

ACRA is registered as a tax-exempt 501(c)(4) organization, established under the Internal Revenue Code for the sole and express purpose of promoting the common good and general welfare of its members.

OFFICERS:

Patricia CrayPresident
Joseph Scorpion Vice President
Ron Chleboski Treasurer
Roger WestmanSecretary

BOARD OF DIRECTORS:

Ginny Bowman, Editor
Angela Conte
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PRESIDENT'S REPORT

GOOD GRIEF, GLADYS, IT'S AUGUST ALREADY! WHERE DID THE SUMMER GO?

It feels like that, doesn't it? Every year, in the waning days of August, the reaction is always the same: there's just never enough time to get everything [we had hoped to accomplish] done. Well, before we all lapse into despair, let's look at what did happen.

ACRA Summer Activities: On Friday, May 24, I was joined by ACRA members Rosemary Prostko, Angela Conte, Julia Smith, Marge Lubawy and Lief Ulbrich (who accompanies his mother, Uta Schwann-Ulbrich, to our luncheons) at Calvary Cemetery in Squirrel Hill, where we spent the morning placing flags on the graves of war veterans. If you've never witnessed a hillside of American flags blowing in crisp unison, you've missed an inspiring sight. Bob Paris and his group of VFW volunteers generally handle this job themselves; ACRA was pleased to lend a helping hand.

On Thursday, June 6, Ginny Bowman headed up a group of members who toured the Pittsburgh Botanic Gardens. Since the Gardens are considered "a work in progress" at this early stage in its development, we look forward to discovering new additions to the planting areas at next year's visit.

Our next series of activities—two days of kayaking lessons and Paddle and Eat Locally—had to be canceled due to low registration.

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Ray Diehl's '67 Olds is in pristine condition.



Retirees Wheel Around to Car Cruises

\$ 2,766 -- Ray Diehl still has the bill of sale that proves he and his wife bought a brand new '67 Oldsmobile F85, their first car. Not only that, he has receipts for every inspection and maintenance purchase for that car since they bought it! It's fire engine red exterior looks like it just came out of the showroom; the interior is just as impressive. Also, Ray owns a '78 Dodge Magnum GT, one of only 861 that were manufactured!

An electrician at Pittsburgh International Airport, Ray retired 17 years ago, and subsequently, found other retirees who shared his interest in cars. Many joined him as members of Pittsburgh CARS (Classics, Antiques, Rods, Specialties) and frequently take their prized possessions to car cruises. Ray's brother, Don, owns a '32 Buick, '31 Ford Model A and a '52 Buick four door sedan.

It seems that "car fever" afflicts airport retirees especially. Ray Neft owns a '50 Ford Delux, a '69 Volkswagen Beetle, '85 Chevy Corvette and a '57 Ford Thunderbird. Butch Schmuth prizes his '32 Ford and '05 Corvette Convertible; T.J. McGarvy, his Chevy Corvette, and Bill Sniegochi, an '87 Monte Carlo SS Aero Coupe.

Recently Ray Diehl joined twenty other Pittsburghers at the McClurg Covered Bridge car show and took home the fourth place certificate, one of many won over the years. Anyone interested in joining the club should call Ray. Oh --- and be forewarned that preparing food for the club's meeting and picnics is as important as clean hub caps!

Mary Nolan, S.C.



PRESIDENT'S REPORT

Continued from page 1

The August 2nd hike through Frick Park went off as planned, though, albeit several hours earlier than originally scheduled, to give members who wished to stay for the concert time to claim their spot on the lawn and grab some supper.

Now here are two more dates to put on your calendar for fall/early winter:

Tuesday, October 29, 11:00 a.m.

Halloween tour of Allegheny Cemetery
(rain date – Oct. 30)

Friday, December 6

Guided Christmas tour of Hartwood Acres

The fee for Allegheny Cemetery will be \$5.00; Hartwood Acres - \$4.00. Reservations will be necessary. All will be explained in the postcard announcements preceding each activity.

Elections: All the Officers' positions will be on the election ballot in October. We know that our Treasurer will not be running for re-election and that that post will need to be filled.

In the last couple years, the responsibilities for collecting luncheon reservations and walk 'n' talk fees were transferred to a second Board member, leaving the Treasurer free to maintain our monthly financial records and collect membership dues. Those membership dues come in, for the most part, over a two to three-month period. That money, of course, needs to be deposited and the names handed over to the Membership Committee.

There is support on the Board to hire someone to handle these tasks, report to the Treasurer, and let the Treasurer report to the Board. Yes, we could do that. At some point, though, that will almost certainly mean an increase in membership dues. All together, now: Who wants to see membership dues go up???

If you, or someone you know, has an interest in running for the Treasurer's position, please see me or one of your Board members.

Nominations for Officers will occur from the floor at the October luncheon

meeting—Wednesday, October 16. It isn't complicated. You can't nominate yourself, but you can nominate a fellow member, or have another member nominate you—"I would like to nominate _____ for the position of _____." The person handling nominations will take it from there. That's pretty much all there is to it.

HB 546 pn 580 – the Allegheny County

Pension Preservation Bill – This summer I, on behalf of all ACRA Directors, wrote a letter to PA State legislators in support of the Allegheny Co. Pension Bill, which would amend the Second Class County Code. The Retirement Board has, for a number of years now, been trying to cap the number of overtime hours qualifying for pension inclusion. If you're like the 65% of us who never had access to overtime hours—we worked overtime, but never received compensation—it may surprise you to learn that 35% of employees do qualify; and that by bundling that overtime within the last three years of employment, they are able to collect an annual pension of \$100,000, or more. (Yes, that's right--\$100,000, or more!) And these excessive payouts place a strain on our—yours and my—pension fund.

The proposed change would not effect anybody now collecting a pension. It would only effect those employees hired after the new law is signed. And, let's face it: the continued health and viability of the pension fund is in everyone's interest—employees past, present and future—so it's hard to understand the other point of view, isn't it? If you agree, take a minute today to write to your State Senator and tell him you support the Retirement Board's effort to strengthen the Allegheny County Pension Fund. Urge him to vote for HB 546, without amendment.

What's coming this fall: Our luncheon series will start up again on September 18, when our speaker will be Pete McQuillin, speaking on the topic, "Planning your funeral: It's easier—and cheaper—than you think!" (If that sounds like an unpleasant subject, let me ask: Have you checked on how much it costs to bury someone today? A lot!)

Mr. McQuillin is presently the president of Green Burial Pittsburgh. In the past he has worked with PPG Industries, has helmed his own export sales business, and has served as a business skills coach for other professionals. He sits on the Boards of many local non-profit organizations.

On October 16, Ms. J. D. Grossi, the Regional Director of the Department of Health and Human Services will be with us to address the effects of the Affordable Care Act on Medicare participants. If this lady doesn't know the answers to your questions, I don't know who will. We had difficulty getting on her schedule, so I hope you'll come to hear what she has to say. I do think it will be worth your while. Also, as mentioned above, we will take nominations for Officers that day.

We'll have quite a lot going on November 20: that's the date of our Annual Meeting when you get to hear the President's Report, the Treasurer's Report, and ask any questions you have about the running of the organization; our one-on-one health care provider registrations will take place in another room; and we're planning a surprise activity for everyone. More on that later.

And we hope to see ALL OF YOU on December 11, a day of fun for everyone at our Annual Christmas Party.

So that's a quick overview of what's been happening, and what will be happening; and we hope you'll make it a point to be there and take part in all the merriment! I'm looking forward to seeing you in September. Until then,

With warmest wishes,



*"In any moment of decision,
the best thing you can do is the
right thing, the next best thing is
the wrong thing, and the worst
you can do is nothing."*

*- Theodore Roosevelt,
American president (1858 - 1919)*

BOTANIC GARDEN walk Frick Park 'n talk



ACRA members and guests have enjoyed two “walk ‘n talks” in recent months. On June 6 a group of twenty-three toured the Pittsburgh Botanic Garden with Lynn Heckmann, Garden volunteer and County retiree. The rain didn’t dampen spirits during a visit to the pond which is being treated for acid mine drainage, to become a lotus garden in the Asian Woodlands section of the Garden. Hikers passed by many newly planted native trees and shrubs and by a special “bird nest” in the play area for children. The Garden is in early stages of development, involving 460 acres of abandoned coal mines which are being reclaimed as a botanic garden. Watch for another outing here next spring to view spring flowers and check progress.



Frick Park was the venue for the August 2 walk led by Venture Outdoors. Twelve hikers covered about 2.5 miles in two hours, obviously keeping a leisurely pace. The walk began beside the public lawn bowling green and continued on as level a route as is possible in the Park, sampling several different trails through heavily wooded areas and through meadows. Our guide explained the

origin and history of the Park, which stretches from Point Breeze down to the Monongahela River, and she pointed out special features and plant species. Participants were invited to visit the Frick Art Museum and the Car and Carriage Museum, all without charge, and to stay for a concert on the lawn in the evening.

save the dates

WALK 'N TALK

Tuesday, October 29 Halloween tour of Allegheny Cemetery (Rain date: October 30)

Friday, December 6 Holiday tour of Hartwood Acres Mansion

LUNCHEONS

September 18 Pete McQuillin - The Funeral Consumers Alliance of Western Pennsylvania

October 16 Joanne Grossi - U.S. Department of Health and Human Services - Affordable Care Act

November 20 Annual Meeting - Health Insurance Counseling

December 11 Christmas Party

Application for 2014 ACRA Membership •••• New Members Only ••••

*New members who join now will be credited
for their membership through calendar year 2014.*

IF YOU ARE ALREADY AN ACRA MEMBER, PLEASE DO NOT USE THIS FORM.

Use the invoice you will receive in the mail later this year to renew your membership.

Please print clearly.

Last Name _____ First Name _____

Address _____

City _____ State _____ Zip _____ -- _____

Telephone Number _____

Department Retired From _____

Email Address _____

Annual Dues are just \$15.00

Please clip this form, make your check payable to ACRA and mail to:

ACRA P.O. Box 371 Gibsonia, PA 15044-0371

412-539-9307

LIFE INSURANCE COVERAGE FOR RETIREES

ACRA members have often asked why there are differences in the life insurance coverage provided by the County to retirees. In order to answer that question, your ACRA Board wrote to the Retirement Office in August, 2012. We never received a written response, only a verbal statement that "It is complicated." In May 2013, the recently appointed Executive Director of the Retirement System, Timothy H. Johnson, spoke to the ACRA luncheon attendees and helped explain why it is so complicated.

Mr. Johnson had been asked to speak about changes he is making in the Office and his future plans for it. However, once he became aware of the life insurance issue he has tried to get a better understanding of it, and decided instead to address related it at our luncheon. Through slides and freely answering questions Mr. Johnson explained the basics and the confusing history. He also acknowledged the Retirement Board is aware of misinformation provided to some retirees. The good news is that Mr. Johnson also stated that there would be no change to the benefits provided to current retirees.

Part of the problem is the number of entities involved. The County provides the benefit and pays the premiums, the Retirement Office administers it, and the private companies underwrite the coverage through term contracts. Human Resources and the Budget Office can also be involved. Prudential Insurance has the current contract but that may change when this contract term ends on December 31, 2013. By then the County will put

out bids based on actuarial information and other companies can bid to win the contract for the next term.

Between 1998 and now, there have been four contracts with three different companies winning the bids: Metlife (2 terms), Standard, and Prudential. Individual coverage has depended on when an employee retired, basic minimums, options based on years of service, whether in management or a bargaining unit, amounts of County life insurance held immediately prior to retirement, and options to purchase additional coverage. Insurance amounts can therefore range from perhaps as low as \$1,500 to as high as \$10,000.

Upon review, the Retirement Office found discrepancies between what some employees had and what the contracts at the time apparently called for. Some of the reasons for the discrepancies include conversions made from one computer system to another, no regular schedule of review for correcting mistakes, and no universal view between departments on how the coverage should work. Between 85% and 95% of the coverage limits appear to be correct, he said. A task force from several departments has been formed to help address the issue. Again the good news is that there will be a grandfather clause to continue any coverage previously given when the contract is re-bid this year. Mr. Johnson feels that providing confirmation of coverage to employees is important and it will be done, but he did not say when.

By Roger Westman

LIFE Changes

President Pat Cray underwent a total hip replacement in June. She reports she's coming along about as well as can be expected. Editor's note: Pat is walking very well. One would never know she had major surgery so recently.

In mid-July, our Secretary, Roger Westman, had solar panels to generate electricity installed on his home's roof. It is predicted that they will produce more electricity than his home consumes over the span of a year, therefore allowing him to sell the excess back to Duquesne Light. With the hefty subsidies now available from the state and federal governments, the payback period is expected to be 13 or 14 years. Roger said he did this primarily to help the environment. Roger worked in the County's Air Pollution Control Program for 34 years and knows the value of reducing air pollution.



Have you or a retiree friend or colleague had **"life changes"** - an illness, surgery, a move from the area or to a smaller space in order to downsize? Have you had other life-changing experiences? Tell us about it and we'll share the news. A card or a phone call from a fellow retiree might be just what's needed to brighten the day.

Email your life changes to Ginny Bowman, Editor, at gbowman3150@gmail.com or call ACRA at 412-539-9307.

NOTICE

You may have noticed the increased amount of notices for you to notice. Some of our notices have not been noticed. This is very noticeable! It has been noticed that the response to the notices has been noticeably unnoticed. This notice is to remind you to notice the notices and respond to the notices because we don't want the notices to go unnoticed.

- Long Island U. M. Church

In Memoriam

ALEXANDER, MARY.....	06/26/2013	KRAMM, CAROLE.....	04/28/2013
BANKS, DELORIS.....	05/24/2013	LOVE, WILLIAM.....	05/23/2013
BAUERS, JOSEPH.....	05/17/2013	MACEIKIS, VIRGINIA.....	11/02/2012
BETZ, CELINE.....	07/20/2013	MADRID, ERNEST.....	07/08/2013
BIANCHIN, MARY.....	04/27/2013	MARONE, DOMINIC.....	07/29/2013
BRINKER, ETHEL.....	06/26/2013	NESTOR, HELEN.....	05/24/2013
CAMERON, THOMAS.....	09/16/2012	NOVACK, RUDOLPH.....	05/15/2013
CASILO, MARY.....	06/14/2013	PALERMO, HUGO.....	07/25/2013
CEYROLLES, JAMES.....	07/22/2013	PANCHURA, JULIA.....	02/03/2013
DAVIS, MARGERY.....	05/14/2013	PARRISH, LORRAINE.....	04/28/2013
DEBLASIO, VIRGINIA.....	06/12/2013	PRONKO, JENNIE.....	06/18/2013
DICKERSON, KATHERINE.....	06/18/2013	PUGLIANO, SAMUEL.....	06/13/2013
DOBSON, EDWARD.....	06/07/2013	RICCI, ANGELA.....	05/22/2013
DONOVAN, JOHN.....	05/21/2013	ROKICKI, BARBARA.....	04/13/2013
ERFORT, MARY.....	05/23/2013	SABATINI, JOHN.....	06/13/2013
FORSBERG, MARY.....	06/26/2013	SOBER, HELEN.....	06/12/2013
FOX, DONALD.....	05/13/2013	STACK, MARILYN.....	06/03/2013
GRIFFIN, WILLIAM.....	05/21/2013	STUMP, ROBERT.....	05/06/2013
HAGAN, LAWERENCE.....	06/10/2013	SUGAJSKI, MARY.....	05/12/2013
HORICEK, MARY ANN.....	05/06/2013	TESTA, ANNE.....	07/13/2013
HUWE, MILDRED.....	06/12/2013	TIGNOR, WILLIAM.....	04/14/2013
IEROVANTE, DOLORES.....	08/01/2013	WATTS, RAYMOND.....	06/22/2013
JUGAN, KENNETH.....	07/01/2013	WILLIAMS, FRANK.....	05/12/2013
KEPCSYNSKI, MARGARET.....	05/25/2013	WILLIAMS, HARRY B.....	02/15/2013
KOONTZ, CECILIA.....	06/19/2013	WILSON-MAITLAND, LUELLA.....	06/27/2013
KOVACH, STEPHEN.....	05/07/2013		

Summary of Major Board Actions

The ACRA Board met in both May and August. At the second meeting Treasurer Ron Chleboski reported the total assets to be \$44,472. Discussions continued on options for conservatively investing some of that money to improve the rate of return, acting with due diligence in doing so. Joe Scorpion will lead a committee to explore options and make a recommendation to the Board at its September meeting.

President Pat Cray announced that she had recruited Ray Diehl

to handle the popular 50/50 raffle at the luncheons. He will receive a partial reduction in his costs for lunch in recognition of his efforts.

Website development is progressing. Training for Board members to be able to update the contents is planned for late August before launching the website for members and others.

The need to find a new Treasurer to be a candidate in the fall elections was emphasized and alternative plans were discussed if no one steps forward. One

alternative is to ask for volunteers to split up the duties making the position easier to manage.

The Board planned a series of luncheon speakers for the coming months and also several more of the well-liked walk 'n' talks.

The fall newsletter will be sent to all 4,400 retirees, not just ACRA members, to entice more of them to join. Previously it has been the winter issue that was sent to the larger number.

By Roger Westman, Secretary