



WESTINGHOUSE SURE NEWS

www.westinghousesure.org

Issue No. 119

A Publication for Westinghouse Retirees

July 2012

The President's Message

Maury Fey

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PLEASE NOTE: WESTINGHOUSE SURE IS MOVING.

SURE Relocation. In the May Newsletter, I advised you that the Churchill property has been sold again. Given the uncertainty, we moved the May Roundtable and Annual Meetings to the renovated Comfort Inn at the Penn Hills exit of the Parkway. That move proved a good one, and we've arranged to use the Comfort Inn for the foreseeable future for our meetings. In the final days of May, we were advised that we would have to also move the SURE office from the Churchill premises effective July 31. After considering several options, the Board selected an office in the renovated business suite of Keystone Commons—the former Westinghouse East Pittsburgh Works. Keystone Commons is owned and operated by the Regional Industrial Development Corporation of Southwestern PA. **Effective August 1, the address for SURE's new office will be: Westinghouse SURE, 641 Braddock Avenue, East Pittsburgh, PA 15112.** The moves do entail several additional expenses, including some moving and other initial items as well as rent and other monthly costs. We will attempt to absorb them, and we hope that we will not have to increase dues to cover them. But stay tuned. For a number of us (including me), moving to Keystone Commons is a somewhat nostalgic return to very familiar surroundings—where we spent major portions of our careers.

Golf Outing. Westinghouse SURE successfully held its third annual Golf Outing at Willowbrook Country Club on Monday, June 11, the location of the previous events. The weather was warm and cloudy, but the rain held off on the 68 golfers who enjoyed playing on this challenging course. The Willowbrook staff served an excellent picnic-style dinner after play was completed. Special thanks go to Chuck Hanks, Don Angel, Don Kopelic and Paul Brucker for organizing the event, from handling all the reservations, pairing up the players and gathering all the prizes, making the outing one of SURE's best events of the year.

SURE Annual Meeting. SURE's Annual Meeting and Luncheon on June 13 was certainly a big success! The event, held at the Comfort Inn on I-376, provided a great opportunity to meet old friends and catch up on their latest news, and to swap some of those "do you remember when..." stories. I enjoyed the day immensely, and I hope you did as well. The day started with a very interesting Roundtable session by Dr. Ussman Ahmad on Diabetes, an endocrinologist from UPMC McKeesport. The Annual Meeting followed with a great luncheon, a very moving tribute to America's Veterans, Awards for outstanding service in 2011 and the Election of Officers and Directors for the coming year. Details are included on page (11).

Mid year Reports. Your project coordinator will be calling you shortly to collect your volunteer hours. Don't forget to add travel time from your home to the hours you turn in. Your efforts make Westinghouse SURE an organization we can all take great pride in. On behalf of those you serve—Thanks a million!

You have not lived until you have done something for someone who can never repay you....Anonomous

Westinghouse SURE News

Published six times a year

Editors: John Skooglund & Bob Plummer**Editors Emeritus:** Karen Hanks, Bill Singley**SURE Officers**

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(If no answer please leave a short message, we will return your call.)

2012 - WESTINGHOUSE SURE MATCHING GIFT PROGRAM**SURE MEMBER:**

Name _____

Phone _____

Gift Amount _____ Check No. _____

NON-PROFIT/CHARITY:

Name _____

Address _____

City, State, ZIP _____

Attention: _____

PLEASE INCLUDE DONOR CHECK AND SEND TO W SURE AT:

WESTINGHOUSE SURE
 641 Braddock AVE
 East Pittsburgh PA 15112

SURE will match donations to any organization served by a SURE project.

To be eligible, SURE 2012 dues must be paid. This is indicated on your mailing label as: DUES CURRENT, Paid to 12/31/2012

SURE will match **2 for 1** donations between \$100 and \$250. For example, a \$250 donation will be matched at \$500.Individual matching gifts from SURE will not exceed **\$500 during calendar year 2012**.

Members (including spouses) may make only one donation to be matched per quarter.

Matching gifts will be disbursed on a first come-first served basis. Donations not matched due to insufficient funds will be served in the following quarter.

Matching funds will be available at the rate of **\$2,500** per quarter.

Spotlight Award for July 2012

Nicholas Sowko

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Salvatore and Theresa Scicolone are the SURE Spotlight Awardees for July. They have been members of SURE for the past nine years and have volunteered in the Community Service for the Veterans Project and at Saint Margaret's Hospital. Together, they have accumulated over 3300 hours of volunteer service. Salvatore is a member of the World War II National Organization of the 83rd Infantry Division, and has been that organization's National President and Chairman of its Executive Board. Both he and Theresa have been very active in planning the Division's National Reunions. They became members of Westinghouse SURE when at a meeting of the Wilkesburg Stamp Club, SURE's Parvin Lippincott suggested they join after learning of their outstanding volunteer work.

Salvatore grew up in Penn Hills, and six months after graduating from Penn Hills High School in 1942, was drafted into the U.S. Army. He served in the European Theater as a member of General Patton's Third Army Division for 22 months. He was Honorably Discharged in January 1946 and with the rank of Staff Sergeant.

After coming home from the service, he met his future wife, Theresa, through a close friend of the family. She was working at Kresge 5&10 in East Liberty. They dated for a few years, and after getting her mother's permission, were married on June 9, 1951. They have two daughters, three granddaughters, one grandson, and one great grandson.

Salvatore worked for the Ward Baking Company for 28 years. When that company went out of business, he was hired by Westinghouse at the Research and Development Center in Churchill. He retired after working in the Maintenance Department for 18 years. Theresa became a "stay at home mother" after their first child was born. She later worked at Sears in East Liberty for 25 years.

Salvatore's hobbies are stamp collecting, woodworking, and gardening. He likes to make

small wooden Christmas ornaments and give them to his family and friends as gifts. Theresa enjoys weekly volunteering at the Saint Margaret's Hospital in Aspinwall.

SURE salutes this devoted couple who have volunteered so much of their time in helping other people and will make a donation of \$100 in their name to the Saint Margaret's Hospital.



Nick

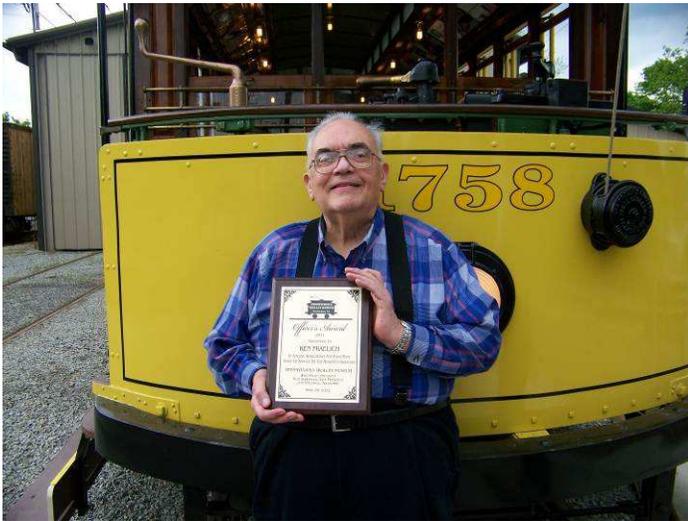
Theresa

Salvatore

Maury

Ken Fraelich Receives Recognition at the Pennsylvania Trolley Museum for Volunteer work!

Washington, PA—**Ken Fraelich** was recently honored by the Pennsylvania Trolley Museum (PTM) for his many years of volunteer work at the Museum. He received the Officer's Award on May 9th in recognition for his 12 years as the Museum's Treasurer and many years serving on the Board of Trustees. Ken's 37 + year professional career began after receiving a B.S., Electrical Engineering, University of Pittsburgh, 1959. He has been focused on serving the Guided Ground Transportation Supply Industry, starting at the Westinghouse Electric Corporation and ending at AEG Transportation Systems, Inc., a wholly owned subsidiary of the Daimler-Benz Group. Following his retirement from AEG, Mr. Fraelich has offered his services as an independent consultant to several clients in the industry.



Ken Fraelich receives the Pennsylvania Trolley Museum's Officer award while standing in front of restored 100-year old open trolley car 1758.

Photo by Scott R Becker

Scott Becker, PTM's Executive Director, said "Ken has been a huge help to the Museum over a period of great growth and his years of experience in the corporate world has really helped us." An example was during the construction of its 28,000 square-foot Trolley Display Building in 2002-2004. Ken played a significant role in dealing with vendors and working closely with Waller Corporation, the construction manager, while carefully maintaining project cash flow. Ken also recruited other former Westinghouse and AEG people to volunteer including Bob Alexander, Bill Segar, Mal Turzak, Joan Hickly and Art Bisig. Ken continues to volunteer at the Museum as Assistant Treasurer and its Manager of Risk Management.

The Pennsylvania Trolley Museum's mission is to preserve and interpret the Trolley Era, a time when many people relied on the streetcar to get them through daily life. It opened to the public in 1963 and has grown to preserve fifty historic electric railway vehicles, most equipped with Westinghouse control systems and traction motors. It has large archives with many Westinghouse photos, blueprints and correspondence relating to its electric railway equipment product lines. Relevant photos and documents are always welcome. PTM set an attendance record in 2011 with 26,825 visitors, a 19.3% increase over 2010. Visitors not only get to

see historic streetcars but take a scenic four-mile round trip as well as a guided tour of some of its trolley collection.

The Pennsylvania Trolley Museum is mostly staffed by volunteers who donated almost 27,000 hours in 2011. They are always looking for more volunteers. Those interested should contact Lynne Thompson, PTM's volunteer coordinator at (724) 228-9256 or by email at educator@patrolley.org.

Located in Washington, PA, the museum is open through Labor Day Monday-Friday 10-4, Saturday and Sunday 10-5. It also offers a variety of educational programs for all audiences and ages and is a great place to bring your group!

For more information about the museum, including special events and its fall hours, please visit www.patrolley.org or call (724) 228-9256.

Westinghouse Memorial Restoration

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The Westinghouse Memorial in Pittsburgh's Schenley Park is in serious need of restoration. This impressive Memorial honors the hundreds of thousands of employees of Westinghouse companies and their successor companies who made transportation safe and electrified the world by developing products that benefitted all mankind.



From a broader perspective, The Memorial is a tribute to the ideals of entrepreneurship, compassion, and educating youth. As such, it is one of the most significant monuments in Pittsburgh.

The history behind the Memorial is truly remarkable. George Westinghouse died in 1914: sixteen years later, more than 55,000 Westinghouse employees nationwide contributed \$200,000 (\$2.5 million today) to construct the Memorial. The designers and sculptors were among the best in the nation. The unveiling was a grand day in Pittsburgh history. If you have not visited the Memorial, it is worth the time to do so.

Now, 80+ years later, the Pittsburgh Parks Conservancy is implementing a much needed restoration of the Memorial and the surrounding watershed. A restoration plan has been developed, but additional funds are needed to complete the project and to provide for ongoing maintenance. Westinghouse SURE has helped to develop a website (www.westinghousememorial.org) with information about The Memorial and the planned restoration. It contains a wealth of interesting information about the Memorial, Westinghouse history and the restoration project, and a link to the Westinghouse Memorial Online Mall. At the Online Mall site, several of the vender's logos are shown but there are many more vendors. Scan across the alphabet at the top of the page to see all of them.

SURE members are asked to donate, along with other Westinghouse employees and retirees. Any amount helps and there are two ways to donate: 1) directly to the Pittsburgh Parks Conservancy or 2) by shopping using an innovative Online Mall. A link to the Mall is contained in the website above. If you buy ANYTHING Online, chances are it is available at one of the 300+ retail merchants that participate in this program, including Amazon, Barnes & Noble, Office Depot, Drugstore.com, Macy's and Target.

When you make your online purchases through this link, you will generate, **at no additional cost to you**, a commission of about 5% that will be paid to the Westinghouse Memorial Fund at the Pittsburgh Parks Conservancy. A \$40 ink cartridge

for your printer will produce \$2 for the fund; a \$20 book will produce \$1. Small amounts add up quickly if many of us participate. It's easy: give it a try. Anyone can use it: children, friends, or your business. Questions? Call Rich Ekstrom at (412) 999-8864.

SURE Golf Outing

Chuck Hanks

On June 11th, sixty-eight SURE Members, retired former Westinghouse employees, and guests participated in a golf outing and cook-out at Willowbrook Country Club. This was the third year for the event and we had our largest number of participants. Also, it was the first year we didn't have weather problems, so that added to our enjoyment.

I would like to thank Len Hoch who is both a SURE and a Willowbrook member who helped coordinate everything with the Club. I would also like to thank our friends at Westinghouse in Cranberry for providing some prizes for the event. And also, thanks to Don Kopelic, Paul Brucker and Don Angel who helped with all the arrangements.



Calling All Volunteers

Nicholas Sowko
(412) 678-7309

It's July again and you will be receiving calls from your coordinator(s) seeking volunteer hours you have logged during the first 6 months of 2012. Please note that volunteer hours can be from spouses as well as Westinghouse retirees in that

spouses are also SURE members. Also please note that time spent driving to and from the site of the volunteering should be included. So, please be thinking about the volunteering you are doing so you will be ready when that call comes from your coordinator. If you are volunteering in a program that does not have political or religious implications, and you don't have a coordinator asking for those hours, please call me and we will try to approve your project. Thank you for your help.

Looking For Veteran Volunteers

Ed Rock is coordinator for the SURE project *Community Service By Veterans*.

At the Annual Meeting, when we asked the veterans to stand to be recognized, Ed noticed the large number of vets standing, but most did not participate in his project.

If any of you vets volunteer but are not reporting hours, please contact Ed at (412) 461-9130.

Rotator Cuff & Tennis Elbow

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ROTATOR CUFF

Have you had pain with your shoulders? Many individuals who play tennis, baseball or those who are involved either in a job or activity that requires reaching their arms over their head, or are swimmers, are common victims of rotator cuff tendinitis.

A rotator cuff is a structure composed of muscles and tendons in the shoulder that can become inflamed, tear and cause shoulder pain. The head of the upper (humerus) is a "ball" that fits into a "socket" of the shoulder blade (scapula). Muscles and tendons form a cuff around the joint—the rotator cuff—holding the humerus in place and keeping the joint stable.

When the tendons of the cuff are pinched by surrounding structures, they become swollen and painful, especially when lifting the arm or moving it away from the body. This tendonitis is initially treated with anti-inflammatory drugs (Motrin,

Naproxen, or Advil), heat and/or ice, rest and gentle stretching and strengthening exercises. If pain does not subside, an injection of cortisone into the joint may decrease the inflammation. When pain and inflammation persist after 6-12 months, surgical shaving of the bone that aggravates the rotator cuff may be necessary.

More common in people over the age of 40, are gradual partial or complete tears, usually due to increasing age and overuse before healing takes place. Tears can occur at any age as a result of a fall or other injury. A tear will not heal on its own and surgery would be the treatment of choice.

A rotator cuff tear from a single injury, such as a fall or lifting a heavy object is rare. Years of wear and tear cause the tendons to become damaged and weak, like a frayed rope. With this even a trivial trauma, such as caused by swinging a golf club, can tear the tendon. Often the pain can be felt when lifting an arm or during the night when rolling onto the shoulder. Genetics can play a role as does smoking. Smoking affects the blood supply to the shoulder tendons. The reduced blood flow, as a result of smoking, slows healing and accelerates wear and tear on the cuff. The more we use our shoulders the more likelihood of "wearing out." Consequently, the risk of this condition is greater among swimmers, electricians, warehouse workers and older people. If one experiences shoulder pain when pushing objects away from the body—but not pulling objects toward the body—the rotator cuff may be damaged.

How to prevent further damage? Stretch the shoulder before activities or lifting, by grasping with one hand the other arm above the elbow and pull it across the chest, holding for a count of ten, and then switching arms. Repeat 10 times. Avoid any movement that requires the elbows to be pulled back behind the shoulders. For proper form, lie on the floor practicing a bench press with a broom handle instead of a bar. The elbows will be stopped at the correct level by the floor.

When surgery is recommended, arthroscopic surgery allows surgery to be performed through key-holed incisions, using surgical instruments, tiny lights and video cameras. Excess bone fragments are removed to provide more space for the cuff. Open surgery carries a greater risk for

infection and has longer hospitalization. Surgery is generally covered by insurance. Physical therapy can be prolonged and uncomfortable, but allows for a more complete recovery.

TENNIS ELBOW

Tennis elbow may be a “misnomer” because this condition affects not just tennis players but golfers, clerical workers, baseball players, gardeners, laborers and home fix-it enthusiasts. It is a common bone and joint problem that affects as many as 10 million Americans. Overuse of the arm muscles, as in golf swings, tennis strokes, painting, typing, raking, rowing, hammering and using a screw driver, can lead to tiny tears in the tendons that attach muscles in the forearm to the epicondyle. Due to repeated extension of the wrist and fingers, the tendons become inflamed, tender to touch and pain is experienced on and around the bony prominence (epicondyle) on the outside of the elbow.

Should you experience tenderness and pain that radiates down the arm, stop doing whatever is causing the symptoms. If the activity is continued without allowing time for the tears to heal, the tendons will become further inflamed. Rest is necessary to allow for healing.

Conservative treatment usually works. The application of ice reduces swelling and an anti-inflammatory medication, such as aspirin or Motrin, can help. Cortisone injections are sometimes recommended. Flexibility and stretching are effective as directed by a physical or occupational therapist. Should the condition persist despite treatment, surgery may be indicated.

The Consumer Corner

Mary Bach, Consumer advocate

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Market Basket Ads – Some Simple Truths

If you watch TV or read the newspapers, I’m sure you’ve noticed the shopping cart comparison ads by Walmart. Shoppers are challenged to buy the items on their grocery list at Walmart and at Giant Eagle (or another competitor) and the total cost is less at Walmart...Always!

Now I admit, I’m naturally a bit skeptical. I tend to downplay claims made by any retailer portraying a store as having the best values, customer service, or whatever. I prefer to determine those things for myself. My standards may be different from someone else’s, but lower prices are very easy to judge objectively.

No store has the lowest price on everything all the time, contrary to the perception the ads convey. Savvy shoppers know that prices vary considerably from week to week on most products. Smart consumers, who comparison shop, know of price fluctuations and how to take advantage of super buys, favorable coupon redemptions, weekly specials, and gas discount bonuses.

Market basket comparison ads are always contrived, not random, to demonstrate advantageous price differences unique to the advertiser. I would put no more faith in them than I would in a used car salesman claiming that his 10 year old 120,000 mile used car was driven only by a little old lady teacher to and from work. Large chains can easily put together the best market basket scenario for themselves by using their data base on competitor prices. Given a couple of hours, I could put together a market basket survey that would enable me to show any of the grocery chains as the “low price” leader for a judiciously selected group of products. It would be particularly easy and dramatic when easily available coupons that can be doubled are usable.

Over the years I have come across many shopping cart comparisons and I have actually even done a few myself for television “news” programs. Paramount is that the items chosen at each store are identical in every way...the same exact products as to brand and size.

What is interesting about the current Walmart ads is that the fine print disclaimer in the newspaper states “Customers were compensated for their participation”. How objective is that?

The items purposely selected by Walmart and listed in their ads are also not very representative of a shopper’s typical market basket either. None of the receipts shown has included eggs, bread,

any fresh fruits or vegetables, or meats. There is also no sugar, flour, or cooking oil. How realistic is a market basket without representing at least a few of those items?

Coupons, specifically double coupons, and store loyalty/advantage programs are also absent from Walmart's market basket formulas. **They have no loyalty program and do not double coupons.** Brands like Betty Crocker, Eggo, Tide, Pillsbury, and Bic and many others publish coupons extensively and save shoppers a substantial amount on their market baskets. Of note related to using coupons on taxable items at Walmart, I would like to point out that Walmart applies sales tax to the unadjusted gross price of the item before the coupon value is deducted. This permits them to legally over-collect sales tax because of a loophole in our state's Revenue code and will increase your bottom line market basket cost.

Gas perks available at Walmart's competitors stores offer 10 cent per gallon reductions on up to 30 gallon purchases for every \$50 spent. At \$3.50 per gallon that 10 cents equates to about a 3% discount on your groceries. It would be higher if gas prices come down substantially. Consumers also accrue "food perks" when they spend their "gas perks" at Giant Eagle "Getgo" stations. This would also reduce the percentage difference.

Remain skeptical and always...Shop Smart. It's what's in your shopping cart market basket that really counts.

From the Desk of Bob Miller

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Aug 1, 2012 Health Care Insurer rebate? The Kaiser Family Foundation recently released an analysis of 2010 health care law which requires Insurers to spend 80% of the premiums they receive from individuals and small businesses and 85% of the premiums from large employers directly on health care claims and quality improvements. If they don't, the difference which has been estimated to be \$1.3 billion is to be refunded to the consumers of the various health plans. Their analysis projects that on average nationally consumers who buy insurance on their own can expect a rebate of \$127, small group plan

enrollees \$76 and larger employer participants \$72. The projected average rates vary by state; MD-\$294, PA-\$243, TX-\$194. The analysis did not address the effects of any Supreme Court decision that may alter the law.

2012 Taxes? Remember when you file your 2012 taxes in 2013 you will still be using the current 2012 Bush era tax rates. The tax rates for 2013 and beyond will be determined after the Nov 6 election. If you have some capital gains and you decide to sell some assets this year, you can still take advantage of the 15% capital gains rate.

Recycle your old refrigerator: call 1-877-270-3521 or log on to www.wattchoices.com and get it hauled away free and get a \$35 rebate check from Duquesne Light for recycling it. And if it's the oldest in the Pittsburgh area by Aug 31 you will receive a \$250 Sears gift card and be entered in the state wide oldest refrigerator recycling contest and that winner will get an additional \$1000 Sears gift card.

\$1078 for the 2012 Senior Prom? That's the average spent by girls and boys on attire, flowers and after prom food and beverages. Remember how much you spent on the prom back in the 1940's?

Home Insurance- covers damage from wind driven rain that comes into your house from the roof, windows, doors, holes in the walls, but not damage from flooding or water that comes from the ground up. A rider to cover sewage back up would provide coverage from heavy rains that may cause storm water back up in the sewer lines.

Lost smart phone? Think of everything you have in your smart phone. What could finders do with the numbers and other information in your phone? Does your phone have security settings to lock your screen and are you using it?

Useful sites:

www.gasbuddy.com - find all the rates and the lowest rate for gas stations within any zip code.

www.safercar.gov - find the recalls on any vehicle, tires, etc for any year all the way back to 1949.

www.ftc.gov - The Federal Trade Commission Bureau of Consumer Protection works to prevent fraud, deception, and unfair business practices in the marketplace. The Bureau wants to hear from consumers who want to get information or file a complaint about fraud or identity theft. The FTC site maintains updated information on Identity Theft. The FTC manages the Do Not Call List and provides various secure complaint forms for many types of actions.

www.saveamemory.org - MetLife Foundation launched Remember Me, stories from people lost to Alzheimer's disease. Each time a visitor to the site saves a memory, MetLife Foundation will donate \$1 until their \$1 million Alzheimer research goal is met.

27,000 checks, each for \$25 are currently being mailed by the Federal Trade Commission to consumers who purchased two home cleaning products from Oreck Corporation because company advertisements allegedly made false and unproven claims that the products could reduce the risk of flu and other illnesses, and eliminate virtually all common germs and allergens. Eligible consumers were identified through sales records provided by the company. If you purchased this product and do not receive a check, contact the FTC.

Monitoring seniors with dementia: - Aetrex Navistar GPS Footwear System (www.aetrex.com/aetrex-gps) is manufacturing shoes with GPS technology in the heel. Care takers say it's unlikely that seniors would leave a house without shoes and some clothing, so the shoes will allow the wearer to be constantly tracked. Of course there will be a monthly monitoring fee.

Telephones for seniors who can't remember names and numbers: the Memory Phone (\$65 at www.alzstore.com), allow a senior to call a friend or relative by pressing the person's photo. The phone has room for nine photos. Or keep your current phone, the Photo Touch n Dial (find it at www.techforlfc.org for \$80) connects to a home phone. You can flip through six pages of photos (24 photos total), and then push a button next to the picture of the person you'd like to call.

Millionaires: tend to live in their homes for a very long time (about half more than 20 years), hold their stocks for very long periods, and even stay married longer (less than 4% are divorced or separated).

Use Cash and ask for a discount: the 2010 Visa and Master Card rules permit merchants to cut prices for customers bearing legal tender.

Curiosity: that's the name of the last of America's Mars rovers set to land on the planet Mars in August. It's about the size of a VW Beetle and will search the polar regions looking for signs that may have been lakes eons ago, and possibly microbial life.

Military Service Records: The DD-214, report of separation, is the most important record that veterans should keep and make several copies so you and or your survivors can obtain burial benefits. Veterans and their next-of-kin can obtain free copies of their misplaced military and medical records at www.archives.gov/veterans. The 1973 Fire at the National Personnel Records Center damaged or destroyed 16-18 million Army and Air Force records that documented the service history of personnel discharged from 1912-1964. Although the information in many of these primary source records was either badly damaged or completely destroyed, alternate record sources have been used to reconstruct many of these records. Some requests for records may involve efforts that may take weeks to complete.

Don't always agree with all of AARP's positions? Try the Association of Mature American Citizens at www.amac.us

Can't find old Savings Bonds? Log on to www.TreasuryHunt.gov. This system doesn't contain a record of all savings bonds, but it does provide information on series E bonds issued in 1974 or later (all series E bonds have matured and no longer earn interest) and Series EE Bonds issued in 1980 and after. If it finds a match, it will ask you to leave your contact information, and someone at the Bureau of the Public Debt will follow up. The site also contains the forms and required information to reclaim lost, stolen or destroyed bonds.

Filing an Amended Return? File form 1040X, complete on paper and mail. It cannot be filed electronically. If you expect to claim an additional refund, wait until you have received the original refund. If you owe more tax, file as soon as possible to minimize penalties and interest. You can correct mistakes with amended returns 3 years from date of the original return.

401(k) Fee Disclosure: Sponsors of 401(k) plans, 403(b) plans, and other plans that permit individual investment direction, must disclose categories of information relating to plan investments and fees and be compiled into two

separate disclosure statements that are required to be provided to participants on an ongoing basis: an annual disclosure (which must be provided by August 30, 2012), and a quarterly disclosure (the first installment of which must be provided by November 14, 2012).

Warren Buffet's investment advice: "Be fearful when others are greedy and greedy when others are fearful."

From the desk of Bob Miller provides general information only and does not constitute legal or financial guidance or advice.

Westinghouse Electric 1895 Apprenticeship Agreement

Ed Reis, Westinghouse Historian
Senator John Heinz History Center

William Lindsay Connor was born in Garnkirk, Scotland in 1875 and came to the United States in 1885 at the age of 10. In 1895, at the age of 20, he became a machinist apprentice at the Westinghouse Electric & Manufacturing Company in East Pittsburgh.

The monetary part of the 1895 machinist apprenticeship agreement was as follows:

For each of the first 685 hours of labor during the regular working hours of working days the sum of 5 cents.

For each of the next following 2055 hours of such labor (being the remainder of his first 2740 hours) the sum of 8 cents.

For each of the second 2740 hours of such labor, the sum of 10 cents.

For each of the third 2740 hours of such labor, the sum of 12 cents.

For each of the fourth 2740 hours of such labor, the sum of 15 cents.

For each hour of actual labor performed at the request of said company in excess of the regular working hours of each working day, said apprentice will be paid at the rate of time and one-half.

And whenever said apprentice shall have well and faithfully served said company in the manner herein provided during said entire term or terms, and shall have satisfactorily completed said 10,900 hours of labor, then, and only in that event, said company will pay said apprentice, as a gratuity, the further sum of one hundred dollars (\$100) in addition to the earnings of said apprentice under this agreement.



William Connor completed his apprenticeship and went on to work for Westinghouse for a period of 48 years. He passed away in 1958 after having been pensioned from Westinghouse for a period of 15 years.

Annual Meeting Awards



Maury presented SURE's **Lifetime Achievement (Charlie Ruch) Award** to Bob Plummer, SURE's Secretary-Treasurer. In addition to keeping all the correspondence, minutes and financial records for SURE, he serves as Co-editor of the SURE Newsletter. He has been Treasurer and Weekly Bulletin Editor for his church, has been the Past Master and trustee of his Masonic Lodge, has edited the Newsletter for his local AARP Chapter, was Treasurer and Merit Badge Counselor for the local Boy Scout troop. He has been a Meals-On-Wheels driver, a fund drive volunteer for WQED, a volunteer during Daffodil Days and a gift wrapper in our SIDS program at Christmas. His SURE volunteer efforts total more than 10,000 hours over many years.



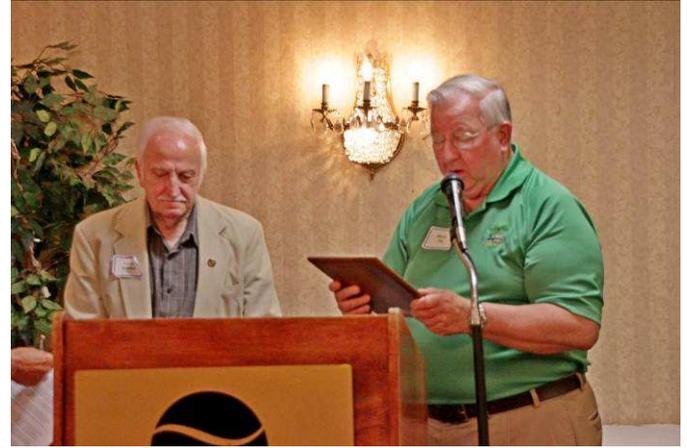
SURE Board

The May Newsletter included an article describing how two SURE member Veterans, Harry McCracken and Frank Kravetz met at the liberation of the Mossberg Prison Camp at the end of WW II.

At the 2012 Annual Meeting, their service was recognized and special awards were presented to these two Veterans by SURE member Leonard Hoch, US Army Major General (retired).



Len Hoch presenting award to Harry McCracken.
 “For Gallantry as a Medic in the 99th Infantry Division during World War II, and for a lifetime of service to his Community”



Maury Fey presenting award to Frank Kravetz.
 “For gallantry in the Eighth Air Force during World War II and for a lifetime of service to the Ex-Prisoner of war Organization.”



Nick presented the *Couple of the Year Award* to Irving and Janet Selsley who have accumulated over 4800 hours. They volunteered at Daffodil Days, Community Theater, Income Tax Assistance and Food Bank support in South Hills Interfaith Ministries/Food Pantries.



Maury presented the *SURE President's Award* to Joanne King. "On behalf of every member of the SURE organization, I want to thank you for your tireless efforts in coordinating the efforts of our mailing team over more than a decade. When we receive Newsletters, Dues invoices or other communications from SURE, few of us as members give a thought to the effort it takes to organize the mailing team and get a thousand or so items tabbed, labeled and organized. Joanne, you've never missed a beat!"



Nick presented the *SURE Bob Lawrence Special Service Award* to Marv Chidester. This award is presented to the SURE member whose work has had a special and significant impact on the organization. It is named for Bob Lawrence, our founding President. Last year, Maury presented a certificate to Marv Chidester in recognition of his many years of SURE service. It is repeated here. "Marv for seven years you carried SURE's volunteer projects on your able shoulders. In addition to distributing volunteer hour report forms and gathering the data, you have gently prodded the coordinators slow to respond. You have reviewed candidate projects and brought worthy ones to the Board for approval. You have recruited new coordinators. And finally, you have kept your trusty list of Spotlight Candidates, and made the right selections for the Newsletter. And never once did you complain about any of the requests that my predecessors and I have made of you. From the bottom of our hearts Marv, thank you for all you have done."

Death Notices

Balter, June M (82)

Latrobe
Retired from Youngwood
Died 5/7/2012

Bluman, William E (71)

Manor
Retired from East Pittsburgh
Died 6/18/2012

Campbell, Joseph (88)

Export
Retired from Westinghouse
Died 5/20/2012

Carrigan, Nancy A (77)

East Pittsburgh
Retired from East Pittsburgh
Died 5/18/2012

Condrasky, Joseph P (94)

Pitcairn
Retired from R&D Center
Died 4/20/2012

Gilson, Robert (77)

Penn TWP
Retired from Westinghouse
Died 4/30/2012

Gore, Jr, John K (85)

Dade City FL
Retired from R&D Center
Died 6/10/2012

Gorman, Patricia J (86)

Trafford
Retired from Westinghouse
Died 5/7/2012

Haney, Thomas R (95)

N Versailles
Retired from East Pittsburgh
Died 5/19/2012

Kean, Kenneth E (83)

N Huntingdon TWP
Retired from Bettis Lab
Died 5/14/2012

Kirsch, Robert R (92)

Irwin
Retired from Waltz Mill
Died 5/22/2012

Lawrence, Marie E (89)

Youngwood
Retired from Youngwood
Died 4/24/2012

Leech, William J (73)

Monroeville
Retired from Nuclear Center
Died 5/21/2012

Macesic, Annie (87)

Wall
Retired from Bettis Lab
Died 6/16/2012

McCarthy, John "Jack" F (76)

Trafford
Retired from Westinghouse
Died 5/10/2012

McConkey, Miles (85)

Squirrel Hill
Retired from Westinghouse
Died 6/26/2012

McGrail, Sr, Michael P (77)

N Huntingdon TWP
Retired from East Pittsburgh
Died 5/30/2012

McWherter, Helen (88)

Enfield CT
Retired from Blairsville
Died 5/30/2012

Melango, Eugene J (75)

Bovard
Retired from Blairsville
Died 6/15/2012

Merritt, Bruce C (91)

Murrysville
Retired from Westinghouse
Died 5/24/2012

Peterson, Robert S (82)

Fox Chapel
Retired from Westinghouse/AEG
Died 5/10/2012

Reuther, John Francis (85)

Hampton TWP
Retired from Westinghouse
Died 6/13/2012

Robinson, John L (88)

Redstone Highlands NHT
Retired from Energy Center
Died 6/5/2012

Ruffolo, Jr, Ralph "Junior"

West View
Retired from Westinghouse
Died 6/27/2012

Ruyak, Francis (85)

Richland
Retired from Cheswick
Died 6/20/2012

Saxon, Lawrence Steve (82)

Forward TWP
Retired from Westinghouse
Died 5/21/2012

Schroeder, Thomas A (80)

Emsworth
Retired from Westinghouse
Died 6/16/2012

Schwartz, Earl L (87)

Baldwin Boro
Retired from Westinghouse
Died 6/4/2012

Seath, George "Bucky" B (75)

Monroeville
Retired from Westinghouse
Died 5/14/2012

Seidel, John (69)

McCandles
Retired from Westinghouse
Died 6/19/2012

Sharbaugh, Joseph W (73)

The Villages FL
Retired from Westinghouse
Died 6/11/2012

Shaw, Robert "Bob" W (86)

Wilkins TWP
Retired from East Pittsburgh
Died 5/3/2012

Shebeck, Elmer W (93)

Mt Pleasant
Retired from East Pittsburgh
Died 6/2/2012

Stefanski, Stanley C (89)

Horseheads
Retired from Horseheads
Died 3/2/2012

Stoltz, Thomas J (94)

Jeannette
Retired from Westinghouse
Died 6/1/2012

Stosic, Frank R (86)

Whitehall
Retired from Bettis Lab
Died 5/31/2012

Sucevic, Joseph M (74)

West Mifflin
Retired from Bettis Lab
Died 6/23/2012 **SURE Member**

Wanichko, Donald R (74)

Latrobe
Retired from Westinghouse
Died 5/27/2012

Wasko, Richard R (90)

McKeesport
Retired from Westinghouse
Died 6/23/2012

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Trips & Tours

Howard Finney (724) 834-3450 howfinn@comcast.net
Bob Plummer (412) 751-9694 plummerrl@aol.com

The **HERSHEY, LANCASTER, BOILING SPRINGS** Christmas trip. Includes:

- ❖ “Jonah” at Sight and Sound Theater
- ❖ The Christmas Spectacular production at the Allenbury Dinner Theater
- ❖ Tour of the Antique Automobile Club of America at Hershey
- ❖ Tour of Hershey Museum featuring exhibits on Milton S. Hershey’s life
- ❖ The PA State Police Academy in Hershey
- ❖ Overnight lodging in a Hershey area hotel
- ❖ 3 meals: 1 full hot breakfast buffet, 1 extensive luncheon buffet, 1 all-you-can-eat dinner
- ❖ Travel by state-of-the-art motor coach (departure location to be announced)

And all of this for only \$320 per person with a deposit of \$150 double occupancy due by October 1, 2012 and final payment by October 29, 2012. \$370 for a single.

This will be Wednesday and Thursday, December 5 & 6, 2012. The flyer about this trip was in the May 2012 Newsletter or call Howard or Bob to get a copy.

If you are interested in going, don’t delay in getting your deposit in to RoseMarie’s Tours, 217 Lindenwood Dr., Pittsburgh, PA 15209 so that reservations can be confirmed. Remember that seats are assigned on the motor coach in the order that deposits are received.