

# ***STATEment!***

*October 2004*

*We Work for School Administrators*

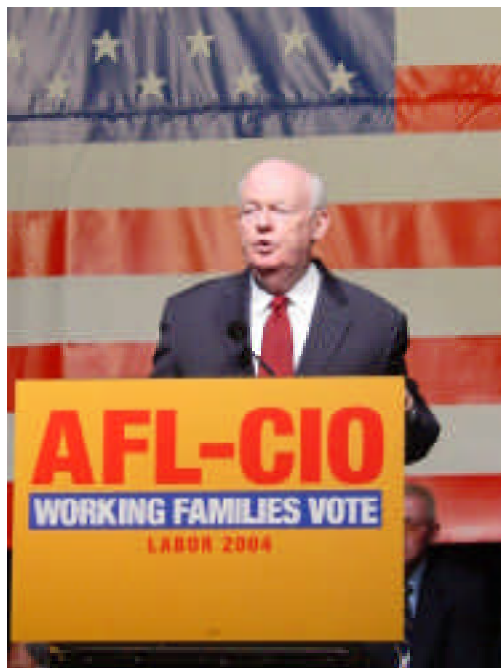
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*Roch Girard, CFSA President, inside the Democratic National Convention.*



*National Officers at the Democratic National Convention. From left to right: Roch J. Girard, AFSA National Secretary; Diann Woodard, AFSA National Treasurer; Baxter Atkinson, AFSA National President; and Doris Reed, Executive Director of ASASP.*



*The President of the National AFL-CIO, John Sweeney.*



*Roch Girard, CFSA President, speaking with Democratic Vice Presidential Candidate, John Edwards.*



*Roch Girard, CFSA President, with Connecticut Secretary of the State, Susan Bysiewicz*

## *Is your retirement just over the horizon?*

If you are within 10 years of retirement, you need to plan how to best control your retirement needs. Most people spend more time planning their vacations than their retirement. Mark A. Norton is a former Connecticut educator and 22 year financial professional with AIG American General specializing in pension options. Mark has presented to CFSA locals, been an industry speaker and radio guest on the topic of pension maximization. Providing free *educator group seminars and individual meetings by appointment*, Mark explains how your teacher retirement works, the planning needed prior to retirement and the financial as well as personal impact of your pension option decisions.

**Call direct to schedule a meeting date or contact the CFSA executive office for further information at 860-635-3660**

**Mark A. Norton  
860-346-4339**

Do you know:

- What your pension income will be?
- What the cost will be to protect your spouse?
- What your budget will be?
- How you will pay for health insurance?
- What can be done with your voluntary supplemental contributions?
- What Social Security benefits you may receive?
- How you can increase your pension income?

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**See Page 2 of the Newsletter for information regarding the Retirement Workshop scheduled for February 2005.**