

Step Two – Shop for Local Providers

The main rule: Don't let anyone pick up the body until you know the cost.

Funeral Homes.

Home funerals conducted by family members are legal in Pennsylvania, but considerable advanced planning is usually required. In most instances you will need to arrange with a licensed funeral home to transport the body to the funeral home, prepare the body for disposition and transport the body to the cemetery or crematorium. You can find the names of local funeral homes in the Yellow Pages or on the internet.

Funeral homes are required by federal law to give you prices over the phone. We recommend that you call three or more funeral homes and get prices on these services at least:

Service	Funeral Home 1	Funeral Home 2	Funeral Home 3
Non-declinable basic services fee*	\$ _____	\$ _____	\$ _____
Embalming	\$ _____	\$ _____	\$ _____
Direct burial fee	\$ _____	\$ _____	\$ _____
Green burial fee	\$ _____	\$ _____	\$ _____
Direct cremation fee	\$ _____	\$ _____	\$ _____

You may also want pricing on viewings, memorial services, mileage, obituaries, death certificates, and other costs. If you have time, you may want to pick up complete General Price Lists from funeral homes.

*Only applies to in funeral home services

Cemeteries.

Cemeteries are not required to give you prices over the phone but some will. Some also publish them on their websites. Ask for both cemetery lot prices, vault costs and interment fees.

Step Three – Visit the chosen funeral home and cemetery to make the arrangements in person and pay.

What if you can't afford the services? Social Security (if deceased is entitled) will contribute \$255 and the Veterans Administration will provide a free plot to veterans. Call the VA if deceased was a veteran. NOTE: Funeral directors are all aware of the Social Security and VA benefits and will assist families in obtaining benefits. St. Vincent De Paul, 412-881-5560, is a source of help for individuals with no family. Allegheny coroner's office, 412-355-0990, has a list of rotating funeral directors who take indigent cases.

Step Four – If you have time now, make this step one.

If you are reading this when you have more time for funeral planning, you can join the Funeral Consumers Alliance of Western Pennsylvania (FCAWP). We have already done some of the shopping for you on nearly thirty local funeral homes. Plus we offer many other services and funeral planning information. For additional information, contact FCAWP at 412-241-0705, fcawp@verizon.net, www.funerals.org/affiliates/westernpa)

In Memoriam

BANKS, WILLIAM..... 09/26/2013	KNEE, RICHARD..... 09/14/2013	MORRIS, RAYMOND..... 09/01/2013
BARUM, MARIE..... 09/13/2013	KONEFAL, TED..... 09/01/2013	NERY, MARGARET..... 08/22/2013
BERSCHNEIDER, JOHN..... 08/05/2013	KRAMZER, STELLA..... 05/29/2013	OREHOSKY, MARQUETTA..... 09/15/2013
DANSEVICH, ANNA..... 09/11/2013	LAROCCO, NORMA..... 10/02/2013	PUCK, LEE..... 08/15/2013
DOWNS, NANCY..... 08/05/2013	LAY, ROBERT..... 09/13/2013	REDERER, RONALD..... 09/10/2013
DICLAUDIO, SILVIO..... 09/13/2013	LENZ, CHARLES..... 09/10/2013	RODAK, BARBARA..... 08/29/2013
EDMONDS, MARY..... 08/07/2013	LOHMAN, MARY JANE..... 10/03/2013	SEEND, EUGENE..... 09/09/2013
FREY, BRUCE..... 07/08/2013	LONG, JOYCE..... 09/18/2013	TIGNOR, WILLIAM..... 04/04/2013
HAGAN, ELIZABETH..... 09/06/2013	MARTINELLI, THOMAS..... 08/06/2013	WELSH, WILLIAM..... 07/27/2013
HUBERT, JOANNE..... 08/15/2013	MCDERMOTT, PHILIP..... 08/27/2013	WURZBACH, MARIE..... 01/14/2013
INMAN, JANICE..... 08/05/2013	MELLETT, BETTY JANE..... 09/21/2013	
KELLY, MALINDA..... 08/31/2013	MOODY, ELIZABETH..... 09/08/2013	

Summary of Major Board Actions

At its September and October meetings, your ACRA Board explored options and then decided to move \$25,000 of the funds ACRA has in the low-interest-earning money market account into the higher paying Vanguard Wellesley Mutual Fund. This Fund's expenses are only 0.25% per year, but the return has averaged 5.28% over the past five years. It is a conservatively managed fund.

As noted elsewhere in the newsletter ACRA now has a new website and logo. ACRA contracted with the local firm, Imagebox, to develop both. Check out

the website at www.ACRetirees.org.

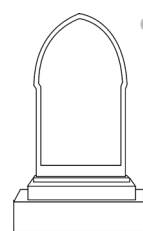
Per the suggestion of Joyce Dodge, an ACRA member, the Board wrote to urge the Retirement Office to better help potential retirees prepare for applying for retirement. The Retirement Office under Timothy Johnson has now held a series of seminars for County employees on how to be prepared for retirement and how to apply. We are pleased with this advancement.

The Board is examining the appropriate number and mix of luncheons and the ever growing popular walk 'n' talks. We are also exploring new

menu items for the luncheons and have raised the door prizes from \$20 to \$25 gift certificates. All those who handle ACRA funds, including the luncheon monies will be bonded.

Board Member Angela Conte was appointed head of the Elections Committee for this year. Because no nominations were received for the soon to be vacant position of Treasurer, the Board has considered options in shifting duties among its members to assure those critical duties are fulfilled.

By Roger Westman, Secretary



ACRA'S WALK IN ALLEGHENY CEMETERY

October 29, 2013

The day was sunny and warm. just as ordered, and our leader, Dave Grinnell, archivist for the University of Pittsburgh and a member of the Allegheny City Society, was informative and engaging. Dave told the gathered ACRA members and friends that Pittsburgh's leading families and businessmen in 1844 envisioned a dignified place of rest, but also a retreat for Pittsburgh residents. The Cemetery consists of 300 acres with over 15 miles of roadways. More than 124,000 people are presently interred, with 100 acres remaining for development. Two lakes in Section 14 and the many resident geese were enjoyed. These lakes

were given extensive restoration in the 1980s and add a lovely vista to the park-like setting. The time allotted did not allow for many sites, but those visited included The Butler Street Entrance, the Green House and several graves of prominent Pittsburghers. Many walkers were enthusiastic about returning in the future, perhaps spring, for further exploration.

The group then proceeded to Stinky's Bar and Grill at 4901 Hatfield Street (15201). Despite the name it was first rate. The food was good and diverse and the service outstanding. If you are in the area, give it a try.

By Rosemary Prostko



DECEMBER 2013

Allegheny County Retirees Association

Newsletter

P.O. Box 371 • Gibsonia, PA 15044-0371 • 412-539-9307

OFFICERS:

Patricia Cray.....President
Joseph Scorpion..... Vice President
Ron Chleboski..... Treasurer
Roger Westman.....Secretary

BOARD OF DIRECTORS:

Ginny Bowman, Editor
Angela Conte
Eileen McFadden Drake
Diane Welsh

PRESIDENT'S REPORT

A BUSY COUPLE OF MONTHS

The ACRA calendar is activity-packed over the next couple months. Here's a sample of what to expect:

Our Walk 'n' Talk programs: You'll find an article elsewhere on our Halloween Cemetery tour; here are some others in the Walk 'n' Talk planning pipeline: a tour of the Friendship area and the Pittsburgh Glass Factory. Some other suggestions we've received: St. Anthony's Church on Troy Hill and the Pittsburgh Brew Works. If you know an area you think would make an interesting subject for our walking tours, let us know. There has been a steady increase in our numbers since we started our Walk 'n' Talk activities, with many of our participants coming back for more. That tells us we're doing something right. We'll offer them as long as you want them.

Our final tour of the year will be held on Friday, December 6 at the Hartwood Mansion. ACRA has arranged to have its own docents, so be sure to send in your reservations. Afterward, we encourage you to join fellow ACRA colleagues at the Hartwood Restaurant for lunch. The cost for the tour is \$4.00, with lunch on your own tab.

How about that new logo! Our new logo is one of the bonuses we received in launching our new Website. The design team initially created the logo for ACretirees.org,

but then gave us several variations—black and white and color, too—for use on our newsletter, on our new member brochures—on anything we want, really. In the past, the look of our projects has evolved on an ad hoc basis, and it was just time to adopt a more professional presence in the community we serve. Traditionally, the laurel leaf has stood for tradition, honor and excellence. Just like ACRA!

Our questionnaire: What are your expectations for ACRA? Why did you join? Who would you like to see as a luncheon speaker? Would you prefer more luncheons, or less?

There is a difference of opinion about the direction the organization should take; and since this is your organization (are you getting tired of hearing me say that?), we need your feedback.

Every year I'm required to sign contracts with the Doubletree for our luncheons. Those contracts contain a guaranteed minimum. If you're going to attend the luncheons, we'd like to know before we make that commitment. The price of luncheons will increase in 2014: members will pay \$20.00, non-members \$23.00, with advance reservations, \$23.00/\$25.00 at the door. Will that make a difference in your decision to attend? Maybe you would attend

Continued on page 2

ACRA is on the Web!

ACRA now has its own website! Enter ACRetirees.org directly into your browser at the top to find the latest information about luncheons and the walk 'n' talks. See the new ACRA logo in color while exploring past issues of the newsletter, reading the fascinating history of ACRA, and how to contact us. There's a copy of the By-Laws, past minutes, and a list of Board Members. Soon you will be able to pay your dues on line too. ACRA is always moving forward to serve you better.

save the dates

Friday, December 6:

Holiday tour of Hartwood Acres Mansion

Wednesday, December 11:

Christmas Holiday Party

PRESIDENT'S REPORT

Continued from page 1

to hear certain speakers (who are they?), or to learn about certain topics (what are they?). Tell us, and we'll do our best to fulfill your requests. The questionnaires will be distributed at the November and December luncheons and will be enclosed with your membership dues notice. Return to ACRA, P.O. Box 5335, Pittsburgh, PA 15206-0335.

Vanguard Fund: At its October meeting, your Board voted unanimously to invest \$25,000 of ACRA's assets in Vanguard's Wellesley Income Fund. For years, now, that money has been sitting in a money market or savings account earning next to nothing in interest. Vanguard is one of the oldest and most well-respected mutual fund management firms in the country, and the Wellesley Fund one of its oldest and most successful. This is not some speculative venture. Our account requires joint signatures of the President and the Treasurer for withdrawals (the same arrangement required on our bank accounts) and supporting documentation—Board minutes demonstrating Board approval for the withdrawal, for instance. It's a protocol designed to protect against abuse. Expect to receive updates on the Vanguard Fund in your future Treasurer's Reports.

COLA request to the Retirement Board of Allegheny County: As I write this, I'm working on a statement to be delivered to the Retirement Board urging them to approve a \$25/month COLA for all Allegheny County retirees, beginning in January 2014. I know some of you think this is long-overdue; however, the Pension Fund in recent years has been subject to the same volatility as the stock market and the U.S. Economy. There was little to be gained by making a request in the midst of a financial crisis. But the economy appears to be recovering, the stock market is at an all-time high, and our Pension Fund balance has reached \$800,000,000. The time is right.

But here's the thing: There's no point in my staging a COLA request if I'm the only retiree in the room. You'll be receiving this newsletter too late for the November 21st RBAC meeting; but I wouldn't expect the Board to announce its decision until

its December 19th meeting, when **your presence is vital.** When Jim (McGrath) addressed the Board for COLA increases, I'm told he filled the room with retirees. That's what we need to do—remind the Retirement Board that we're the face of the Pension Fund. The Retirement Board meetings take place in the Gold Room of the Courthouse. The meetings start at noon. If you're among those who support this initiative, BE THERE!

Hiring a part-time assistant. I was asked to write a history of the organization for the new Website; and in preparation I began looking back through some of the old Minutes. I was surprised to discover Boards from 20 years ago struggling with the same issues your Board wrestles with today: how to increase membership, how to get more people involved in running for office, how to interest people in volunteering. As long as I've been involved with the organization—nine, ten years—too few Board members end up doing all the work, and then get burned out. That model is outdated and must change.

The Board is considering hiring a part-time person to provide support for those (Board members) who need it. The position will require computer proficiency, and could involve such tasks as simple bookkeeping, picking up mail from a P.O. Box (a convenient location would be chosen), generating new member mailings (this is a representative sampling only). The hours will be flexible (we anticipate the person would work from home). Because of the way we operate, there would be very busy times (when membership dues come in, for instance), and then "down times"—January and February, and the summer months. All in all, we're figuring an average of 15-20 hours a month. Compensation would start at \$15.00/hour. If you, or someone you know, have the necessary skills and a degree of interest, we encourage you to call the ACRA phone line—412-539-9307--and arrange for an interview.

UPMC Group Plan: Several of you have contacted me about the discontinuation of the UPMC Group Plan. UPMC contacted me several months ago, requesting permission to redirect the small group of people in the Group Plan into individual, or direct pay,

plans. The reason I said yes? Because the people in the Allegheny County Retirees plan were overpaying for a product they could get cheaper on the open market. The numbers that were given to me: Plan beneficiaries were paying over \$400/month for something they could get individually for less than \$100/month. The service rep assured me retirees would lose no benefits as a result of this change. If you happen to be among this group, that's the reason for the notice you received.

The Christmas Party: It's that time again! We've only a few short weeks between our November Annual Meeting and the Christmas Party. Don't get caught without a reservation. We're expecting the Doubletree to be dressed in its finest, showing off its new renovations. We'll start with a delicious lunch, then have drawings for our Chinese Auction and door prizes. We have coffee/tea service available from 11:30, so come early and bid on the prizes of your choice. Lunch will be served at 12:15, with the raffle to follow. We look forward to seeing you there.

And just in case we don't, do have a wonderful, merry, happy holiday season with family and friends. We'll look forward to seeing you in 2014. Another wonderful year lies ahead!

With very best wishes,



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.

TREASURER'S REPORT

FOR THE PERIOD OCTOBER 1, 2012 – SEPTEMBER 30, 2013

Assets

	Money Market Acct	Checking Account	Postal Account	Petty Cash	Total
As of 10/1/12	\$40,773	6,223	2,113	60	49,169
As of 9/30/13	37,851	2,550	1,042	60	41,503
				Difference	7,666

Income

Dues	Donations	Other	Total
\$15,586	650	163	16,399

Expenses

Printing and Postage	Administrative and Other	Meeting Costs and Luncheon Subsidies	Total
\$13,728	5,540	4,797	24,065

Our expenses of \$24,065 minus our income of \$16,399 resulted in deficit spending of \$7,666; this is equal to our change in assets for the reporting period.

Our one-time expenses of \$3,400 for work on establishing a web-site plus our donation of \$300 to the Salvation Army accounted for approximately 50% of our deficit spending. Our administrative and other expenses for a year are usually in the range of \$2,000.

Printing and postage costs for newsletters, membership renewal notices, meeting notices and ballot mailings accounted for 57% of our expenditures. Administrative and other costs accounted for 23% and meeting and luncheon costs accounted for 20%.

Annual membership dues and donations provided 99% of our income.

As is obvious, our ability to exist and function is totally dependent on the generosity of our dues-paying membership. Our asset reserves do enable us to weather periods of deficit spending; however, our long-term viability will require us to maintain expenditures in line with income. With your ongoing participation and support, the Officers and Directors will continue to work to maintain your confidence in The ACRA organization.

Ronald J. Chleboski

ACRA Treasurer

SAVING ON FUNERAL COSTS.

At the September luncheon, our speaker Pete McQuillin, from the Funeral Consumers Alliance of Western Pennsylvania (FCAWP), spoke about how to reduce the costs of funerals. Many of these costs are due to lack of planning and forethought. His presentation included many useful references to help plan and be better educated. They are listed here for all to use:

Everyone should have a form called the Designation of Agent for Body Disposition ("Statement of Contrary Intent," pursuant to 20 PA C.S. §305)

Denial of Death by Ernest Becker

Humanity Gifts Registry – hgrpa.com

Body Farm - U of TN Knoxville <http://web.utk.edu/~fac/donation.html>

Center for Organ Recovery and Education (CORE), 204 Sigma Drive, RIDC Park, Pittsburgh, PA 15238, 800-DONORS-7 (1-800-366-6777), Fax: 412-963-3563, E-Mail: christenson@core.org

Stiff: The Curious Lives of Human Cadavers by Mary Roach

Grave Matters: A Journey Through the Funeral Industry to a Natural Way of Burial by Mark Harris

Article, "How To Shop For A Funeral," Carolyn McClanahan, 7/15/2013 Forbes Magazine

Before I Go, You Should Know from the FCAWP and their end-of-life planning kit.

Mr. McQuillin also generously shared a summary of his presentation, *Affordable Funeral Planning Guide*. We thought many ACRA members would appreciate having this information.

Affordable Funeral Planning Guide*

Prepared by the Funeral Consumers Alliance of Western Pennsylvania**

If you have been given this guide because a family member is nearing death or has died, and no funeral arrangements have yet been made or you want to change the arrangements, don't panic. You may feel pressured to make a quick funeral decision by the facility where your family member is located, but if you follow this step-by-step guide, you can quickly plan an affordable funeral that your loved one would have wanted and save a lot of money over making a less-informed choice. The steps outlined in this guide can usually be performed in about an hour or two.

Step One – Choose a Disposition Method

Your options:

Conventional Cemetery Burial. This is typically the most expensive choice. According to the National Funeral Directors Association 2013 survey, the average US cost for cemetery burial in 2012 was \$8,343, which doesn't include cemetery fees for the lot and the interment. Those can bring the total to about \$10,000 to \$15,000. You can reduce this total by not embalming (saves \$695), not having a viewing (saves \$625), and not having a funeral home memorial service (saves \$645). In addition, the average cost for a metal coffin supplied by funeral homes was \$2,395. But, by law, funeral homes must allow families to supply their own coffins, which can be purchased online for a few hundred dollars. Most cemeteries require a burial vault, which averages \$1298, but if you call around, there are a few cemeteries that don't require vaults. If your family member is a veteran, you may be able to get a free cemetery lot and free interment at veterans' cemeteries such as the National Cemetery of the Alleghenies (<http://www.cem.va.gov/cems/nchp/nccalleghenies.asp>).

Woodland Burial. Sometimes called 'green' or 'natural' burial, woodland burial is in-ground burial without embalming, metal caskets, or vaults. Biodegradable coffins or cloth shrouds replace metal caskets, and grave markers are made of wood or native stones. Woodland burial is typically about one-third the cost of conventional cemetery burial, and it's better for the environment. You'll need to find both a green burial cemetery and a green certified funeral home. Listings for both are provided by the Green Burial Council on their website: greenburialcouncil.org. (Look under 'Finding a provider'.)

Cremation. This can be the least expensive disposition option. Complete direct cremation services are available online for about \$1000 or less. Some local funeral homes offer similar low pricing. However, other funeral homes charge as much as \$5000 for the same service, so it pays to call around. Cremation can be inexpensive if you find the lowest price offerings, but it is not particularly friendly to the environment. Cremation ovens use a lot of energy which make a big contribution to global warming. In addition, they pollute the air with mercury, nitrogen oxides and dioxins and other pollutants.

Whole Body Donation. There are a number of places that accept whole body donations. The cost is often low depending on how far the body must be transported, and the HGA reimburses up to \$100 of the costs. Contact the Humanity Gifts Registry (hgrpa.org 215-922-4440 M-F 8-3PM) for more information.

Organ Donation. This is not actually a body disposition option. After your family member's organs have been recovered, you will still need to choose conventional cemetery burial, woodland burial or cremation. For more information contact the Center for Organ Recovery and Education (CORE.org, mchristenson@core.org, 412-963-3563 – answers 24 hours).

*This guide is still preliminary, because we are planning to add more information in future. Look out for an update soon.

**The Funeral Consumers Alliance of Western Pennsylvania is a 501(c)(3) non-profit that promotes end-of-life decision making and the choice of meaningful, dignified, affordable funeral arrangements through education.

Rev. 10/27/13