

Steel Valley Dolphins

March 2015



The official newsletter of the
USS Requin Base of the USSVI
Pittsburgh, Pennsylvania

USSVI Creed:

"To perpetuate the memory of our shipmates who gave their lives in the pursuit of duties while serving their country. That their dedication, deeds, and supreme sacrifice be a constant source of motivation toward greater accomplishments. Pledge loyalty and patriotism to the United States of America and its Constitution."



Meetings held on the second Saturday of the month normally in Leetsdale at the VFW Post and quarterly meetings held around our membership area.

- **Make a difference, get to a meeting!**

----- Pride Runs Deep -----

Next meeting: Phil's Nite Club's Pizzeria, 711 River Rd, Dawson, PA 15428 at 1230 hours on March 14, 2015
For more directions to Phil's please see bottom of page 9.

2015 USS Requin Base Officers

Base Commander	Hubert C. Dietrich	412-486-2635	hueyfromglenshaw@aol.com
1st Vice Commander	Joe Campisi	412-322-3201	jcampisi1@comcast.net
2nd Vice Commander	Ron Goron	724-626-1209	patron@zoominternet.net
Secretary	Jeff Simon	724-502-4505	jeffsimon@zoominternet.net
Treasurer	Lee M. Bookwalter	412-795-8337	booky143@verizon.net
Storekeeper	Joe Campisi	412-322-3201	jcampisi1@comcast.net
Chaplain	Carl Stigers	412-995-8028	carstenstigers@verizon.net
Past Base Commander	Joe Campisi	412-322-3201	jcampisi1@comcast.net
Newsletter Editor	Jack Sutherin	330-482-4175	jack.sutherin@comcast.net
Webmaster	Lee M. Bookwalter	412-795-8337	booky143@verizon.net
COB/Historian -	Clyde Porter, jr.	740-635-3179	candsporter@comcast.net



March

USS F-4 (SS 21)	March 25, 1915
USS H-1 (SS 28)	March 12, 1920
USS PERCH (SS 176)	March 3, 1942
USS GRAMPUS (SS 207)	March 5, 1943
USS TRITON (SS 201)	March 15, 1943
USS TULLIBEE (SS 284)	March 26, 1944
USS KETE (SS 369)	March 20, 1945
USS TRIGGER (SS 237)	March 26, 1945

Binnacle List

Clyde Porter
Peter Foster,
Carol Keller,
Jessica Bookwalter,
Virginia Sutherin
Alnes Franz





USSVI 2015 NATIONAL CONVENTION

September 7 – September 12, 2015

The Westin Convention Center Pittsburgh
1000 Penn Ave, Pittsburgh, Pennsylvania 15222

www.ussviconventionsteelcity2015.org

2015 Convention Registration Form



Name (To be used on name badge, include SVWWII/USSVI Officer Title): _____

Spouse/Guest: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Email: _____

Emergency Contact: _____ Phone: _____

Qual Boat: _____ Hull Number: _____ Qual Year: _____ Base: _____

Date	Event	Cost	Qty	Total
	(visit our website www.ussviconventionsteelcity2015.org for event details)			
	2015 Convention Registration (per person) (add \$10.00 per person after July 1, 2015) NOTE: Registration fees will not be refunded for any reason after August 1, 2015 NOTE: Attendance at any USSVI sponsored activity requires paid 2015 Convention Registration	\$30.00		
	Major Sports Event	TBD		
Tue. 9/8/15	Golf Outing	\$50.00		
	Shanksville-Ligoneer bus tour/luncheon/American heroes production	\$88.00		
	Welcome Aboard Party, Fleet Night	\$30.00		
Wed. 9/9/15	WWII Vet & Holland Club Breakfast Buffet	\$25.00		
	Incline and Aviary Tour	\$40.00		
	Strip District Walking Food Tour	\$30.00		
	Brewery Tour	\$35.00		
Thurs.9/10/15	Men's Luncheon	\$30.00		
	Women's Luncheon	\$30.00		
	Gateway Clipper Dinner Cruise	\$69.00		
Fri. 9/11/15	Carnegie Science Center	\$10.00		
	Memorial and Tolling Of The Boats, Carnegie Science Center	NC		
	Strip District Walking Food Tour	\$30.00		
	Brewery Tour	\$35.00		
	USS Requin Tour	NC		
Sat. 9/12/15	Film Festival	\$10.00		
	USSVI National Awards Banquet	\$55.00		
	Top Sirloin _____ Chicken Marsala _____ English Style Cod _____ Wild Mushroom Ravioli with Alfredo Sauce _____			
RAFFLE	Win one of two 6 night stays at The Westin Convention Center Pittsburgh for use during USSVI 2015 National Convention (9/7/15 thru 9/12/15) Prize: Standard Room (approx \$700 value) Drawing July 1, 2015 Winner to be notified by July 15, 2015	\$5.00 each OR 6 for \$25.00		
Payment by check or money order made payable to: 2015 USSVI CONVENTION PO Box 352 Gibsonia, PA 15044		TOTAL DUE:		

COMMANDERS COLUMN:

We had a most enjoyable base meeting along the 'Yough' river at Phil's in Dawson, Pa. Phil surprised us all with a fine buffet and so many choices. He also had a special cake made for the occasion - welcoming SUBMARINERS. I think we all put on some pounds. It was good to see shipmate Yoder and his first mate Carolyn.

I have to congratulate the shipmates that traveled the distance to Dawson. Shipmate Greg Bayne, who came from Lordstown, Ohio and Bernie Sigler from Fredonia, Pa. New members who got lost with their GPS - Ric Guntang, Rob Renninger and Vince Metz. Our COB - Chip Porter traveled from Ohio and is in good spirits dealing with his back and is walking with a cane. Shipmate Gerry Gaylor is creaking along after having work done on his super structure.

I had the pleasure of talking to Joan Guntang, first mate of Ric. He hales from the Philippines and just recently located in Cranberry from the Norfolk area. As I was talking to her, she mentioned to me that she was originally from the north side. Well I had to ask "where", and she said she lived across the street from the Milroy house. Here it turns out, she is best friends with my sister in law's sister, who lived a street away. (small world)?

We have been working for the last three (3) months on applying for a license for a "Small Game Of Chance" for the base. We have been successful. the license is for one (1) year, from March 4th to March 3rd. Now we have to figure out what kind of raffles we need, that will be appealing to the membership. We are thinking (for the first time), on a \$2.00 raffle ticket with two(2) numbers on each ticket. We would have to sell five(5) hundred tickets. One hundred (100) base members would be needed to sell/buy five(5) tickets apiece, for one (1) prize or total prizes to equal \$500.00. Do you guys think it would work? This can only work if the base supports our efforts.

BASE MEETING

At the next base meeting, we will have two guests in attendance:

- 1.) Steve Meredith, from Senator Pat Toomey office will discuss the services that is provided by the Senators office concerning veterans - (before the start of the meeting).
- 2.) Ms Georgette Temme, from the "Quilts of Valor" will give a presentation on her organization. They will be making a limited number of quilts for our Heroes, who will be attending the convention.

BASE PARADES/CEREMONIES

- 1.) Navy re-enlistment on board Requin - Monday, March 30, at 12:30 hours.
- 2.) CPO's 122 Birthday ceremony on board Requin, Wednesday, April 1, at 11:00 hours
- 3.) Requin Base Memorial on board Requin, Sunday, May24, at 10:00 hours
- 4.) Carnegie Parade - Sunday, May 24, 1400 hours
- 5.) Sewickley Parade - Monday, May 25, 10:00 hours
- 6.) Coraopolis Parade - Monday, May 25, 13:30 hours

NEW MEMBERS

Fred Koppenhaver qualified in 1964 on the U.S.S. Lafayette SSBN-616. He left the navy in 1966 as a SK3(SS). Koppe lives in Punxsutawney with his wife Patricia. He also has a famous brother (PHIL) who tells us every year that we will have six (6) more weeks of winter, (JK). Please welcome him aboard.

BIRTHDAY'S

Allen, Mike - 03/14/49
Bates, Thomas - 03/15/63
Brenkus, Joseph - 03/02/28
Calabrese, Thomas - 03/23/62
Chatlos, Dave - 03/12/54
Elster, Rick - 03/05/41
Franz, Henry - 03/21/31

SPOUCE BIRTHDAY

Amenti, Ashlee - 03/10
Crouch, Lyn - 03-23
Dietrich, Edie - 03/30
Gains, Christine - 03-10
Grossmiller, Yarinette - 03/12
Hilgendorf, Patricia - 03/27
Howton, Diana - 03/19

Hilgendorf, Charles - 03/06/36
 Hoag, Mark - 03/08/69
 Huntsman, Larry - 03/15/67
 Johnston, James - 03/22/44
 LaCombe, Deyrn - 03/23/69
 Poole, Gregory - 03/ ? /72
 Sampson, Robert - 03-26-43
 Snook, Ronald - 03-06-34
 Thompson, Jeff - 03/18/71

Hunt, Amarilis 03/06
 Koppenhaver, Patricia - 03/01
 Lewis, Karen - 03/03
 Lyons, Carol - 03-21
 Neph, Megan - 03-30
ANNIVERSARIES
 Beauregare, Richard & Noreen - 03/05
 Brown, Hubert & Dorothy - 03/29
 Helmsing, Jordan & Dana - 03/20
 Indo, Franklin & Lynn - 03/31
 Jacobson, Chris & Nicole - 03/27
 Nixon, Charles & Sherry - 03/20
 Schiegg, Alan & Dawn - 03/23
 Segeleon, Vince & Eleanor - 03/04
 Varney, James & Barbara - 03/03

CONVENTION NEWS

As of March 20th there are 166 room reservations. That represents 33.2% of available rooms taken at the Westin, with six months till the convention. There are 50 shipmates, spouses & others that are registered with the committee for our convention activities.

It is my understanding the majority of submariners wait until two (2) months before the start of the convention to register. Don't be a last minute swab to register. Register now so you will be guaranteed a room or space at one of our activities. Transportation for the activities are dependent on how many sign up. So please reserve your seat to ensure that you can attend your chosen tour. Don't be left behind!! When they are gone, THEY ARE GONE.....

CONVENTION NEWS - CONTINUED

At the last base meeting, there was a lot of discussion about the convention. Our first mates are volunteering (never volunteer in the navy), to make up BASKETS for our Chinese auctions. The list is as follows-

Mary Bayne - Candies	Sandy Porco - TBD
Nancy Bouts - Wine	Sharon Porter - Breakfast
Jill Campisi - TBD	Dotty Sigler - TBD
Eddie Dietrich - Colorado Nuts & Fruits	Eileen Simon - TBD
Eddie Dietrich - Nautical/Seaside	Carolyn Yoder - Candy
Judy Elster - TBD	&
Linda Gaylor - Amway	Ron Goron - Lottery

Any other first mates who want to participate in this project are welcomed to join our merry band of basket-eers. If anyone else wants to contribute to any of the mentioned baskets, please reach out to the first mate of that particular basket.

We are working hard to solicit ad's for our convention book. If each shipmate obtains one(1) ad, from their VFW, Legion or Clubs, we will be very successful on obtaining the necessary funds to off set our expenses. A full page ad is \$300.00, half page is \$150.00, quarter page is \$75.00 and a business card size is \$25.00. In addition if anyone knows of anyone who wants to be a sponsor, please reach out to them. We are also in need of 1000 of anything to put into our convention bags. Its all hands on Deck.

Eddie is working on making the ladies luncheon a success. She has contracted a magician and a strolling accordionist to entertain

the ladies. She is also making up little favors for the ladies, which will have a Pittsburgh theme. Something small for approximately 100 favors. If anyone wants to contribute to the favors, please reach out to Edie.

During the luncheon, there will be a HOLIDAY ORNAMENT EXCHANGE. Linda Gaylor came up with this wonderful idea and will be in charge of conducting this activity.

Have you noticed something??? Our base is structured like a submarine. We have (water tight) integrity through out the base. Everyone is stepping up to make this convention sea worthy. We starting out with the initial plans, on drafting our construction plans and moving forward with sea - trails. Now we are in the patrol phase on making this a very successful adventure. At the conclusion we will be having a post patrol (convention) get to together, to discuss what went right and what went wrong. I am proud to call you my shipmates-----PRIDE RUNS DEEP

Requin Base Meeting Minutes March 14, 2015 Dawson, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: John Alge, Greg & Maggie Bayne, Lee & Patsy Bookwalter, Joe Campisi, Phil Elias, Aaron & Sandy Ellis, Rick Elster, Huey & Edie Dietrich, Gerry & Linda Gaylor, Ron Goron, Ric & Joan Guntang, Vincent Metz, Bob Renninger, Bernie & Dot Sigler, Jeff & Eileen Simon, Carl Stigers, Ed & Carolyn Yoder.

Base Commander Huey Dietrich gave the quote of the day: "The reason why worry kills more people than work is that more people worry than work"

Base Commander Huey Dietrich: Let us at this time, with a moment of silent prayer, remember our Shipmates who made the supreme sacrifice that we may gather here in Peace. We dedicate this meeting to our Shipmates on Eternal Patrol, to perpetuate their memories in our lives and to honor our Shipmates on active duty in the service of the first line of defense of our Nation.

Boats Lost:

USS PERCH (SS 176)	March 3, 1942
USS GRAMPUS (SS 207)	March 5, 1943
USS H-1 (SS 28)	March 12, 1920
USS TRITON (SS 201)	March 15, 1943
USS KETE (SS 369)	March 20, 1945
USS F-4 (SS 23)	March 25, 1915
USS TULLIBEE (SS 284)	March 26, 1944
USS TRIGGER (SS 237)	March 26, 1945

We also honor our departed shipmate of the Requin Base lost in March, John Mills. Finally let us remember all the brave submariners who died performing their duties aboard submarines, some individually and some in groups, but where the submarine itself was not lost.

Chaplain Carl Stigers gave the Invocation.

Chief Of The Boat Clyde Porter led the Base in the Pledge of Allegiance.

Members introduced themselves and the boats they qualified on.

Base Secretary Jeff Simon reported that Minutes of the February meeting were published in the SVD. With no objections, the minutes were approved as published.

Treasurer Lee Bookwalter provided a report giving an accounting of the base assets, expenditures, and deposits. With no objections, the report was approved.

Other Reports:

Binnacle List includes Jenny Sutherin, Agnes Franz, Carol Keller, Jessica Bookwalter, Clyde Porter.

Devere Pyatt went on Eternal Patrol.

Base membership stands at 208.

Eagle Scouts presentations are ongoing with 3 performed so far this year.

Members can buy small stores and base coins from Joe Campisi.

A motion to pay base dues for new active duty members from Pittsburgh was approved by the members present.

Shipmate Bob Bittner is heading a committee to organize a Kap(SS)4Kid(SS) presentation for about 25 families aboard the USS Requin during the 2015 USSVI Convention.

Memorials And Ceremonies:

Navy re-enlistment will be held aboard the USS Reguin on Monday March 30, 2015 at 1230 hours.
CPO's Mess 122nd Birthday celebration will be held aboard the USS Reguin on Wednesday April 1, 2015 at 1100 hours. All Chief Petty Officers are welcome to attend.

Memorial Day service aboard the USS Reguin on Sunday May 24 at 1000 hours

Carnegie parade on Sunday May 24 at 1400 hours

Sewickley parade on Monday May 25 at 1000 hours

Coraopolis parade on Monday May 25 at 1330 hours

Old Business:

Requin Base has received a Small Game Of Chance license valid 3/4/15 to 3/4/16.

National USSVI Mid Term meeting will be held in Pittsburgh at the Westin hotel on March 30-31, 2015. Requin Convention Committee will make a presentation on March 31 after lunch.

Base representatives recently attended a Marine Corp League spaghetti dinner.

One hundred challenge coins have been purchased.

New Business:

Groton Base will hold their 51st Anniversary Celebration on April 30 to May 2.

Base representatives attended a flag etiquette class held for the Ambridge High School ROTC. Requin Base may start performing these presentations in the future.

Convention News:

Base representatives attended a recent home show asking for donations to the 2015 Convention.

Several authors of submarine related books will be attending the convention as vendors and will hold question and answer sessions during the convention. They have also promised donations of their books.

Shipmate Bob Schmidt is reaching out to Admiral Richardson requesting he be the convention Keynote Speaker.

Military recruiters from the Pittsburgh area have volunteered for color guard duty at the convention.

Baskets are needed for auctions to be held at the convention.

Letters have been sent to local VFW posts asking for donations.

Members are encouraged to register for the convention as early as possible and to solicit local businesses for donations and purchase of magazine ads.

For The Good Of The Order:

A representative of Senator Pat Toomey will attend the next base meeting to discuss services his office provides.

Chaplain Carl Stigers gave the Benediction and blessing of today's meal.

Adjournment: The meeting was adjourned.

Next meeting: Leetsdale, PA VFW at 1230 hours on April 11, 2015.

Coffee Drinkers Update 01 ► Beneficial Effects

More good news for coffee drinkers. Scientists in Korea have found (pdf) that drinking between one and five cups of coffee every day is good for the arteries (<http://press.psprings.co.uk/heart/march/heart306663.pdf>) It's the latest piece in a growing body of research suggesting that coffee may have beneficial effects on the cardiovascular system, the researchers said. A report last week from the US dietary guidelines advisory committee, which makes recommendations to the Food and Drug Administration and other federal agencies, (<http://qz.com/347582/do-you-love-coffee-you-should-probably-be-drinking-even-more/>) pointed out the health benefits of drinking between three and five cups of coffee a day. These included lower risks of type 2 diabetes and of cardiovascular disease.

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The Korean research, published in Heart, part of the British Medical Journal, studied the presence of calcium in the arteries that supply blood to the heart. Calcium deposits are an early indicator of a condition called coronary atherosclerosis, in which the arteries become clogged by fatty substances. These can cause them to harden and narrow, heightening the risk of blood clots that are one cause of heart attack and stroke. In some 25,000 people studied at Kangbuk Samsung Hospital in Seoul, calcium ratios were found to be lowest in those who drank between three and five cups of coffee per day. The next clearest were the arteries of those who drank between one and three cups of coffee daily. Those with higher ratios of calcium tended to drink less than one cup of coffee a day.

So far, so good for coffee addicts. But before you pour yourself that sixth cup of Joe, know this: Excessive coffee consumption was found to be worse than none. The calcium ratios for the group that drank five cups or more were the highest of all those studied. The authors of the study said that further research was needed, but said that the study bolsters the case that coffee consumption—up to a point—might help reduce cardiovascular disease risk. [Source: GovExec.com | Cassie Werber Quartz | Mar. 03, 2015 ++]

George P. Elder

Lifelong farmer was retiree of Navy, PPG, served in church

Posted: Wednesday, March 25, 2015 7:42 pm

A funeral service will be held Saturday for George P. Elder of Mill Creek Township (Sandy Lake). He passed away peacefully of natural causes with his family by his side at 3:45 a.m. Tuesday, March 24, 2015, in St.

Paul's, West Salem Township. He was 82.

Born Dec. 12, 1932, on the family farm in New Vernon Township, Mr. Elder was a son of Merle F. and Frances A. Slater Elder.

He was a member of the former Sandy Lake High School, class of 1951.

Mr. Elder enlisted in the Navy at the age of 17 and had a Navy career spanning 20 years that led to serving in Korea during the Korean conflict. He also was a veteran of the Vietnam era. His time was spent aboard submarines and ships that took him all over the world. He retired from the Navy in 1969 and returned home.

He went to work for PPG Industries of Meadville, accepting a position there as a supervisor and traveling for them extensively to many other countries, including Canada and China, where he helped open and develop new plants. He retired in 1994 after 24 years of service.

George also was a lifelong farmer; he learned to work the family farm at an early age, developing a strong work ethic that carried him throughout his life. He loved farming, raising crops and beef cattle up until 2012.

George loved to travel and spend time with his family and living by his motto, "Enjoy life and enjoy people."

He had been a member for many years of New Lebanon Community Church, where he had been head usher and served on the church council.

George was a member and supporter of Albacore Park, Portsmouth, N.H., home of the historic original Albacore submarine, commissioned in 1953.

His wife, the former Anna Jane Pence, whom he married June 9, 1957, preceded him in death April 8, 1999.

Survivors include four daughters, Sharon A. Frye and her husband James; Sandra A. Wadlow and her husband Daniel; and Sharal A. Reynolds and her husband Douglas, all Sandy Lake; and Sheila E. Urey and her husband John, Stoneboro; seven grandchildren, Amanda Reddinger and her husband Adam, Breanna Beougher and her husband Wyatt, Cami Frye, Chelsey Frye and her fiancée Jeremy Porter, Brittany Brazel and her husband Greg, Josh Urey and Jayna Urey; four great-grandchildren, Jillian Beougher, Brantley and Harper Reddinger, and Sadelyn Brazel; along with a soon-to-be-born great-granddaughter, Wylie Brazel; two sisters, Dorothy Young, Clarks Mills; and Elsie Shick, Woodbridge, Va.; and a brother, Dennis O. Elder, Sandy Lake.

Also surviving is a special friend, Shirley Fry, Dade City, Fla.

Besides his wife, he was preceded in death by his parents; four sisters, Alice Boozel, Kathryn Patton, Florence Tenney and Susan Elder; and five brothers, an infant, Merle F. Elder Jr.; twin brothers, David and Thomas Elder; and Richard and John Elder.

Memorial contributions may be made to St. Paul's, 339 E. Jamestown Road, Greenville, PA 16125.

ELDER, George P., 82, Mill Creek Township.

Calling Hours: 2 to 4 and 7 to 9 p.m. Friday (3-27-15) in SCOTT A. BLACK FUNERAL HOME, 99 Franklin St., Stoneboro.

Service: Funeral service at 11 a.m. Saturday (3-28-15) in the funeral home with the Rev. Glenn D. Walker, pastor of Donation Hill Bible Church, Cochranon, officiating. Military honors will follow.

Interment: Oak Hill Cemetery, Sandy Lake Township.

Spill Inside Submarine Brings Hazmat Crews To New London Base

Tina Detelj, WTNH News, Mar 18

Emergency crews scrambled to the submarine base in Groton around 11:15 a.m. Wednesday after a hazardous chemical was spilled inside one of the subs.

The Navy says it was a minor spill, but it was a haz-mat situation nonetheless, so emergency crews from several surrounding towns responded accordingly.

Eight sailors and one firefighter were taken to area hospitals for observation after being exposed to potassium hydroxide. The chemical was being used during maintenance of the atmosphere control equipment aboard the USS Annapolis. Officials say a gallon of the chemical spilled in the auxiliary machinery room.

The nine people contaminated were chemically decontaminated and transported to area medical facilities as a precaution. The spill was contained within the submarine, which is docked at Pier 33.

Haz-mat crews from several towns responded for the clean up, and DEEP was on scene for air quality testing. Base officials want to make clear that in now way were any radioactive chemicals or materials involved.

9 Released From Hospital After Chemical Exposure at Groton Submarine Base

Staff, NBC Connecticut, Mar 18

Eight sailors and one firefighter were taken to Lawrence & Memorial Hospital after a gallon of potassium hydroxide spilled on the USS Annapolis at Submarine Base New London in Groton on Wednesday and they have all since been released.

Michael O'Farrell, spokesman for the hospital, said the nine patients were being evaluated for respiratory issues and skin irritation.

According to Commander Tommy Crosby, sailors aboard a submarine were exposed to potassium hydroxide while performing routine maintenance on the atmospheric control system and the spill was contained aboard the submarine.

Dr. Siri Daulaire, of Lawrence & Memorial Hospital, explained what happens when when you inhale the chemicals and said they cause a lot of swelling and fluid.

If that happens to the skin, it's like a burn. If it happens in the lungs, it pulls fluid into the lungs and causes people to stop breathing, Dr. Daulaire said. However, none of the patients exhibited symptoms.

O'Farrell said the patients were brought to a decontamination unit, but had already been decontaminated at the scene.

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Tax Burden for Pennsylvania Retired Vets

►
As of Mar 2015

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in Pennsylvania. Sales Taxes State Sales Tax: 6% (food, clothing, text books, heating fuels, prescription and non-prescription drugs are exempt). Other taxing entities may add up to

2%. Gasoline Tax: 68.9 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 88.60 cents/gallon (Includes all taxes)

Cigarette Tax: \$1.60/pack of 20

Personal Income Taxes Tax Rate Range: Flat rate of 3.07%

Personal Tax Exemptions: None

Standard Deduction: None

Medical/Dental Deduction: None

Federal Income Tax Deduction: None

Retirement Income Taxes:

Retirement income is not taxed after age 59 1/2 if the person has reached retirement, based on years of service or age. Retired means meeting the requirements of a Pennsylvania eligible plan and separated from service by retiring. Eligible employer-sponsored retirement plans can, but do not necessarily, include employer-sponsored deferred compensation plans; 401(k) plans, thrift plans, thrift savings plans, and eligible welfare plans.

Income not taxed includes Social Security benefits and Railroad Retirement benefits; commonly recognized pension, old age retirement benefits paid after becoming eligible to retire, and then retiring.

It also includes United Mine Workers' pensions, military pensions, and civil service annuities. Go to https://revenue-pa.custhelp.com/app/answers/detail/a_id/466 for more information.

Retired Military Pay: As long as you retire from the military with either years of service or age, your retirement income is not taxable.

Military Disability Retired Pay: Retirees who entered the military before Sept. 24, 1975, and members receiving disability retirements based on combat injuries or who could receive disability payments from the 114VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.

VA Disability Dependency and Indemnity Compensation: VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.

Military SBP/SSBP/RCSBP/RSFPP: Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

Property Taxes Property taxes are levied by local governments (counties, municipalities and school districts). The tax cannot exceed 30 mills on the assessed valuation of the property without special permission from the courts.

Households with claimants or spouses 65 years of age or older, widows or widowers 50 years of age or older and the permanently disabled 18 years of age or older meeting income eligibility requirements may qualify for this program.

Rebates of paid property tax or rent, up to a maximum of \$975 per year, are To qualify, annual household eligibility income must not exceed \$35,000.

Applicants can exclude, as income, one-half of Social Security, Supplemental Security Income and Rail-

road Retirement Tier 1 benefits. The Property Tax/Rent Rebate program allows residents to exclude 50% of Social Security payments and 50% of Railroad Retirement benefit payments from eligibility income.

The maximum rebate is \$650. Counties may levy an intangible personal property tax, which taxes stocks, bonds and other personal property taxpayers may own.

Not all counties levy this tax. For more details, refer to <http://www.governor.pa.gov/Pages/default.aspx>

Inheritance and Estate Taxes The Pennsylvania inheritance tax is calculated at a percentage of the value of the assets transferred which is determined by the relationship of the heir to the decedent and the decedent's date of death. The tax rate is 4.5% for transfers to direct descendants (lineal heirs), 12% for transfers to siblings, and 15% for transfers to their heirs (except charitable organizations, exempt institutions, and government entities). Property owned jointly between husband and wife is exempt from the tax, while property inherited from a spouse, or from a child 21 or younger by a parent is exempt.

The estate tax is related to federal estate tax collection. For further information call 717-787-8201 or visit the Pennsylvania Department of Revenue site at <http://www.revenue.pa.gov/Pages/default.aspx#.VP0oHu85Cpo>

[Source: <http://www.retirementliving.com> Mar 2015 ++]

Inheritance and Estate Taxes

The Pennsylvania inheritance tax is calculated at a percentage of the value of the assets transferred which is determined by the relationship of the heir to the decedent and the decedent's date of death. The tax rate is 4.5% for transfers to direct descendants (lineal heirs), 12% for transfers to siblings, and 15% for transfers to other heirs (except charitable organizations, exempt institutions, and government entities). Property owned jointly between husband and wife is exempt from the tax, while property inherited from a spouse, or from a child 21 or younger by a parent is exempt.

The estate tax is related to federal estate tax collection.

For further information, visit the Pennsylvania Department of Revenue site or call 717-787-8201.