of clarity the pay should be defined as base pay as otherwise you might have an iniquity of an employee's pension calculated on a base pay plus bonus, overtime and he would receive a pension on base pay allowance. It might well be, and I hesitate to offer a definite opinion on this but I would urge you to consider the ~~xxxxxxxxxxxx~~ desirability of this amendment. That whereas the interest of police and fire department employees in the existence of their pension fund should remain as constituted, a municipality might have the option of adopting participation of this plan for any newly appointed employees of those departments who have not yet contributed to a local pension plan and we can then look forward to some future time when we can put all municipal employees on a uniform basis. One other suggestion occurred to me, under the state act of 1939 setting up the state retirement board, the statutes provide that the board shall consist, among others, of at least one head of a state institution, one head of a state agency and one subordinate state employee. Now that the pension setup of the board should extend to state employees that should not be narrowed to state representation alone and it might be wise to amend that statute so that at least one member which represents municipalities so that it will make it broad and equitable. Finally, the suggestion that occurs to me is this. Although the act states in general details how cost shall be arrived at and I think the formula expended is a fair and reasonable one, I think the bill might well be elaborated to upon the request of a municipality contemplating participation in the state plan an estimate shall be made of the estimated cost in the event that participation occurs so that the municipality and the community and its governing body may have before it, not binding figures but an intelligent estimate of what it is letting itself in for if it votes to participate, otherwise it

would be acting in the dark. And subject to those relatively minor suggestions, I think the bill is a sound one, the objective is sound and this bill or some similar bill will have to be enacted to divert the disastrous situation which may occur some years hence for municipalities who have pension plans not based on the sound principles that this is based on.

SEN. MULVIN HILL: I am certainly amused to see everyone come up here for pensions for municipal employees. I think they might better spend their time if they went home and drafted a bill and those people could be taken care of instead of waiting for a referendum and putting this thing off for years. They all talk very nicely about these people should have pensions. Well everybody is for that. We have a commission down in Bridgeport that is studying it. I only hope that some day it will report on it. I think if those who have some sincerity for the welfare of these city employees that should be taken care of, I think they should go right back home and draw up a special act and I can assure you this body will give it careful consideration.

J. M. BROPHY, WATERBURY: May I presume to answer the previous speaker. We have at the moment a bill for which a hearing will be granted on Thursday of this week analyzing the difficulty of pensions in the city of Waterbury and suggest a consistent program for pensions for all municipal employees with a rating of contributions on the part of the employees from four to two percent. I won't go into details but I will say we have that program which is conclusive. I am in favor of this bill in principle and I think we all are and realize that pensions should not be procured without any financial support or actuarial responsibility. But I would like to ask Dr. Reed if he considers that the present pension system of the state of Conn. and the present pension system of the department of education are conducted on an actuarially sound basis in that funds are contributed annually to absolutely protect the pensions.

DR. REED: I am perhaps not the right person to answer that but it is unfortunately true that the state retirement system does not provide for the building of an actuarial reserve. The state system is on a cash disbursement basis.

MR. BROPHY: In principle I support this bill but I like to bring out the point that when municipalities come to realize the amounts of money they will have to set aside for these pensions, somebody is going to be pretty frightened. We know from the information garnered from the state retirement board that if the fund is on an actuarial basis the city must contribute \$600,000.00 the first year and a comparative sum over the next 30 years resulting in a two mill rise in the tax rate. I want to bring out the point and the question is whether or not the inspiration of this bill may not be to entirely discourage the idea of pensions bringing out the tremendous cost. I would like to concur with Mr. Reed that if you wish to constitute any procedure so radically different it would be, I think honor bound to the present employees and to the future employees if you drew a line. In other words do not disturb the systems that are now functioning and will over a period of years if restricted to present employees,

will eventually deteriorate and start fresh with the passage of the bill to be applicable to new employees only. To illustrate a hardship in the city of Waterbury for a long period of years the teachers of the board of Education have been granted a gratuity of \$500.00 a year as recognition of a period of service of 30 or more years. If this bill is passed and if the city of Waterbury should adopt this new plan the teachers and members of the department of education in Waterbury would automatically be deprived of that privilege. In the bill before the committee on Thursday, provisions are made whereby teachers shall contribute two percent of their salaries to insure their receipt of \$500.00 as an annual pension from the city after twenty five years of service.

Tuesday

April 17, 1945

17

JOHN THOMS, WATERBURY: I represent certain of the general employees of the city of Waterbury. I think in line with what has been said, there's one suggestion I would like to make to the committee which I have discussed with Dr. Reed previously. Among the general employees, although they might not be covered by a general retirement act, certain customs have arisen whereby they get pensions, and, morally, presumably they should continue to get pensions. My suggestion would be this, that some amendment to provide to the bill whereby a municipality could adopt this bill and apply it to all future employees, not only the police and fire but to all future employees, and let their present pension setups continue as far as present employees are concerned in this way, any city, in setting up the plan, wouldn't have the difficulty of having this large reserve set up against them, because any new employee would come in, realizing his pension rates and would start contributing as soon as he was employed and it would work out actuarially very nicely and in thirty or forty years all our municipal pension ideas would be simplified for everybody. I'm just offering that as a ~~superintende~~ suggestion.

WELFARE

JOHN GALLUS, SUPERINTENDENT, DEPARTMENT PUBLIC WORKS, BRIDGEPORT: I represent about 175 employees of the department of public welfare. These employees are getting older chronologically and in the line of service they don't enjoy any pension. They have no pension to look forward to as their fellow employees. That bothers them. They don't want to look forward to old age assistance which today is very meager. Subsequently, they asked me that I talk here and appeal to you as a committee to pass a bill whereby they will be able to enjoy a pension and look forward to that in case there is disability or old age the same as their fellow employees do in certain cases. Thank you.

MAYOR MCLEVY: I want to speak in favor of the general principle of the bill. It has been stated here there is a large group of city employees in Bridgeport that are now without any pension rights whatever. Certainly they should be given an opportunity to participate what they desire in any pension system that's going to be of benefit to them in old age. However, I also want to stress what has already been spoken of here about disturbing some of the existing pension systems, notably the police and fire. After all the mistakes that have been made in the past you can't by any revolutionary measure at the present time disturb them without destroying the morale of these departments. The fact of the matter is you can more than destroy the moral for the simple reason, if you attempted at this time to put in anything that affected either the police or firemen before the city could act either through its board of aldermen and eventually by the electorate you would have a large percentage of the men in both these departments that would retire before the act would become operative, so it would work to the detriment of the municipality itself. I just point this out to try to indicate that whatever is done has got to be ~~approved~~ proceeded with in such a way that it isn't going to bring demoralization instead of benefit to a municipality. But there isn't any question but that the act should be passed in a way that would give the employees who aren't now protected by a pension system the opportunity to come under one. I do feel, though, also, that you might have an occasion arise in a municipality where some large group of employees might want to come under a particular act, but I think there should be an elective

Tuesday

April 17, 1945

clause in there, like, for instance, if the employees of the library board and the employees of the welfare board desire to come under it they could petition the common council to come under it, they could then be submitted to the voters and approved and would come under the operation of the act. ~~XXXXXXXXXX~~ I can conceive of any large group that might not want to come under it but yet it might happen and I think every protectional measure should be taken at this particular time. I do know ~~anything~~ that's going to disturb the existing acts of the police and firemen would do more harm than good.

MR. PRATT: You would be in favor of this suggested amendment?

MAYOR MCLEVY: Yes, I would be in favor of the amendment, but there should be some elective clause in there

SEN. SCOTT: Mayor, Dr. Reed said this was possible under the bill the way it reads now.

MAYOR MCLEVY: It would be, but I think the language ought to be clarified on this point because you get a lot of - I think the more these things are clarified or simplified the better we are.

MR. BRENNAN, CHIEF OF POLICE OF STAMFORD: I want to endorse everything Captain Leddy has said.

HENRY P. CLARK, CHIEF OF POLICE OF NEW HAVEN: Speaking for our department and also to endorse the remarks of Capt. Leddy, I am opposed to the bill in its present appearance.

CHARLES HALL, PRESIDENT OF THE PATROLMEN'S ASSOC. CONSISTING OF 202 Men, BRIDGEPORT: We go on record as opposing any interference with our present pension system.

DENNIS CONNORS, PRESIDENT OF PATROLMEN & FIREMEN'S ASSOC. OF HARTFORD: We have ~~xxx~~ a membership of over 600 members and we are opposed to this bill in its present form. We have a pension system and we are satisfied with it.

MRS. T. M. SULLIVAN: I am one of the five Sullivans in the Hartford police department. I am not a member of the 5 Sullivans that are picturized so often but I do want to register against this bill. I think it is mighty unfair. I think the fire and policemen of Hartford are perfectly capable of taking care of their own business. They have been footballed around long enough. I hasten to say that I am a member of the various city clubs in the city. I believe in fairness and in democratic government and I don't think this bill is either fair or democratic. I hope you will leave them alone.

HENRY G. HAHN PRESIDENT OF POLICE AND FIREMEN'S ASSOC. #4 NEW HAVEN: I represent 700 members of that organization and we, at this time, oppose this particular bill and the way the bill is written.

OFFICER JAMES MCHUGH, NEW BRITAIN: REPRESENTING POLICE AND FIREMEN'S ASSOCIATION WITH OVER 250 MEMBERS: We also oppose this bill. We have a pension system in New Britain that is second to none in the state of Connecticut. We are very fortunate in being able to add to the principle every year. There is nothing to take care of a widow in this bill and if this bill passes it will take out all we have been working for. We oppose this bill.

JOHN DOYLE, NEW HAVE POLICE LOCAL # 5 AFL: We are opposed to this bill. We believe it is detrimental to the pension system that we have in effect.

DAN CARSON, WATERBURY: I am opposed to the bill. I Heartily endorse the remarks of the previous speakers. We have a pension bill in Waterbury and I believe we are capable of taking care of it down there.

WILLIAM C. HART, CHIEF OF POLICE NEW BRITAIN: We have a very good pension bill in New Britain. We are afraid that if this bill goes through it will endanger some of the benefits that we have at the present time, There is nothing in this bill to take care of widows. We have 108 men in our department and we would have lost at least 20 percent of them these last 3 years since the war because of the fact that you could go into industry and get much more money than Police pay but because of the fact that they know after they died,

TUESDAY

15

APRIL 17, 1945

557

their widows would receive half the pay, it holds them in the Police Dept. and I respectfully request you gentlemen to give them that consideration.

Tuesday

April 17, 1945

BERNARD ACKERMAN, CORPORATION COUNSEL, CITY OF ROCKVILLE: I appear at the ~~request~~ request of Mayor Hunt and the police commission. We should like to be recorded in favor of the bill.

MRS. DOROTHY SATTI: I represent New London in the General Assembly. In New London we have no retirement system at all. The only way that a person receives a pension on retirement is at the charity of the city ~~ASSEMB~~ council which may or may not give pensions to the persons. I would like to see an over-all state system go through because for eight or ten years New London has come to the general assembly for some system, and either because it was inequitable or because there was disagreement among those who came ~~up~~ up or maybe because it was unsound, the general assembly in its wisdom has turned down those systems. I believe every municipality has a moral obligation to take care of those who have served the municipality for so many years, and I don't see much hope of getting one in New London unless we do have an over-all system, a good sound system to present to the people and be accepted by them.

MR. PRATT: Anyone else in favor? Is there anyone opposed? We will hear the opposition.

JOHN B. MCCORMACK, PATROLMEN'S AND FIREMEN'S ASSOCIATION: The past six speakers we have heard have all been day workers. The patrolmen and firemen weren't even mentioned. Not one of them had to get up at half past ten at night and go to work. Not one of them had to come home at eight in the morning and go to bed. They are all day workers. Certainly they would like to see a pension. We would too, but we have our own pension and our own pension is our contributions. We contribute to it and we are satisfied with it. The metropolitan district of Hartford took it over and we had to carry the burdens of the small towns. If we had the same thing in the pension fund we will have to carry the burden there. Is there one of these past speakers that has to get up at half past ten at night and go ~~work~~ to work? No, all of them work days, they get home at five o'clock, their wives don't have trouble getting the children to keep quiet while the husband sleeps, no there's the pension, we have our own pension. We're paying for it. We hope your honorable body will give us the chance to keep it. Thank you.

MR. PRATT: Anyone else in opposition?

SUPERINTENDENT JOHN A. LIDEA, BRIDGEPORT POLICE DEPT.: I quarrel not with any other livelihood, that the previous speakers has talked about. I am in favor heartily of all of those occupations to be covered by pension. They are merely starting, and the police and fire did fifty years ago. The good doctor has talked to you, ~~someone~~ someone said on facts and figures. He only allowed the figures, he didn't allude to facts concerning the operations of the pension funds of police and fire over that half century. Much can be said about the hazard, about the pay that was so commensurate, about the fact that police and fire departments did receive a pension. We are heartily in favor of the state personal act. I think I can state the thoughts of all the police and fire, that we would like to see all the people that spoke to you previously covered with pension, but we are only opposed to the bill has written because as the doctor himself said, he only believes it doesn't interfere with existing pensions.

17

Tuesday

April 17, 1945

Our city attorney and our mayor of Bridgeport has spoken likewise of the fact that we of the police and fire department shouldn't be included in that bill, and we do only hope that your committee, in looking over this bill, will see in the same light that you excluded the school teachers of the state and likewise exclude the police and fire because they are organized pension funds over the half century and I know any department would be glad to sit down iwht your committee and give you the facts. There's not much further to be said because I believe all the previous speakers have given to your committee the thought that the organizaed pensions have been effective and we honestly urge your committee to take that into consideration. Thank you.

MR. RADY: Mr. Lidea, would you exclude all police and fire department from this act?

MR. LIDEA: I would answer ~~xy~~ you to this extent. The gentleman from Rockville got up, I believe, and he was included, I would like to ask him, I believe Rockville has no pension fund for police and fire?

MR. ACKERMAN: We have the police benefit fund under the provisions of the general statutes and not by charter.

MR. LIDEA: Any existing police and fire pensions fund should be excluded.

MR. JACOBS: Would you object to permitting this pension as it exists now to remain but that all new members should come under this sytem?

MR. LIDEA: I don't think I should answer that. I think that's one for your committee to answer. We're really protecting what we've got now it's sacred to us, all the men over this period of years have been anxiously looking forward to that and the conditions general assemblies in previous years have given. We have all worked hard to get those conditions, we'd like to keep them.

MR. JACOBS: I think you can answer my question.

MR. LIDEA: I don't think that's one for me to answer.

HELEN HOGAN, PRESIDENT WATERBURY TEACHERS ASSOCIATION: The Waterbury Teachers Association desires to go on record in opposition to the bill, not because there's any opposition to the pension plan, but again, as was stated earlier, the way it is now stated the teacher's association fears it may lose the pension setup by the city and which is again provided for in the pension bill which will be reported before the personnel committee this week in the legislature. They therefore desire to go on record in opposition as it now stands.

MR. PRATT: You would probably be in favor of a similar amendments as the police and fire?

MRS. HOGAN: If we weren't affected.

MR. PRATT: Anyone else?

Tuesday

April 17, 1945

HAROLD STRAUCH, REPRESENTING AMERICAN FEDERATION STATE COUNTY AND MUNICIPAL EMPLOYEES UNION AND ALSO INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS: We object to the bill, first of all I want to sound off on the general objection that has been voiced by other speakers, namely, the language of section two might possibly be interpreted by a court to repeal pension systems already in existence by virtue of previous charter changes granted by this legislature. For that reason, if the bill must pass, it very definitely should include a final paragraph specifically exempting from the operation of this particular bill any pension system in effect in any governmental unit throughout the state of Connecticut. We, however, oppose the bill somewhat on its merits, in the sense that it isn't quite fair enough. You will note that the provisions of the bill provide for a retirement of employees in a category of firemen and policemen at the age of sixty and other general employees at the age of 65. Those are higher age limits than are provided for by our state pension system and they are higher age limits than are provided for by many of the pension systems presently in operation within municipalities. What you are attempting to set up under the provisions of this act is an item of legislation which is operated backward and not forwards. It provides for something not as good as something else which is in existence. Let me tell you something about the life of a fireman, for example. A fireman works an average of 72 hours a week. They don't live the life ordinarily conceived, that they live one whereby they sit in their fire house in a chair sitting against the wall reading a comic news strip, they really work for the money they receive. They do work of a very dangerous ~~xxxx~~ character, which very frequently lands them in the hospital, which very frequently lands them in the cemetery. They are entitled to far more than they receive here. I don't happen to know what the firemen in the city of Hartford receive. I assume for example they receive about as much as the city policemen receive in our setup in Hartford. Policemen receive the salary, as I believe I told the committee yesterday, of \$49, from which \$7 a week is deducted for various items, leaving a net of \$42. This represents the most a policeman in Hartford has received ever since he became initiated in the police department. Throughout his long course of tenure in the police department they have received salaries that have gone down into the thirties, below thirty, they probably started around 28 or nine dollars. Over a period of time they have lived a life of genteel ~~pro~~ poverty. To subject them to as inadequate a pension as is provided for in this bill is to make it mandatory for them to continue to live a life of genteel poverty. That isn't something that should be granted to a municipal employee for the many years of service they have rendered. Policemen as well as firemen do dangerous work, they are out in all kinds of weather, and they are subjected to all kinds of stress and strain that the average employee doesn't endure. Furthermore, to go back to the fireman who works an average of seventy-two hours a week, the fact remains over a period of twenty five years worked in the city that fireman is given the equivalent in the service of fifty years of employment or employees in private industry who compel foreman to retire, policemen, to retire, others who give extra ~~ing~~ long hours of labor, to a pension after twenty five years on so meager a scale as they receive is to make them work unfairly, unduly arduously in the services that they render to a community. It is our belief that this bill should be defeated because it is wholly inadequate.

MR. MULLEN: Mr. Strauch, do you think the acceptance of this act by a municipality would repeal any existing special act?

Tuesday

19

April 17, 1945

MR. STRAUCH: Frankly, we discussed that this morning. I expressed my opinion that it wouldn't repeal any existing act, but there's no certainty as to how a court will interpret any given item of language. There is a possibility, and it isn't too far fetched, that a court may construe that this is a repealer. Consequently, if the committee is serious in setting up a bill which will not affect the pension systems in existence, it shouldn't be too difficult a task to write one paragraph specifically exempting existing pension systems from the operation of the bill. There is one more thing I would like to add. I have heard the phrase, sound and actuarial so often that it's almost an aura of sanctity about it. I necessarily don't think that pension plans should operate on a sound and actuarial basis. I don't believe that pension are given merely to provide retired employees a sum of money upon which they should eke out the remaining years of their life. It's my belief that pensions are made in part to compensate employees for the years of work they give to communities, because these employees during the years they do work for a community don't receive adequate compensation for the work they do. The pension plan is an attraction in the recruitment of employees in municipal service. I wish you people would investigate for example the fire department situation in the various communities throughout this state. Numbers of people are attracted into the service on the theory that after a given period of time they will be given a pension which will sustain them the rest of their life, but when they learn that they must work an average of seventy-two hours a week, that they must work on Saturdays, Sundays and Holidays, and when they learn they must be away from their family for periods of 24 hours at a stretch, and in periods of emergencies for a period of a week or two weeks at a stretch, you will find that heads of fire departments are experiencing extreme difficulty in getting recruits into their service, to such a point that the fire departments throughout the state are undermanned at the present time, undermanned not necessarily because of the fact that people are in the armed services, but because of the conditions of employment which are such that they are utterly unattractive.

TUESDAY

20

APRIL 17, 1945

SEN. SCOTT: Mr. Ryan, in Section 2 it says that it shall be subject to a referendum.

MR. RYAN: It says in the first part of that paragraph which would supercede any of the following I think, that any municipality may accept this act by an ordinance or resolution of the governing body setting forth but if the bill adopted by your committee would include specifically that a public referendum shall be held in order to adopt this bill, if this were incorporated into the bill in such a way that nothing tricky could be done and so that no corporation counsel could twist its meaning, if that were done I would withdraw half my opposition.

SEN. SCOTT: If you will read right on it says it shall be accompanied by a "certificate from the moderator of the election" on the second page of the bill. Does that meet your opposition?

MR. RYAN: It does, Mr. Chairman, since it would provide for a referendum and if it were assured of a referendum and the people were allowed to vote on it, then I think it is fair. Then, of course, we come back to Section 9 and I hope you can straighten this out as well as you did my opposition to this question.

SEN. PAINTER: Did I understand you correctly to say that after the death of the retired person, half his allowance went to his spouse?

MR. RYAN: A policeman when he reaches a retirement age receives half his base pay which is generally \$2100.00 a year. He receives that as long as he is living. Upon his death his wife gets half that pay.

SEN. PAINTER: She actually gets one quarter of his base pay? Under this act he may elect to take a reduced pension during his time of retirement and his widow will get just as much as he receives. This would probably be a better safeguard for the widow.

MR. RYAN: Since I will meet you at our meeting one of these night, Senator, I will discuss this with you then in person. I will say that here they elect which means the person covered by the retirement and his spouse could elect to participate in this which the man covered by the act instead of receiving \$25.00 a week would receive only half that amount and upon his death the wife would get that other half for life. It doesn't state until she is remarried, it says for life. Would she receive the amount of the pension as long as she is living whether or not she has gainful employment or whether she get married again?

SEN. SCOTT: For so long as his spouse is living. Married or unmarried, she is still alive.

MR. RYAN: That is how I interpreted it too. Our own charter states a spouse shall receive half that man's pension until she dies or until she shall become married. When she becomes married she forfeits her right to a pension.

SEN. SCOTT: I would agree to that amendment. As long as she remains unmarried.

ETHEL WOOSTER, PUBLIC LIBRARY, BRIDGEPORT: I have always supposed that a policemen and a firemen is interested in the protection of the citizens but after listening to the discussion I wonder if they are not interested entirely in their own welfare after they become of age to retire. I would like to ask that there be put in the bill some statement that the police and firemen be separated from the rest of the city employees. It seems the rest of us are interested in having some protection in our old age and if they wish to oppose the entire bill, cannot the committee read into that bill that the police and firemen be exempt from that bill. I am in favor of the bill with the police and firemen excluded.

CHIEF LEDDY: In answer to the lady, I hope she didn't misunderstand our remarks. We are certainly in accord and only hope the municipal employees of Bridgeport receive a pension. We are in accord with it.

Tuesday

22

April 17, 1945

504

MR. PRATT: Anyone else?

L. D. CLANCY, PRESIDENT PATROLMEN'S AND FIREMEN'S ASSOCIATION, EAST HARTFORD: I represent over a hundred members. We want to go on record as opposing the bill. We are satisfied with what we have.

MICHAEL J. GODFREY, CHIEF OF POLICE, HARTFORD: I would like to go on record as my department being opposed to this bill. We are satisfied with our pension. We would like it left alone.

FRANCIS E. MCGINNIS, PRESIDENT STAMFORD POLICE ASSOCIATION: We are unanimously opposed to this bill. I would like to leave this letter from our secretary.

CHARLES H. BRUNDIDGE, MEMBER OF THE CONNECTICUT LEGISLATIVE BRANCH OF THE STATE FIREMEN'S ASSOCIATION, COMPOSED OF 24,000 FIREMEN IN THE STATE OF CONNECTICUT: It is would wish that the police and fire department in this state may be excluded from this bill. We want to go on record as opposing it in its present form.

MARTIN J. HAYDEN, CHIEF BRIDGEPORT FIRE DEPARTMENT: I have paid into the pension fund in Bridgeport for thirty-eight years, and I wish to state my objections to this bill and endorse Supt. Lidea's remarks. Thank you.

JOHN GENERY, NORWALK: I represent the Norwalk Police Department, and we are opposed to the bill as to the way it is written.

MR. PRATT: Anyone else?

CHIEF SANDSTROM, WEST HARTFORD POLICE: I wish to endorse these expressions of Chief Lidea of Bridgeport.

SENATOR MULVIHILL: The more I listen to those who have spoken here and those who are now under special pension acts, the more firmly I am convinced that this is strictly a local problem. I believe that after having listened to the members of the police and fire departments from all over this state, I believe that they should be excluded from this bill. The problem then arises, what is the local community going to do for those who render them services. I feel this is strictly a local problem, and I assure the Mayor of Bridgeport, that if he will draw a pension bill or I will draw one if he will support it and ask your committee to raise it and to hold a hearing on it before this assembly adjourns and then our problem in Bridgeport for those we feel we should take care of would be cleared up and the same privilege I know your committee would give to other communities if that is the real intention of doing something for those who service a community and serve it well.

CHARLES J. PRESTIA, SECRETARY OF STATE, ALDERMEN OF THE CITY OF NEW BRITAIN: I have been an alderman in New Britain the last ten years. I know the problems of pensions. I am opposed to this bill. I know the board of aldermen in New Britain has given the police and fire association

Tuesday

April 17, 1945

much in support of their particular pensions. Now this year before the legislature you will find that the city of New Britain has presented a bill to pension the other city employees, and I personally believe that this is a local problem and every town and city should be allowed to handle it. Thank you.

JOHN SPEIRS: The New Haven Firemen Local 24 is opposed to this bill.

ELMER BJORK, LOCAL 234, AMERICAN FEDERATION OF LABOR, HARTFORD POLICE DEPARTMENT: We go on record as opposed to this bill.

CHIEF THOMAS B. MURPHY OF NORWICH: I am opposed to this bill, and we would like to keep our present pension plan.

MR. PRATT: Anyone else?

FRANK VEIT: I am here representing the Stamford Firemen's Association of some 75 members. We want to go on record as opposing this bill as a whole.

SEN. LEIPNER, BRIDGEPORT: I am opposed to this bill because I believe it is unsound in principle in so far as it doesn't have a basic foundation. I believe if any bill is proposed for the state it should have at least as much as the local pension bills have at the present time, not take away anything but give them some more. It is a bill that requires a lot of study, not drawn hurriedly and passed hurriedly. Until such time I believe the local situation should be taken care of by the local communities, and if in the future a bill is presented which is physically sound then the legislature will give it consideration.

LOUIS SANDELLA, PRESIDENT CITY FIRE FIGHTER'S LOCAL, STAMFORD: We in that organization are opposed to the bill the way it is written.

HAROLD V. FEINMARK, REPRESENTING CONNECTICUT FEDERATION OF LABOR: We are opposed to this bill. I want to be charitable when I make this statement. We fear anything the Public Expenditure's Council supports or the one that spoke in behalf of them. We know from experience that they are not interested in those who have to work for a living. As far as this bill is concerned there may be a lot of ~~that's behind it~~ thought behind it, but in going over it it seems to us to be somewhat of a hodgepodge affair. To those who think by the passage of this bill they are going to have a pension, I am going to tell them they are not, that this is to be passed by the governing bodies of their municipalities. That's one thing I wonder why was included in this bill, that they were so interested in seeing that people that served their state, city or county, why they put in they must have 100 employees. There must have been some thought behind it. Even if they had 50 employees that body can't set up a pension system that's sound. They can come to this legislature and have it passed. I think that's been the procedure in the past, and it ought to continue so that each city or town or county or the state under what kind of pension they want, and it should be through

24
Tuesday

April 17, 1945

home rule and not through a blank bill passed by the legislature which is an enabling act to cover the entire situation. We are opposed to it and hope you will bring in an unfavorable report.

SEN. SCOTT: Anyone else opposed?

EDWARD M. RYAN, WATERBURY, TAXPAYER: I am one of those who come here with no axe to grind. I'm not a paid lobbyist. I'm not a fireman. I'm not a policeman. I'm not a school teacher. I'm not here ~~looking~~ looking with a selfish angle on this bill in any shape, manner or form, but I have always been interested in pensions and when the late Senator George Culhane of Waterbury was alive I helped him frame some of the charter provisions which he had adopted by the legislature at future dates. I want to go on record as opposing the bill in its entirety. In section two, participation by municipalities, any municipality may accept this act by an ordinance or regulations of its governing body. Suppose today they have a governing body in any one of the cities in the state and because of a political reason they force through this act and then two years later they have a change in the administration of that governing body, what would happen, what could possibly happen under section 2 would be that the employees of any city would be at the mercy of the governing administration. That I believe is not what the firemen and the policemen and the other loyal employees are looking for. I believe too, if this act were to be favored or brought out of this committee with a favorable report it should be placed on a public referendum setting forth the action of it to the voters in that municipality, giving the voters their opportunity to register their approval or disapproval of it. I know the voters, if given the opportunity in the city of Waterbury, which was stated here as being a terrible example of pension credits, they would reject this proposal. I know that for a fact. I've been a newspaper man there for many years. I know something about the opinion. I would be opposed to section 9 of this proposal in its optional form of retirement allowance under the city charter of the city the fireman receives half his pay and when he becomes eligible for retirement upon his death his wife receives half his allowance, in many cases as high as \$750, \$600 a year. This then would rob him of a just retirement, and since this would have to be an agreement entered into by the spouse and by the man under the act himself. That I believe is unfair too to the police and firemen and employees of the municipalities, and as a taxpayer will have to foot the bill in my city I want to go on record as opposing the bill in its entirety and wish your committee would bring out a unfavorable report.

REP. WOCHOMURKA AND PHILIP R. MCGILL, register in favor.