

New Laws to Protect You

Getting back to the original purpose of government – protect you – I wrote or sponsored many bills which have become law.

To keeping you safe and healthy, I ...

- ★ Invested in clean energy and conservation programs
- ★ Passed new measures aimed at slowing the rate of accidents involving young drivers
- ★ Am in a fight with the Federal government in opposing 70 additional daily commercial flights over Fairfield County
- ★ Closed a dangerous loophole in sex offender laws
- ★ Increased penalties for home invasions
- ★ Put a stop to the use of eminent domain to increase tax revenues
- ★ Ensured repeat offenders are kept off the streets
- ★ Eliminated dangerous chemicals from kid's toys
- ★ Denied commercial truck traffic access to Route 136
- ★ Intervened on behalf of Silvermine residents in the Merritt Parkway interchange debate
- ★ Reduced emissions from diesel powered school buses

To keep more money in your pocket, I ...

- ★ Blocked a gas tax increase
- ★ Twice bucked my own party, voting against income and conveyance tax increases
- ★ Added tax exemptions for energy efficient improvements
- ★ Helped seniors and working families with high heating bills
- ★ Supported increased access to education for veterans
- ★ Increased the minimum wage
- ★ Provided grants and no- to low-interest loans for furnace and boiler upgrades
- ★ Increased access to education for veterans
- ★ Increased access and affordability for healthcare

And as your budget watchdog, I continue to expand the Results-Based Accountability (RBA) program which I've co-chaired since its inception two years ago. The purpose of RBA is to reward programs which allocate tax dollars wisely and cut off those that don't. In two years RBA has blossomed from Working Group status to a full-fledged Sub Committee, received the first ever National Conference of State Legislatures' Con Hogan Award and we've saved the people of Connecticut \$20 million by cutting off programs that didn't meet the goals set by the program.

The program is in its infancy, but we've proven it works. Now imagine how much money ... your money ... we'd save, if RBA were implemented across the board. It can happen, but only if you, the people, demand it.



What's Next?

Bank Depositor's Peace of Mind

The economy is giving everyone the jitters, so let's talk about it. Tenure in the Senate has its rewards and responsibilities. As Chairman of the Banking Committee, I'm responsible for all legislation that affects banking in the State of Connecticut. With bank failures expected to rise across the country, I've already called on the state Department of Banking to report on the solvency of Connecticut's financial institutions. I don't want any surprises. I'm sure you don't either.

Relief from the Foreclosure Nightmare Part 1

The foreclosure situation is growing to epidemic proportions. As Chairman of the Banking Committee, I want to keep a tight lid on it. The source of the problem is easy to identify – lack of financial savvy on the part of homeowners and not enough income to pay the bills. The solution is simple and inexpensive.

I've just implemented a program to help struggling homeowners gain job skills and knowledge about credit and re-negotiating mortgages. The Mortgage Crisis Job Training Program offers customized employment services, job training scholarships, job placement assistance, financial literacy, credit counseling and other services. I expect this new program to be a win for the homeowner and a win for the lender.

Relief from the Foreclosure Nightmare Part 2

In other parts of America, the foreclosure crisis has turned whole neighborhoods into ghost towns. No one's buying these properties. At any price. Now crime there is spiraling out of control.

Here in Connecticut there are 71,000 mortgages that could be considered high-risk. The interest rates on 21,000 of them will reset in the next 12 months. The Fed is running out of silver bullets. We don't need ghost towns in Connecticut. And we don't want more crime.

So this year I helped write comprehensive legislation to shield Connecticut from the inevitable – the continued meltdown of the subprime markets. The Connecticut Housing Finance Authority (CHFA) has been empowered to purchase home loans from lenders, then offer more manageable terms to homeowners. CHFA can also buy up foreclosed property to create affordable and supportive housing. Best of all, we've been able to do all this without increasing state spending.

If You Don't Know Me Yet

There are just over 100,000 people residing in Norwalk and Darien. I'm still trying to meet every one of you. If you don't know me, here's a little something about me.

I'm a native of Norwalk. My family goes back five generations. I took my first stand for the people of Norwalk when I was 8-years-old when I wrote a letter to former Mayor William Collins concerning the future of Duffy Field. You know it today as Veteran's Park. After graduating from the Norwalk Public School System, I earned a degree in political science while interning on Capitol Hill. Came back to my home town and spent two years as a substitute teacher in the public schools.

Today I'm your Senator, representing the 25th District which includes Norwalk and Darien. I was elected to this post in 2004 and again in 2006. Prior to that I served as your state Representative for three years.

My beautiful wife Tracy and I are raising two young boys at our little homestead on Toilsome Avenue. We are members of the Norwalk United Methodist Church and when I'm not helping folks in the legislature, I help people buy and sell homes at the Norwalk office of William Pitt Sotheby's International Realty. I love it. Been there for 12 years.

