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SATURDAY - SUNDAY, SEPTEMBER 3 - 4, 2016

SPORTS



NFL's strongman

As NFL commissioner, Roger Goodell has weathered controversies and endured fierce criticism, but his position is as strong as ever.

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LIVING



Conversation with Barbara Khan

The owner of an independent children's book store in Vernon talks about the thrill of designing programs for kids. **PAGE 27**



Heroes among us

Hanks plays real-life hero airline pilot 'Sully' Sullenberger in a riveting new movie about the 'Miracle on the Hudson.'

COUPONS

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Hefty health insurance hikes ahead

By Susan Haigh

Associated Press

HARTFORD — Tens of thousands of Connecticut health insurance consumers will still see double-digit increases in their 2017 rates, even though the state's Department of Insurance has denied some rate requests filed by health insurers while reducing others.

The agency said Friday the rates reflect rising medical costs and the elimination of the federal payments previously made to insurers to help stabilize rates during the first three years of the Affordable Care Act.

care costs, increased demand for services, and significantly higher prescription drug costs," Insurance Commissioner Katharine L. Wade said in written statement. "Therefore, in some cases, higher rates were actuarially justified."

The agency's actuaries reviewed 17 rate filings submitted by 12 health insurance companies selling individual and small group plans in the state, covering approximately 300,000 people. The plans include some offered on and off the state's health insurance exchange, known as Access Health CT.

Both Anthem Health Plans and ConnectiCare "The Connecticut market is experiencing what Insurance Co. are being ordered to recalculate

other states have seen this year — rising health their rate requests for certain plans they offer to consumers. Wade says they were excessive. Anthem was seeking an average 26.8 percent increase for individual plans serving 56,700 people offered on the state exchange and an average 11.6 percent increase for small group plans serving 42,200 people offered on the exchange. Meanwhile, ConnectiCare was denied its request for a 24.3 percent increase for individual plans offered off the exchange and covering 37,142

The two companies have until Sept. 7 to submit their revised rates for consideration.

■ SEE INSURANCE / PAGE 13

KEEP STAFFORD DRUG-FREE



Jared Ramsdell / Journal Inquirer

Stafford police Officer James Kodzis, left, and his dog, Loki, greet students Friday during the Community Safety Day at Stafford Middle School. Students were able to meet personnel from a variety of state and local emergency services and learn about their jobs as well as get lessons about avoiding substance abuse.

■ See story, more photos, Page 3

■ Additional photos are available in the Photos tab of the JI's website.

Hermine expected to put a damper on Labor Day festivities

By Tim Leiniger

Journal Inquirer

Connecticut residents may have to adjust their Labor Day weekend plans and hold barbecues on Saturday or Sunday as Tropical Storm Hermine is expected to bring showers across the state Monday.

Hermine began its advance up the Eastern Seaboard after slamming through Florida as a hurricane early Friday, then weakening into a tropical storm as it hit Georgia.

More on Hermine, Page 38

According to Alyson Hoegg of AccuWeather, Saturday will be the best day of the weekend for Labor Day revelers in Connecticut.

Hoegg said a high pressure system will sit over New England and provide a sunny day Saturday. She said clouds will start to move in from Hermine Saturday night, increasing cloud coverage into Sunday.

Hermine caused havoc as it tore through Florida and Georgia, and Friday night deluged the Carolinas, with parts of North Carolina getting more than 8 inches of rain, Hoegg said.

On Friday, Gov. Dannel P. Malloy asked shoreline residents to be attentive to Hermine and its movements.

■ SEE **HERMIONE** / PAGE 7

Students get schooled in avoiding substance abuse

By Zachary F. Vasile

Journal Inquirer

STAFFORD — Middle-schoolers fresh from summer vacation set aside English and mathematics for a few hours Friday morning for a lesson in substance abuse prevention.

It's a topic given added weight considering the state's devastating opioid epidemic.

Sixth-, seventh-, and eighthgraders gathered in the auditorium of Stafford Middle School for a talk by Trooper 1st Class Ronald Richardson of Ellington, who told students his goal was to give them the tools to resist using drugs.

"I'm not always going to be there," Richardson said. "Your parents aren't always going to be there, because you're getting a little older now and have a little more independence. So the person that needs to make good decisions is you. We want to help you think through those decisions."

He recommended students avoid places and situations where they know drug use is occurring, and told them to help keep schools drug-free by bringing concerns to teachers and staff.

Though his speech mostly centered on tobacco, cigarettes, and alcohol, Richardson included a warning about heroin.

"With that drug, don't walk away from it," he said. "Run away from it."

While the students proved a polite and attentive audience for Richardson, it was Loki, Stafford's newly acquired police dog, who truly headlined the event. Many stood up and craned for a better view as the 2-year-old black lab and his handler, Officer James Kodzis, gave a demonstration, with Loki diligently sniffing through police backpacks, envelopes, and even a file cabinet and sitting when he detected narcotics.

Kodzis said Loki, who graduated from state police training in July, is able to indicate the presence of several illicit substances, including marijuana, heroin, cocaine, crack cocaine, methamphetamine, and steroids.

Lt. Thomas Duncan of the Stafford Resident Troopers' Office, who organized the program, said Loki is one of many tools local

authorities are using to combat the opioid problem. He said the town has collected over 200 pounds of medication through its prescription dropbox, equipped officers with opioid overdose-reversal medication Narcan, and administered surveys to students concerning substance abuse behaviors.

"We are doing a lot to address the heroin issue," he said.

Of course, police have to contend with the threat of heroin and opioids on the streets. Duncan said the resident troopers' office, together with a state narcotics task force, has arrested five drug dealers in Stafford this year.

But part of the fight against drugs has to reach beyond enforcement, Duncan said.

"We're trying to be proactive through the dropbox, through counseling, through education," he said.

Duncan added that the decision to offer the presentation to Grades 6 through 8 was meant to reach students on the cusp of the teenage years, when they may be more susceptible to negative peer pressure.

"We thought it was a good idea to focus on the middle-school-age students because they may be the ones we can influence the most," he said.

That sentiment was echoed by Principal Jennifer Hoffman.

"Middle school kids are faced with pressures every day, so we wanted to address this age group specifically," Hoffman said. "This is to let kids know that they are supported at school, not only by faculty and staff, but by the community."

After the presentation, students gathered in the school's front parking lot wearing their white "Help Loki Keep Stafford Drug Free" Tshirts, and visited 13 educational booths that dealt with a variety of law enforcement and emergency topics ranging from weather and wildlife to car crashes.

At one stop, classes examined photographs of drugs, electronic scales, paraphernalia, and guns seized by law enforcement.

Looking over the pictures, one sixth-grade girl wondered aloud why anyone in possession of drugs would need a firearm.





Students from Stafford Middle School, above, sign a banner pledging to help the Stafford Police Department's new police dog, Loki, keep the town drug free during the Community Safety Day on Friday at the school. At left, Stafford police Officer Frank Prochaska, left, uses Drunk Buster goggles to show sixth grade student Ryan Ravetto, second from right, how intoxication impairs vision.

Jared Ramsdell / Journal Inquirer

"That's to protect themselves," replied the officer manning the post. "And that's what makes this job so dangerous."

Other stations included presentations by the state Department of Energy and Environmental Protection, the Stafford Fire Department, the Stafford Ambulance Association, and the state police's SWAT team, traffic unit, bomb squad, dive team, and counter-terrorism center. The Stafford Resident Troopers' Office gave a drone demonstration and helped students understand the risks of driving under the influence of alcohol with "drunk goggles," which distort the wearer's vision to simulate intoxication.

Throughout the morning, local

leaders praised what they saw as a needed message delivered in a interactive, dynamic way.

State Sen. Anthony Guglielmo, R-Stafford, said the program exemplified needed cooperation between police and the community and benefited all involved.

"I learned something, so I know the kids learned something," Guglielmo said. "And it is probably good for the police, because they're dealing with crime every day and now they get to see the good side of things. And these are just really great kids."

First Selectman Anthony Frassinelli said Loki represented a incredible resource for local law enforcement.

"This is all really centered on

how fortunate we are to have Loki," Frassinelli said. "He'll be in Stafford, but he'll also make visits and continue to help educate. It couldn't be better."

He said the town had received a \$2,500 grant from the Norcross Foundation and "immediately went looking for a police dog."

Ilene Whitmarsh, president of the Stafford Rotary Club, which donated the Loki-themed T-shirts, pointed out the students' enthusiasm for the police dog.

"It's a great connection," Whitmarsh said, "With the animal and with the police."

Watching as students petted and huddled around Loki, she smiled.

"You can't beat that," she said.

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