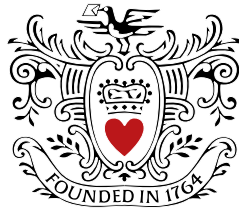


# Hartford Courant



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## Trump: IS leader died 'a coward'

### Islamic State chief al-Baghdadi reportedly killed himself during US raid

BY MISSY RYAN AND DAN LAMOTHE  
The Washington Post

President Donald Trump on Sunday announced that Abu Bakr al-Baghdadi, the elusive Islamic State commander, died during a U.S. military operation in Syria, an important breakthrough more than five years after the militant chief launched a self-proclaimed caliphate that inspired violence worldwide.

"Last night the United States brought the world's No. 1 terrorist leader to justice," Trump said in a

televised announcement from the White House. "He was a sick and depraved man, and now he's gone."

In what the president called a "dangerous and daring" nighttime operation, helicopters inserted a team of American Special Operations troops into a volatile area of northwest Syria, where they began an assault on a militant compound culminating in a retreat by Baghdadi into an underground hideaway.

There, in a "dead-end tunnel," Trump said, the militant leader detonated an explosive vest, killing himself and three of what were believed

to be his six children.

The high-risk operation brings a dramatic end to a yearslong hunt for the man who spearheaded IS's transformation from an underground insurgent band to a powerful quasi-state that straddled two countries and spawned copycat movements across several continents.

At its peak, IS controlled an area the size of Great Britain, boasting a massive military arsenal and a formidable financial base that it used to threaten the West and brutalize those

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CHRIS KLEPONIS/TNS

"Baghdadi ... died in a vicious and violent way, as a coward running and crying," President Donald Trump said Sunday.



BRAD HERRIGAN/HARTFORD COURANT

Longtime friends Simon Kravetz, left, and Chris Corbosiero are applying to room together in an assisted housing complex in Canton for people with intellectual or developmental disabilities.

## FEELING AT HOME

### For people with intellectual or developmental disabilities, new complex offers independence

BY EMILY BRINDLEY

CANTON – Lauren Traceski's parents have always worried about what would happen to their daughter as they aged.

Traceski has intellectual or developmental disabilities, and there aren't many affordable housing options in Connecticut that meet her needs without stifling independence.

"When Lauren was little, my strategy was: Well, then I'll just live forever," Traceski's father, Fran, said. "Now I look in the mirror and say, 'That strategy might not be working.'"

But a housing complex under construction in Canton is giving Traceski and her parents new hope.

The complex, which is scheduled to be move-in ready by March or April 2020, will have some units set aside for people

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## CEOs battle income divide

### Connecticut health boss joins other rich activists in the effort

BY STEPHEN SINGER

A Connecticut health care executive has become the most recent boss to support higher taxes and efforts to break up the concentration of wealth.

John Driscoll, chief executive officer of CareCentrix and a member of Patriotic Millionaires, a group of high-net worth individuals advocating for a guarantee of a "sustaining wage," is calling for the wealthy and corporations to pay more taxes. The executive had previously been featured in a video ad in 2017 for the Service Employees International Union calling on Connecticut officials to raise state taxes to close chronic budget deficits.

"I think for 30 years we've been part of a system that's part of a danger zone where capitalism is not building enough opportunities for people who are working hard and playing by the rules," he said in an interview. "If you say employees are the most important resource and don't pay a fair wage, it's not going to work."

"I think capitalists need to save capitalism," Driscoll said.

CareCentrix, which has developed technology and analytics to help patients obtain health care while at home, began paying a \$15 minimum wage five years ago, he said. Connecticut this year enacted legislation increasing the minimum wage to \$15 by 2023.

In addition, CareCentrix has established a third party-administered grant program to anonymously donate up to \$2,500 to employees to help

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## Utility shut-offs have more than doubled

### Advocates: Connecticut families need more prevention information

BY JOSH KOVNER

Utility shut-offs, a hidden measure of the economic struggle for many in Connecticut, have more

than doubled here in the last four years, while the number of payment arrangements between Eversource and low income families and the working poor have declined, according to regulatory records.

The jump in disconnections for lights and electric heat and, to a lesser extent gas heat from CNG,

was enough to worry U.S. Sens. Richard Blumenthal and Chris Murphy, who asked the Public Utilities Regulatory Commission to investigate. PURA started asking questions of the utilities in the summer and will hold a hearing Nov. 1 on energy affordability for residential customers.

The numbers are compelling on

their face: 39,200 disconnects by Eversource in 2014, according to PURA filings; 80,700 disconnects in 2018, Eversource spokeswoman Tricia Modifica confirmed Friday.

But look deeper, urge those lawyers and advocates who work to help low-income families who

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### California wildfires

Authorities in Northern California ordered 180,000 residents to flee their homes as historic winds fueled a wildfire in the wine country, while electricity was shut off for millions of people in an effort to prevent more fires. Forecasts predict more high winds Monday. **Nation**, Page A10

### College decline

Enrollment declines at the state's community colleges and regional universities were greater than expected this fall according to the Board of Regents for Higher Education. A decline was expected due to falling numbers of high school students. **Connecticut**, Page B1



ELISE AMENDOLA/AP

### 300 wins

Bill Belichick was 39 when he coached the Cleveland Browns to a win over the New England Patriots in 1991 — his first as an NFL coach. On Sunday, the Patriots helped Belichick earn his 300th career victory. **Sports**, Page C1

### Hill resigns

Democratic congresswoman Katie Hill of California announces her resignation amid an ethics probe and revelations of an affair with a campaign staffer. **Nation**, Page A3

### Defend teachers' pensions program

After years of receiving income too modest to pay off college debt and save for retirement, the state teacher pension program keeps teachers in the job they love. **Opinion**, Page A11

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## Home

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with intellectual or developmental disabilities. The other units will be open to traditional tenants, creating a built-in support network and natural community.

A sister complex is also under construction in Bloomfield, although that complex is several months behind the Canton project. Combined, the two complexes will provide housing to 38 people with intellectual or developmental disabilities.

The apartments set aside for people with intellectual or developmental disabilities will be managed by Favarh, which is the Farmington Valley branch of a nonprofit organization called The Arc. Favarh is based in Canton, across the street from the complex scheduled to open in the spring.

The Favarh apartments will draw on smart home technology, such as remote temperature and lighting control, to give tenants with intellectual or developmental disabilities some structure while still allowing for independence.

For some people, this style of living is a much-needed alternative to group homes, Favarh executive director Stephen Morris said.

And while the Favarh apartments will fill that need, they'll also be saving money for the state.

Morris said that, in his organization's experience, most group homes cost \$130,000 to \$140,000 per year per person. The yearly cost of living in one of Favarh's apartments will be closer to \$60,000 per person, he said.

"It's rare that you can find a solution that is not only better for the recipients of the solution, but it's better financially as well," Morris said.

Morris said the Canton and Bloomfield complexes are groundbreaking.

"There's nothing quite like this anywhere in the country," Morris said. "This is truly innovative."

## The applicants

Chris Corbosiero and Simon Kravetz have been friends since they were in grade school in Simsbury.

Both Kravetz, 30, and Corbosiero, 32, have intellectual or developmental disabilities, and they've applied to be roommates in the new Canton housing complex.

The best friends said they want to be roommates because it would mean more time to hang out together. Currently, both live with their parents.

The two already spend as much time together as possible, scheming to arrange sleepovers and carpool to line dancing or movie nights.

"We're best friends, and we want to sleep over at each other's houses, like every weekend," Corbosiero said.

Kravetz said that the main thing that would change if the two were roommates is that he "won't have to ask" to spend time with his best friend.

More time together is also a high priority for Lauren Traceski, 27, and her boyfriend, Scott Masson, 29. The couple — they've been friends for six years and dating for more than a year — have also applied to live together in one of the new apartments.

Both Traceski and Masson, who also has intellectual or developmental disabilities, currently live with their parents.

The two met through Favarh, but became particularly close during a two-year period when they both worked at a Michael's arts and crafts store.

Traceski said she could tell even then that they were a good team. Masson said he felt a "connection" between them, which continues now.

Like most couples, Traceski and



BRAD HERRIGAN/HARTFORD COURANT

Lauren Traceski and Scott Masson are hoping to get an apartment in a new housing complex for people with developmental disabilities.

Masson want more independence and control over their time. Moving out would go a long way toward giving the couple the freedom they crave, but housing options for people with intellectual or developmental disabilities are extremely limited, Traceski's and Masson's parents said.

Group homes can be overly restrictive, but traditional housing is too free-form to meet the couple's needs and too pricey.

Traceski said she and her parents have been talking about her moving out "for quite a while," and she's both nervous and excited about the possibility.

"My emotions go up and down," Traceski said. "It gives me a lot to really think about."

## 'An innovation'

Gov. Ned Lamont included funding in his budget for 70 new apartments for people with intellectual disabilities, under the same concept that Favarh is implementing.

By the time Lamont presented his budget proposal in February, though, construction had already begun on the Canton project.

The Canton and Bloomfield projects have funding through the state's Intellectual Disabilities and Autism Spectrum Housing program, known as IDASH. Because of this, the state Department of Developmental Services has been heavily involved in the project.

DDS chief of staff Katie Rock-Burns said the department doesn't have any concerns about the two new complexes.

The project is "definitely an innovation that we're really excited to see come off the ground," Rock-Burns said. "It's exciting for us to see it come online."

Although Traceski, Masson, Corbosiero and Kravetz have all applied to live in the Canton housing complex, their apartments aren't yet guaranteed.

Morris, Favarh's executive director, said that the application period is still open for Favarh's apartments.

He expects that decisions will be made by the end of the calendar year.

Each apartment will be outfitted with what Morris called "enhanced accessibility features," including roll-in showers, extra wide doorways and non-burn stove tops.

And, to allow people to age in place, the building is outfitted with reinforced ceilings that can accommodate lifts.

In a bid to address holistic health, Favarh is also partnering with Bloomfield-based Healing Meals, a nonprofit that provides organic meals to people recovering from illnesses or other life events.

Residents of the Canton apartment complex can buy into the program if they choose, to ensure that they're eating healthy and regularly. Healing Hands will also run a teaching kitchen just down the road from the new apartment complex.

"We built all of the things we've learned over the decades into this," Morris said. "We built it in."

## 'It doesn't get any better'

With the opportunity for the couple and the two best friends to stand on their own feet, their families will also be given peace of mind.

Masson's mom, Linda, said that housing horror stories abound for people with intellectual or developmental disabilities.

The Courant reported in February that more than 2,000 people are on the state waiting list for in-home services or residential placements. The Massons and Traceskis said they've seen many of those people given placements only because of an emergency situation.

One of Linda's primary fears was that, once she and her husband can't care for Masson anymore, he would be given an emergency placement in a group home that wasn't a good fit for him, and then possibly transferred repeatedly.

Kravetz's mom, Corinne, said emergency placements are doubly traumatic — a sudden and forced move while the person is grieving the loss of their parents.

"We're getting old," Corinne said. "And you don't want your kid to go into housing in an emergency."

Traceski's dad, Fran, said that fear has been hovering in the back of his mind since Traceski was a child.

"Your background terror is, 'What happens when I'm not there? When I can't do it anymore, what happens?'" Fran said.

If Traceski and Masson are selected for the housing complex, then those questions will be answered, while they each have their families here to support them through the transition.

The parents of all four potential tenants said that this complex is exactly what they've been searching for, as they waded through decades of waiting lists and housing meetings.

"This whole setup, it doesn't get any better," Traceski's mom, Janet, said.

Traceski and Masson, while they're excited about the opportunity to move in together, said they know that it will come with challenges and a transition period.

Traceski said she worries about money, and that additional household chores will take some getting used to.

Their parents brought up the many logistics of independent living — budgeting, grocery shopping, cleaning — but also said the couple is up to the challenge.

"We're going to figure it all out as we go," Traceski said. "I can't wait to see what happens in the future, because I know with Scott by my side it'll make a big difference."

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## Wealth

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cover basic necessities or emergencies such as a family member's health problem, a house fire or other significant troubles.

Since its start in 2015, the program has distributed more than \$500,000 to more than 230 workers. It's funded by employees who contribute through payroll deductions or direct payments.

The company also has established women's networks to help female employees become "strong managers and leaders," Driscoll said. More than half of the company's management team are women, he said.

Driscoll's advocacy is in keeping with a higher political profile among some U.S. executives. The Business Roundtable, a group of chief executive officers, issued in August a "Statement on the Purpose of a Corporation" that commits to investing in employees with fair compensation, treating suppliers ethically and supporting their communities.

"While each of our individual companies serves its own corporate purpose, we share a fundamental commitment to all of our stakeholders," the statement said.

Among the nearly 200 CEOs who signed it were Connecticut chief executives David Cordani of Cigna Corp., Gregory Hayes of United Technologies Corp., James Loree of Stanley Black & Decker Inc., Dinesh Palival of Harman International Inc., Alan Schnitzer of the Travelers Cos. Inc. and John Visentin of Xerox Corp.

Some observers viewed the statement as a rebuke to the idea that the primary, or even sole, obligation of business is to shareholders and an increasing drive for higher profit. Driscoll said it counters a "monomaniacal" emphasis on shareholder value.

Jeffrey Sonnenfeld, senior associate dean for Leadership Studies at Yale University, said the Business Roundtable statement is "catching up" with the group's founding purpose. Established in 1972, it sought to rehabilitate a reputation tarnished by business support of the Vietnam War and indifference to environmental protection, he said.

Some question if signatories to the Business Roundtable statement are making empty promises. The Harvard Business Review cited Exxon Mobil Corp., which extracts fossil fuels contributing to climate change, and Johnson & Johnson, which faces a \$572 million fine in Oklahoma related to the opioid epidemic.

Sonnenfeld cited CEOs who are acting on their own to advocate for progressive policies or causes: utilities that urge the U.S. Environmental Protection Agency to keep in place mercury pollution rules, automakers that challenge Trump administration efforts to ease fuel efficiency standards and executives who pulled out of a Saudi investment conference to protest the killing of dissident Jamal Khashoggi.

"We've seen the business

community on the front lines," Sonnenfeld said. "We're seeing it on many fronts."

Another example of well-heeled activists is a group of wealthy state residents known as Fair Share Connecticut that urged lawmakers and Gov. Ned Lamont last spring to raise taxes on couples earning more than \$5 million a year and individuals making more than \$2.5 million. Lamont and Republicans have rejected raising the state income tax. Four increases in 12 years have not raised as much money as state officials originally expected, they say.

Business executives jumping into the fray are joining a growing chorus demanding more government activism and even socialism to reverse the damage lingering from the Great Recession. Stagnant incomes, burdensome student debt, crumbling public works and other issues are frequently cited by activists.

However, some conservatives criticize the Business Roundtable statement as superficial. U.S. Treasury Secretary Steven Mnuchin, a former Goldman Sachs executive and hedge fund founder, said in an interview last month with CNBC he would not have signed it.

"Obviously, businesses should have a purpose," he said. "To be profitable, you have to have a purpose. I think it's not as simple as saying we either have a purpose or we have profits. A simple answer is it doesn't fully explore the issues. So I personally think companies need to both have a purpose and have profits."

Morris Pearl, chairman of the Patriotic Millionaires and former managing director at BlackRock, an investment firm, said some are surprised that business executives support a liberal agenda.

"When I was on Fox I was introduced as a crazy guy who will entertain you for a few minutes," he said.

Patriotic Millionaires was founded following the 2010 congressional elections to urge President Barack Obama to allow for the expiration of tax cuts enacted by Congress and President George W. Bush, Pearl said.

Driscoll pitched for higher state taxes in 2017, citing Connecticut's battle to close a budget deficit.

"We need to raise revenue," he said in an ad sponsored by District 1199, an SEIU health care union. "Successful people in successful corporations have to pay their fair share."

Republicans, executives and business advocates push back, saying Connecticut does not have a revenue problem requiring higher taxes, but must instead rein in spending.

Joe Brennan, who as president of the Connecticut Business & Industry Association has lobbied against raising taxes, said advocating for more money to the state has "never come up in my meetings." Those who can afford to pay extra to the government are "always welcome to give what they want," he said.

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## Utilities

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have gotten behind on their utility payments and find themselves trapped in sub-par housing or even homeless because of it.

Low-income people, says attorney Bonnie Roswig of the Center for Children's Advocacy in Hartford, are often not told about programs — designed by Eversource itself or by legislation or regulation — that can enable eligible customers to dramatically reduce their back bills while building a positive payment record.

Here's an example: Of the 80,700 who had their utilities shut off in 2018, 7,300 were "coded" by Eversource as hardship cases. Hardship families have household incomes that are below 60 percent of the state median.

That means that this small subset of people were the only ones told by Eversource that they are eligible for below-budget repayment plans and another two programs that automatically reduce the back bill when timely monthly



MARK MIRKO/HARTFORD COURANT

Barbara Vega wipes tears while meeting with Jeff Dorman, an Aetna attorney who helped Vega navigate a process with Connecticut Natural Gas representatives to create a more manageable energy bill for the mother of four.

payments are made.

When a person receives a hardship code, it means he or she has been referred to a local community action agency to fill out the application for one of these programs.

The issue is that there are likely tens of thousands of more people who are eligible but were not told.

Why?

"Because you have to affirmatively ask," said Roswig. "You have to say the magic words: 'I can't afford

this repayment program. What can you offer me?'"

"It often depends on who is on the phone with you," said Kristen Johnson of Aetna, one of the volunteers at the Center for Children's Advocacy's twice-yearly clinics. The sessions instruct low-income families on how to prevent utility shut-offs, get the power restored or reduce back bills.

The clinics have touched thousands of people, but still many people, like most of the folks who came to the

clinic on Friday at St. Francis Hospital, don't know that they may be eligible for programs that can help them.

Barbara Vega, 34, of New Britain is one of those people. She allowed a Courant reporter and photographer to sit in on her conference with Aetna lawyers Jeff Dorman and Meggan Jekot at one of the folding tables set up on the floor of the Gengras Auditorium at St. Francis.

She is a mother of four. She makes \$1,350 per month working as a personal care attendant in the homes of elderly residents and also receives child support.

She pays \$110 per month for gas heat and \$195 per month toward her back bill of several thousand dollars. She can't afford it.

"I work to pay the bill," she said.

After Dorman and Jekot took her information, they walked with her over to the CNG table, which was a few yards from the Eversource table.

After a series of detailed questions from CNG staffers, Vega and the lawyers returned to their con-

ference table. She had been coded a hardship on a temporary basis and referred to the Human Resources Agency of New Britain to apply for a program that would automatically deduct from her back bill as she makes her current monthly payments.

She had not been told about the programs before.

"This is my Christmas present," she said, her eyes welling with tears. "This is wonderful."

Modifica, of Eversource, said the last thing the utility wants to do is shut someone's power off. She said Eversource has a web page that explains the winter-protection plan and other programs.

But Roswig and Johnson said many thousands of people don't know to look there.

"Sometimes callers are not given the correct information," Johnson said.

Roswig said if low-income callers to Eversource were being consistently told of the hardship programs, there would be a lot more referrals to the local community-action agencies than there are.

The Courant reported in

the spring that Sen. Murphy called for an examination of Eversource's practices and described the rise in shut-offs as "alarming," particularly since the price of wholesale energy was at its lowest level in years.

Blumenthal, in writing to Eversource CEO James Judd, urged caution in dealing with customers who are unable to pay their bills.

"It is extremely important that families and residents are not needlessly harmed by a company's attempt to reduce its accounts receivables," Blumenthal wrote.

PURA officials said they were aware of the "costs and challenges" that high energy rates "can present for limited-income households."

The regulatory authority said it would investigate "the number of uncollectable accounts, collection efforts, payment arrangements and policies concerning termination of services."

Roswig said customer-service representatives should have a script that includes payment programs for eligible low-income families.