



Retirees Association

NEWSLETTER

P.O. Box 112615 • Pittsburgh, PA 15241-0215 • 412-539-9307 • <http://:ACRetirees.org>

BOARD OF DIRECTORS:

Roger Westman, *President*
Guy Tumolo, *Vice President*
Pete Schepis, *Treasurer*
Janet Norkus, *Assistant to the Treasurer*

Ginny Bowman, *Editor*
Angela Conte
Marge Lubawy
Joseph Scorpion

PRESIDENT'S REPORT SPRING 2016

Welcome to a new year of programs and outings! With the election of new officers has come renewed spirit to increase the opportunities for our members to participate.

In this issue is an article from Timothy Johnson, Director of the Retirement Office, on spousal benefits of pensioners. We invited him to write this article because we have received many

calls from spouses upon the passing of a retiree who have no knowledge that they may be eligible for a portion of the deceased's pension. Often this eligibility has been forgotten or not passed on so we thought a review of this selection would be helpful in advance of your needs. We look forward to closer cooperation with Timothy on many matters.

President's Report continued on page 2

SAVE THE DATES

March 16 Luncheon

Pittsburgh's Bridges
Todd Wilson, P. E.

April 20 Luncheon

Your Pension Plan
Timothy Johnson

April 28

Wildflower Walk 'n Talk
Raccoon State Park

May 18 Luncheon

Denise Schrieber, Horticulturist
Braden Meiter, Lead Ranger
Allegheny County Parks

Survivorship

Guarantees a Surviving Spouse Income for Life

When you retire from Allegheny County, you have three options:

- (1) to take your contributions and interest in a **Lump Sum**,
- (2) to receive a monthly **Life Only Benefit** for the rest of your life, or
- (3) to receive a monthly benefit for the rest of your life and your spouse's life.

This third option is a **Joint and Survivor Benefit** referred to as Survivorship. Here are the basic terms for this election:

- *Any married County employee, including same sex, may elect Survivorship;*
- *The election is irrevocable on attainment of age 50 or on later election prior to retirement;*

continued on page 2

PRESIDENT'S REPORT Continued from page 1

Before the transition to our new Treasurer as of January, some members had to wait for checks to be processed and we apologize for that, but now our policy is to have all checks processed within two weeks of receipt.

Your Board is planning a regular set of interesting and informative monthly programs and outings. Western Pennsylvania has so much to offer that we could never run out fascinating speakers to learn from or places to explore. We are so lucky in that respect

but, just like so many locals everywhere, we don't take the time to explore them on our own. ACRA wants to help you find and appreciate these gems. Bring along your family and friends as we explore the wonderful culture and history right around us. Also, if you have suggestions for speakers to hear or places to visit, we would be happy to consider them.

Would you like to join us in helping ACRA be even better for retirees? If so, speak up; there are still openings on the

Board for your voice. Please notice a new Post Office box for all correspondence for ACRA. This new location is more convenient to our new Treasurer's home so please make a note of it. Our phone number remains the same, as does our website: <http://acretirees.org>. We will also continue with the DoubleTree for our luncheons due to the great value, ease of finding it and ample parking.

*Roger Westman
President*

Survivorship Continued from page 1

- *Notarized spousal acknowledgement of the election (or waiver) is required;*
- *Survivorship costs the member at least 10% of their monthly benefit;*
- *With the election in effect; the surviving spouse shall receive a monthly benefit equal to 50% of the member's monthly benefit for life;*
- *The election shall automatically be cancelled by divorce or death of the spouse and returns to a monthly Life Only Benefit.*
- *The election is not available if you remarry after retirement.*

Not surprisingly, the **Life Only Benefit** will be greater than the **Joint and Survivor Benefit**, because the expected payment period for the **Joint and Survivor Benefit** is longer.

If you have limited retirement savings outside of your pension, then Survivorship may make sense to protect the surviving spouse and provide a steady income during retirement.

Also, pension maximization using life insurance is another way to help gain death benefit protection while offering an opportunity to maximize monthly benefits. With Allegheny County's defined benefit, you should consider this as part of retirement planning.

Lastly, be careful what you choose and consult your financial advisor about what is right for your particular circumstances. If you elect (or waive) the Survivorship option at retirement, you can't change it.

*Timothy H. Johnson,
Executive Director*

NEW YEAR, NEW OFFICERS AND NEW DIRECTORS

Roger Westman was elected as President and Guy Tumolo as Vice-President last fall, taking office as of January 1. Former Vice-President, Joe Scorpion, had decided to not continue as an officer but wished to be on the Board as a Director and we are happy to have him. Among the first actions of new Board of Directors were the appointments of Pete Schepis as Treasurer, Janet Norkus as Assistant to the Treasurer, and Marge Lubawy as a Director.

Pete is a veteran of the Department of Budget and Finance with primary responsibility for the Health and Human Service related departments. Janet worked as the head of Administration in the Health Department and brings many years of experience with financial matters. We are pleased with their expertise and the progress they have made in computerizing the financial records for better tracking and processing.

Marge retired in 2008 after working for 12 years with the county. For three years, she served as an administrative assistant to Commissioner Mike Dawida and nine years as a communications specialist with the Department of Human Services in the Office of Community Relations. Since retiring, she has become a Penn State Master Gardener.

To complete the list, Roger worked in the Health Department with the Air Quality Program for 34 years and Guy Tumolo worked in many programs and departments in his 40 year career, including the Model Cities Program, Kane Hospital, Budget and Finance, a short stint at the Airport, then in Administration, Human Services, County Council Chief of Staff, and Deputy County Controller. He's well informed and well connected.

What fun places I have been!

I have been in many places, but I've never been in Kahoots. Apparently, you can't go alone. You have to be in Kahoots with someone. I've also never been in Cognito. I hear no one recognizes you there.

I have, however, been in Sane. They don't have an airport; you have to be driven there. I have made several trips there, thanks to my children, friends, family and work. I have also been in Doubt. That is a sad place to go, and I try not to visit there too often.

I would like to go to Conclusions, but you have to jump, and I'm not too much on physical activity anymore.

I've been in Flexible, but only when it was very important to stand firm. Sometimes I'm in Capable, and I go there more often as I'm getting older. One of my favorite places to be is in Suspense! It really gets the adrenaline flowing and pumps up the old heart! At my age I need all the stimuli I can get!

In Memoriam

BELL, MARY F.....	12/11/2015	LESKO, SUSAN F.....	01/25/2016
BRUNWASSER, ALBERT H.....	11/09/2015	LINEMAN JR, GEORGE C.....	11/12/2015
CARNEVALE JR, LOUIS R.....	11/15/2015	LIVINGSTON, JOHN F.....	11/22/2015
DELMASTRO, PATRICIA.....	11/13/2015	LONG, MARY B.....	11/11/2015
DIPERNA, JOSEPH T.....	11/28/2015	LONZO, RITA.....	12/04/2015
DUCOUER, RONALD M.....	01/16/2016	LUCAS, CLARENCE T.....	11/11/2015
GAFFNEY, RUTH E.....	01/05/2016	MAHONEY, FRANCIS M.....	11/02/2015
GALLIS, ROBERT.....	12/26/2015	MARQUER, JUNE H.....	01/14/2016
GARBETT, VICKIE L.....	01/09/2016	MCNALLY, ARTHUR P.....	12/15/2015
GLOGOWER, JULIUS.....	01/24/2016	OAKS, JUNE M.....	01/07/2016
GUZZO, DAVID V.....	01/02/2016	REICHART, HELEN.....	01/28/2016
HAYDUK, CLAUDIA A.....	12/06/2015	SCHAFFER, MADELYN R.....	01/24/2016
HILLIARD, HAROLD.....	11/19/2015	SCRIBNER, DEANNA.....	11/16/2015
JOHNSON, WESLEY R.....	01/08/2016	SCOTT, JOHN J.....	01/26/2016
JUDY, CONNIE J.....	01/02/2016	SIKORSKI, CATHERINE.....	12/18/2015
KARAS, WILLIAM A.....	01/11/2016	STERN, ELIZABETH S.....	11/24/2015
KELCH, ARLENE.....	12/02/2015	STUMPF, CATHERINE.....	01/06/2016
KELLY, PATRICIA M.....	12/20/2015	TINNEY, JAMES A.....	12/19/2015
KLISKEY, PAULA.....	11/07/2015	URBANEK, LILLIAN.....	01/09/2016
KOSCIK, FLORENCE M.....	11/28/2015	WARNER, HELEN.....	11/10/2015
LENGYEL, ELMER.....	01/06/2016		

TWO IMPORTANT PHONE NUMBERS

**Allegheny County
Retirees Association (ACRA):
412.539.9307**

Call for questions about your membership, luncheons or other activities.

**Retirement Board
of Allegheny County (RBAC):
412.350.4674**

Call for questions about your pension or life insurance.