

TO: Senator Dante Bartolomeo
Representative Diana Urban
Committee on Children
State Capitol Building, Room 011
Hartford, CT 06106

FROM: Chandler J. Howard
President and CEO, Liberty Bank

RE: Testimony in Support of SB 209, An Act Concerning Funding for the Reach Out and Read Program

On behalf of Liberty Bank, I am pleased to express my support for SB 209, An Act Concerning Funding for the Reach Out and Read Program.

Reach Out and Read is a unique program that leverages the trusting relationship between pediatricians, parents, and children to promote literacy-related activities during a child's most formative years: from infancy to age 5. It targets families disadvantaged by low income or other factors that tend to impair literacy—combating the “achievement gap” before it can even get started.

Research has shown that low-income children typically enter kindergarten with much smaller vocabularies and much less experience with reading than their more affluent peers. It also shows that children who start school behind are likely not just to stay behind, but to fall farther and farther back from grade level to grade level. Starting school on an equal footing with their peers is vital if low-income children are to succeed in school and in life. And we simply cannot afford to lose another generation of children to the achievement gap.

Many low-income parents are not strong readers themselves, and lack the skills—and often the time—to read to their children. Moreover, they may not realize that doing so is vitally important to their child's development. That's why Reach Out and Read's approach is so effective.

Operating through pediatric practices, Reach Out and Read provides a library of age-appropriate books that the pediatrician can give to the parent and child at each well-child visit from six months to 5 years. The doctor can model for the parent how to read to the child, pointing out colors, shapes, letters, and asking the child to respond, while also reinforcing with the parent the importance of these activities to the child's brain development and future ability to learn. It's a proven method of bringing books and reading into homes where they may not have been before, visit after visit, year after year, until it becomes a habit. The ultimate goal is to level the playing field so that these children start school on a par with more affluent classmates, ready and eager to learn.

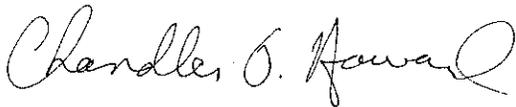
You may wonder why a bank president is so committed to a program for young children. The fact is, we see the impact of the achievement gap every day in the workforce: job applicants who can't read the application, write a complete sentence, or solve simple math problems. Successful businesses are built by literate, well educated workers. There are very few jobs at a bank that can be filled by a low-literate worker. On the flip side, successful businesses also depend on having a customer base with enough income to pay for goods and services—and as we all know, education is key to a good job and an income that can sustain an individual and his/her family.

For all the reasons outlined above, our Liberty Bank Foundation has provided \$15,000 in grant funding to Reach Out and Read over the past two years. The first \$5,000 grant enabled ROAR to expand its program in Mansfield/Willimantic to reach more children. The second \$10,000, awarded in September 2014, funded further expansion of that program, and allowed ROAR to launch a new program at Pediatric Care Center of Bristol. In addition, our foundation staff is working to connect ROAR with Rotary Clubs throughout Liberty's service area (with whom we have relationships because of our annual Thanksgiving Dinner Drive) to encourage them to support programming in their own towns.

State funding for Reach Out and Read would support the expansion of this valuable program to more communities with low-income parents struggling to give their children a brighter future. With those funds as leverage, Reach Out and Read could work with our foundation and others to bring in private dollars. What constitutes a very small sum from the state's point of view would have a large and expanding impact on the lives of thousands of children statewide.

What's more, the impact is lasting—because it occurs early in life, before a child has a chance to fall behind, before the achievement gap worms its way into his life and poisons his ability to learn and grow. The ability to read and learn is a gift that not only lasts a lifetime for the child that receives it, but also flows down into future generations. As a father and grandfather, I want that gift for every child in our state. As the leader of a local business, I want that gift for our future workers. And as a banker, I look at the huge return that Reach Out and Read delivers on a small investment, and say: This is a bill that everyone should support. Please pass this bill!

Sincerely,

A handwritten signature in cursive script that reads "Chandler J. Howard". The signature is written in dark ink and is positioned to the left of the typed name.

Chandler J. Howard
President and CEO
Liberty Bank