



# Newsletter

P.O. Box 5335 • Pittsburgh, PA 15206-0335 • 412-539-9307

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## PRESIDENT'S REPORT

### WE DID IT!

As you have no doubt learned by now, those persons who were prejudiced by the change in the County's guaranteed life insurance coverage in retirement have had their previous levels of protection **reinstated**. That is to say, if you originally were guaranteed (as part of your severance package) an amount of life insurance exceeding \$4,000, you have been made whole. You should have received confirmation of this change from the Allegheny County Retirement Office. If you have not received written proof of your reinstated life insurance, you should contact the Retirement Office and request it. (We can't do it—we have nothing to do with administration of the life insurance policies.)

Thanks to those retirees who responded to our request and mailed in copies of their original policy documents. It was in reliance on those papers that our law firm was able to submit a "demand letter" to the Retirement Office, requesting that the original levels of coverage be reinstated.

And, of course, we're very grateful to our law firm who 1) responded to our request for help on behalf of our members, and 2) achieved a positive

result for all affected retirees. They did so *pro bono*.

### THE NEXT STEP

I'm still concerned about the letter the County sent out which makes it sound as though they are attempting to cure the deficiency in their first announcement—reducing the amount of life insurance you were guaranteed when you retired—by now saying, OK, we'll give you your guaranteed life insurance, but the policy will expire in four years. My understanding is that once those benefits were offered to you—and you accepted (by retiring)—that agreement is binding. The bottom line, though, is that we can't do anything until the situation plays out four years from now, and we see what the County intends to do. So stay tuned.

### RETIREMENT BOARD ELECTION

I have agreed to run for the vacant seat on the Retirement Board of Allegheny County—and I NEED YOUR HELP.

Let's step back for a minute. Retirees won the right to run for the two *at large* seats on the Retirement Board after a legal battle waged by former ACRA President, Jim McGrath.

*President's Report continued on page 3*

## IN THIS ISSUE:

### President's Report

- Retirement Board Election
- Life Insurance

### Petition for

### Pension Increase-

Your signature requested


### Membership Application

- Join now!

### Part-time Employment

### Deputy Sheriff Tarap

## VOTE FOR PAT CRAY FOR THE RETIREMENT BOARD

A RETIREE   
WHO IS WORKING  
AND WILL WORK  
FOR YOU.

# LET'S HELP OURSELVES

Join with your fellow retirees in signing the enclosed petition for an increase in your pension. Use the blank space on the bottom half of the page to add your own words and describe what an increase possibly could mean to you and why you need one.

We will present these petitions in bulk to the Retirement Board at one of its meetings to demonstrate the need for an increase. An ACRA representative attends all Retirement Board meetings. You're welcome to join us at their meetings to show your support for an increase. The Retirement Board meets at 12:00 noon on the third Thursday of each month in the Gold Room of the Court House.

Not yet a member of ACRA? Use the New Member Application form found in this newsletter to join with your fellow retirees to take action to Help Ourselves! The stronger ACRA is the more we can affect changes.

Return the petition and your New Member Application form, if applicable, to ACRA in the enclosed envelope today.

## DO YOU NEED PART-TIME EMPLOYMENT?

By Sister Mary Nolan, SC • Allegheny County Retiree

No doubt you have seen the TV commercial that urges people to think about whether or not they will have enough money to cover their needs if they live 30 years beyond retirement. Indeed, that may be a concern for you, considering the status of the Allegheny County pension plan.



75% of social security would be included. Present federal funding provides for only 44 slots at any given time. Veterans are given preference.

Case managers work with agencies to secure training opportunities for applicants who are paid the minimum wage upon employment. Community College provides training in modern office systems for participants.

The Department of Human Services has a program you may wish to investigate. STEP, Senior Training and Employment Program, provides training and job readiness assistance in a variety of government or nonprofit agencies. Residing in a household with a total family income that does not exceed 125% of the current federal poverty level is one of the qualifications.

Jonathon Walkush of the STEP program said that would be \$14,587 for a one person family. Allegheny County residency, age 55+ and unemployed complete the qualifications.

Unemployment compensation and disability payments would not be included in determining that income, but 100% of pensions and

For all others looking for full or part-time employment, there is Career Link, a state partnership that provides computerized job searches. For more information about STEP and Career Link, call 412-350-7119.

# YOU SHOULD HAVE BEEN THERE!

By Roger Westman

Our April luncheon speaker was not to be missed. Deputy Sheriff Jason Tarap, the County's Crime Prevention Specialist, talked of things we should do and should not do to prevent identity theft. Among the many things, he told us were

- a) What to do when using a credit card at the gas pump or ATM machine,
- b) What to do if a credit card company calls you,
- c) What type of pen to use when writing checks to prevent "check washing", and
- d) How to safely dispose of old cell phones.

You should have been there for his lively and informative talk. Join us at our next luncheon to stay enlightened! Our luncheon programs are always the best.

**p.s. Look for the answers to Sheriff Tarap's recommendations elsewhere in this newsletter.**

Formerly, the County said only *active* employees were eligible to sit on the Board. The County took their fight all the way to the Pennsylvania Commonwealth Court—and Jim won.

Here's why it's important for us to hold onto this second seat (currently, ACRA member, Ted Puzak, holds the other seat): There is a natural tension between the interests of active employees and those of retirees. We have different needs, and we're going to be focused on different factors. For instance, the integrity of the Pension Fund is maintained through matching contributions of active employees (I'm sure you remember those deductions being taken from your paychecks) and the County. Every December the actuarial firm, Cowden Associates, makes a recommendation to the Retirement Board about how much the monthly contribution needs to be in order to keep the Pension Fund healthy. Most of the time the Retirement Board resists increasing the contribution, because 1) they have to tell the active employees they will have an additional amount deducted from their paychecks (never very popular), and 2) it costs the County about a million dollars in matching funds.

On the other hand . . . retirees *will not be granted a cost-of-living increase* unless the Pension Fund is sufficiently healthy. What makes it healthy? A robust stock market—over which we have no control—and an adequate contribution rate.

It really comes down to: What are our chances of getting a COLA if we have one voice on the RBAC, instead of two? **AND THAT, MY FRIENDS, IS WHY I'M ASKING FOR YOUR VOTE IN THE JUNE ELECTION FOR THE VACANT SEAT ON THE ALLEGHENY COUNTY RETIREMENT BOARD.** My position is that a COLA should be granted **annually**, unless doing so poses a risk to the viability of the fund. If you agree, vote for me!

### **IN SUPPORT OF A MONTHLY COLA**

Following through on the request I posted in our March Newsletter, in April I began addressing the Retirement Board (at their monthly RBAC meeting in the Gold Room) using details from those retirees drawing lower monthly pensions—which I defined as less than \$600.00

a month. I profiled two women who had worked for Children, Youth and Families (using fictitious names to protect their identities). Their work responsibilities were similar and they collected similar pension payments. In May, I'll profile "Dave," who worked in the Health Department. I intend to continue speaking to the RBAC as long as I have examples to cite.

And, by the way, to the gentleman who wrote complaining that my request directed to those receiving \$600/month or less was discriminatory: Don't worry, sir; any cost of living increase will go to ALL retirees, not just less advantaged ones. You'll still get your \$25.00

### **THE PROGRAMS WE CREATE FOR YOU**

Your Board works hard putting together luncheon programs that are interesting and informative, and more leisurely activities—our Walk 'n' Talks—that get us outdoors and provide some exercise while we learn more about our Pittsburgh region. Our ability to continue offering these programs, though, depends on your support. We'll be circulating another questionnaire this fall with our 2015 Membership Renewals. Tell us your preferences. We value your input. We want to plan events that you want to attend. If we find that you are not responding to our offerings, they will be discontinued.

### **HAVE A GREAT SUMMER!**

I'm hoping the summer isn't as hot as the winter was cold, because we could be in for a blistering couple of months. If it is, make sure you have adequate cooling in your home, or go to a senior center in your neighborhood during the hottest part of the day. We want to see all of you in September, healthy and ready to participate in our fall programs.

Till then, my very best wishes,



Retirement Board of Allegheny County  
County Office Building  
542 Forbes Avenue, Room 106  
Pittsburgh, PA 15219

Dear Retirement Board:

The last time Allegheny County Retirees received an increase in their pensions was in 2009, six years ago, for just \$20/month. In the meantime the Cost of Living has gone up 10.15% according to the U. S. Bureau of Labor Statistics.

For those who retired in the early 1990s, the Cost of Living has increased by 68.4%, whereas their pensions have accumulated increases totaling only \$102/month over that time period. These percentages are based on the general Consumer Price Index (CPI); however, the CPI for the elderly recently had been averaging an estimated 3.1% per year for goods and services typically purchased by those over 62 years of age. The impact of inflation has been worse on us.

As active County employees' wages have been increased, the retirement fund has benefited from the resultant increased contributions; however, we have been adversely affected. It is long past due for the Retirement Board to give due consideration to retirees and provide an immediate increase in retiree pensions.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Dept. retired from and Date of retirement

DESCRIBE WHAT AN INCREASE POSSIBLY COULD MEAN TO YOU AND WHY YOU NEED ONE.

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# 2014 MEMBERSHIP APPLICATION

Please complete and mail this application.

Members receive newsletters, luncheon reminders and voting privileges.

PLEASE PRINT CLEARLY.

Last Name \_\_\_\_\_ First Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ - \_\_\_\_\_

Telephone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Department Retired From \_\_\_\_\_

Annual Dues: \$15.00          Donation \_\_\_\_\_

PLEASE ENCLOSE CHECK AND MAIL TO:  
ACRA, P.O. Box 5335, Pittsburgh, PA 15206-0335

## SHERIFF TARAP SAID TO:

a) Push the clear or cancel button on the key pad when you're transaction is finished and wait for the beep. It wipes out your card number so the next user (a thief?) can't retrieve it using an electronic reader.

b) Hang up and call them back using the number on the back of your card, if a credit card company calls you. They won't mind and you won't be tricked into giving a rogue caller your information.

c) Use a gel pen. It's the only ink that truly soaks into the paper and can't be washed off or changed.

d) Remove the memory chip from your cell phone before donating it or throwing it away.

He had many other suggestions.  
**You should have been there!**

## 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.

*“Tell me and I forget.  
Teach me and I remember.  
Involve me and I learn.”*

BENJAMIN FRANKLIN,  
INVENTOR AND STATESMAN

# In Memoriam

ALBERTS, WALTER .....02/13/2014  
BLANDINO, CARL .....03/22/2014  
BOYD, DEBORAH .....03/04/2014  
CARSON, HELEN .....04/15/2014  
CONORAN, IRENE .....03/26/2014  
CORSELLO, MARY .....04/16/2014  
ELLENBERGER, FLOYD .....01/26/2014  
FOSTER, ALICE .....02/09/2014  
FROEHLICH, DONALD .....01/25/2014  
GEHRING, LUCY .....03/31/2014  
GILMORE, OPAL .....03/16/2014  
GOLEMBESKI, HENRY .....03/08/2014  
HAWK, ALVIN .....03/28/2014  
HEGLAS, JOSEPH .....04/05/2014  
LISKA, ARNOLD .....02/12/2014

LUKE, EDWARD .....02/02/2014  
MARTINO, MARIO .....01/21/2014  
MCDOWELL, AGNES .....03/20/2014  
NAGEL, BARBARA .....03/22/2014  
OVESNEY, ANTHONY .....03/23/2014  
PAPP, EDWARD .....03/18/2014  
PHILLIPS, RICHARD .....02/19/2014  
POSA, MARIO .....02/16/2014  
SILVERMAN, JERRY .....12/03/2014  
SKWERES, LEO .....02/19/2014  
VERI, FRANK .....02/04/2014  
VLASIC, NICOLAS .....02/19/2014  
WILLIAMS, MILDRED .....03/29/2014  
ZEKLER, IRENE .....03/18/2014

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## **VOTE FOR PAT CRAY FOR THE RETIREMENT BOARD**

A RETIREE  
WHO IS WORKING  
AND WILL WORK  
FOR YOU.

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## *Personal Notes*

I want to thank all the County retirees for their assistance at the luncheons. The Hotel staff are very helpful too.

Karen Stanton



Harry and Joann Lentz are excited about becoming first-time grandparents in September! Congratulations to Harry and Joann and to their son, Greg, and his wife, Tiffany.

