



National Guard Association of Connecticut
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Testimony in Favor of Raised Bills 914, 995, 996, 1071, 6419 and 6478

Good Morning Sen. Maynard, Representative Hennessy and members of the Select Committee on Veterans Affairs. I am Debbi Newton, Legislative Chair of the National Guard Association of Connecticut (NGACT). I have served in that position for seven years and have been a member of the Connecticut National Guard for 31 years.

I apologize for not being before you today, but one of our National Guard units is returning from their year-long deployment in Afghanistan today and I am there.

I speak in favor of several bills currently before you.

NGACT supports Raised Bills 995, ACC State Military Accounts; 996 ACC Concerning the State Military Civil Support Team and 6419 ACC the Composition of the Military Department and the Qualifications of the Adjutant General. These proposals will help the National Guard perform even more effectively than it already does.

Raised Bill 914 An Act Establishing a Micro-Loan Program for Veterans is one that NGACT has brought before you before. We understand times are tough. We know the state is in financial crises. That is exactly why we need this Micro-Loan Program. Many of our Soldiers and Airmen in the Guard and many of our Reservists were self-employed before they were called on to deploy. For some, they were the only employee they had, for others, there were small staffs that perhaps had to be let go and the business shut down while the owner was serving his or her country. These Veterans and their former employees would like to get their businesses back up and running, or some may even want to start their own businesses. They are good risks according to many companies who hire veterans. They are disciplined. They are trustworthy. They are hardworking. They are loyal. A Micro-Loan Program may be the only thing standing before them and public assistance or even homelessness, both of which could wind up costing the state more in the long run than a Micro-Loan Program would. An investment in our state's Veterans is an investment in our state's future.

Raised Bill 1071 AAC Annual Briefings Regarding Group Life Insurance Policies Offered to Members of the National Guard is another NGACT initiative. There are two life insurance programs authorized by Congress that are the only two payroll deductible life insurance programs authorized. Servicemembers Group Life Insurance (SGLI) is briefed to all Guardsmen as they fill out their enlistment paperwork and is updated annually naming their beneficiaries and amounts to each. Many years ago,

although this was a program authorized by Congress, it was not offered to Guardsmen, so Congress authorized Adjutants General of the National Guard to establish and administer a State Sponsored Life Insurance Program (SSLI). In later years, SGLI was authorized for Guardsmen as well. SSLI provides EVERY Connecticut Guardsman with a FREE \$1000 life insurance policy. Most Guardsmen do not know this as it is very rarely briefed. During a briefing, they are given beneficiary forms to fill out so that in the event of their death, the named beneficiary will receive the money within 24 hours of a claim being made and death certificate provided. If the Soldier or Airman has not filled out that form, the benefits go into their estate and it could be months, even years, before the survivors see that money. They Guardsmen are also able to purchase additional insurance if they so choose. We feel all Guardsmen should be made aware of this benefit of membership and be given the opportunity to assign a beneficiary. There are other states that have already either passed this type of legislation or are in the process as we are. I can provide you with the names of some of those states if you wish.

Finally, **Raised Bill 6478, AAC Tuition waivers for Certain Veterans and Members of the National Guard Enrolled at Charter Oak State College** is just one more piece of the overall higher education initiative championed by NGACTION. As you know, legislation exists offering tuition waivers to Veterans and members of the National Guard at UConn, the State Universities and the State Community Colleges and has since the 80s. Over the years, loopholes and deficiencies have been identified and have been addressed. While it is not a perfect system, working together with the schools, the Connecticut General Assembly and many other Veterans groups, we have come a long way in addressing those issues. Charter Oak, perhaps because of its uniqueness, was never included in the original plan. But it is a State College just as any of the others are. It offers an alternative way to receive an education and degree that is ideal for Veterans and members of the National Guard who are working full-time and either are, or have, served their state and country. It is an ideal way for deployed Servicemembers to work towards their degrees. Our Veterans and Guardsmembers should have the opportunity to use their tuition waiver at Charter Oak.

I thank you for your time and for what you do for the Veterans, Military Members and Retirees of Connecticut and their families. This concludes my testimony and I am available at the below email address or phone number for any questions you may have.

Sincerely,

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