

Steel Valley Dolphins

November 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/ Christmas party Sunday, 10 December 6, 2015 Teutonia Mannerchor (German Club), 857 Phineas St. Pittsburgh, Pa 15212

2015 USS Requin Base Officers

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December

USS F-1 (SS 20)	December 17, 1917
USS S-4 (SS 109)	December 17, 1927
USS SEALION (SS 195)	December 10, 1941

Binnacle List

Matt Holzer,
Mike Markel
Doc Stoner



So Much Done For So Many By So Few

This describes the terrific job done by the Requin convention planning committee, the workers at the registration table, the sellers of the tickets and the donators of the baskets.

The food choices for the various functions of the convention was two thumbs up, and the report of some of the ladies that I talked with that attended the ladies luncheon, was that the program was one of the best ever attended by them.

All the programs in fact were given high marks of approval. Having attended previous conventions, I would say that the 2015 National Convention in Pittsburgh, Pennsylvania will be remembered as one of the top conventions of the USSVI.

Well done my brothers of the Phin.

Now I will have to flood negative and go down.

The attendance of the Requin Base at the convention was deplorable. Of the 250 some members there were less than 25 that registered and showed up to support the base's wonderful planning of a successful convention.

Many of you will never attend a national convention and when you have it in your home state, your home neighborhood, you cannot take a couple of hours of your time and support your base.

This lack of action of the membership has to leave a sour taste in the mouths of some, but when I see that there were 140 free Pirates baseball tickets given out to the membership that only sees around 25 attend the monthly meetings, it is obvious that many are willing to accept freebies, but unwilling to aid and assist the tireless efforts of the base officers by attending meetings, assisting committees and being involved in various fund raisers.

These remarks are mine alone and are made by my own personal observations.
Bernie A. Sigler, past base commander

COMMANDERS COLUMN:

KUDOS to the members and first mates of the Requin base! The November meeting had no extra activities to warrant a bump in attendance. With the influx of the new members who joined and participated, we had a record number in attendance - Thirty Three (33) Members and Twenty (20) first mates. I hope we continue to build on our attendance going into the next year. It is very important to let me know when you will be attending a base meeting and how many guests you will have accompanying you so we can make sure that we do not run out of mid-rats.

Shipmate Bernie Sigler, a base member for fifteen (15) years addressed the members, that it was by far the biggest meeting that the base every had.

My first mate and I travel to the VFW on Friday evening to do CLEAN UP and to set up the quarters to be presentable for the meeting. BOTH Edie and I want to thank each and everyone of you that TURNED 2 and help clean up and store our equipment after the meeting. Edie is babying her knees with HORSE LINIMENT (Ha Ha), that's right, horse liniment and she just had her shots in both knees. Again- thanks to everyone who help, it is GREATLY appreciated.

CHRISTMAN LUNCHEON:

We are planning to have a special holiday celebration this year to thank all the members for all their wonderful help for the convention and to welcome our new members, both regular and associate to the base.

WHEN: Sunday, December 6, 2015

Where: Teutonia Mannerchor (German Club)

857 Phineas Street

Pittsburgh, Pa 15212

TIME:12:30 Meeting(Insulation of Officers,Tolling of the Boats & MIA/POW Ceremony

13:00 German Buffet - cash bar

14:30 Entertainment (North Star Kids) - 32 members will perform

(The above times will be flexible after the 12:30 start

The cost of the BUFFET and ENTERTAINMENT is \$25.00 per person. As of November 22, we have thirty eight (38) members and first mates signed up. We also extended an invitation to our base supporters thirty-three (33) who have contributed to the success of the base over the last five(5) years. Starting with the construction of the NAUTILUS and up to and including the convention associates in Pittsburgh.

I have been asked if the shipmates can bring family members and friends. YES you can! If your kids are twelve (12) or under, the cost will be \$10.00 per child. When we get close to the cut off number, I will put out an e-mail to the Crew. We have room for 100 people to enjoy this great feast and the North Star Kids.

Their will also be a male or female grab bag for \$10.00. To participate, please bring a grab bag gift to be able to receive a gift.

DUES COLECTION :

Base Officers & Committee - 100%

Associate Members----- - 100%

WWII Vets ----- 100%

Pa. Shipmates ----- 95% - 3 owe (dinks-due in October)

Out of Pa Shipmates - -----70% - 12 owe (due in November)

USS Pittsburgh ----- 5% - 34 owe (due in November)

New (2015) Shipmate - -----38% - 8 owe (due in December)

Remember the National USSVI Dues goes up January 1st an extra \$5.00. Please pay before the increase goes into effect.....

BIRTHDAY

Lloyd Alfred 11/17/36

SPOUSE BIRTHDAY

Patsy Bookwalter 11/25

ANNIVERSARY'S

Lee & Patsy Bookwalter 11/30

Rich Beauregard 11/17/65	Dorothy Bright 11/22	Wil & Patricia Carlton 11/23
James Bence 11/11/47	Dorothy Brown 11/01	Ed & rosemary Covey 11/27
Val Balcato 11/09/50	Judy Elster 11/03	Graham & Sandy Dunlop 11/24
Clair Bouts 11/22/39	Audrey Lasher 11/08	John & Helen Donnelly 11/24
Bill Hawk 11/21/37	Sherry Nixon 11/22	Ken & Judy Edwards 11/17
Robert Kline 11/09/31	Marianne Phelen 11/05	Bill & Priscilla Hawk 11/21
James Lewis 11/06/40	Jennifer Roberts 11/14	Fred & Trudy Hayes 11/20
Allen McGee 11/04/40	Betty Simpson 11/28	Angelo & Cathleen Nasso 11/11
Charles Nixon 11/06/46	Joanne Welts 11/27	Michael & Megan Neph 11/15
Vince Segeleon 11/12/24		Clyde & Sharon Porter 11/13
		Chris & Ruth Ann Shal 11/01
		Jeff & Eileen Simon 11/14

(any additions or corrections please let know)

NATIONAL OFFICERS NOMINATIONS:

The nominations for our National Officers are open. If anyone wants to run for National Office please read the guidelines that was sent to you last week or check on line.

As of today, here is the list of Nominations to date.

National Commander - John Markiewicz
 Senior Vice Commander - Wayne Standerfer
 Junior Vice Commander - Bill Andrea
 National Secretary - Ray Wewers
 National Treasurer - Paul Hiser
 South East Regional Director - Steve Bell
 North East regional Director - Michael Naughton
 Central Regional Director -
 Western Regional Director -

Requin Base Meeting Minutes

November 14, 2015

Leetsdale, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: Mike Allen, Lee & Patsy Bookwalter, Clair & Nancy Bouts, Don Bright, Joe & Jill Campisi, Huey & Edie Dietrich, Bob Davis, Aaron & Sandy Ellis, Rick & Judy Elster, Peter & Stephanie Foster, Major & Loretta Galloway, Gerry & Linda Gaylor, Richard & Beverly Geyer, Ron Goron, Bill & Donna Greenlee, Ric Guntag, Lou Hamel, Alan Lukask, James & Sandra Messer, Vince Metz, Frank & Dolly Nicotra, Ed & Dorothy Paul, Clyde & Sharon Porter, Bob Renninger, Jeff Sammel, David & Ann Sawin, Bernie & Dotty Sigler, Harry Sills, George Stass, John & Lois Steward, Carl Stigers, Jack & Jenny Sutherin, Don & Dolly Taskey, Jeff & Lisa Thompson.

Base Commander Huey Dietrich gave the quote of the day: "Experience is one thing you can't get for nothing"

Requin History: On November 13, 1945 Requin crossed the Arctic Circle.

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 ALBACORE (SS 218)	November 7, 1944
USS GROWLER (SS 215)	November 8, 1944
USS SCAMP (SS 277)	November 9, 1944
USS CORVINA (SS 226)	November 16, 1943
USS SCULPIN (SS 191)	November 19, 1943
USS CAPELIN (SS 289)	November 23, 1943

We also wish to remember our shipmates of the Requin Base: Arlow Julian Jr, Paul Hoffman, Larry Weiss, Don Roach, James Wilkes and George Stefaniak. 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.

Minutes of the October 2015 meeting were published in the SVD and approved by the members present.

Treasurer Lee Bookwalter's report was presented and approved by the members present.

Other Reports:

Binnacle List includes Matt Holzer, Mike Markel, Doc Stoner

Membership stands at 217

Eagle Scouts presentations are ongoing and members are encouraged to participate. National has created a new certificate to be used in the future. The old patches can no longer be used.

Memorials And Ceremonies:

Nothing planned

Convention News:

Letter was read from National Convention Chairman giving the Requin Base a Bravo Zulu.

A report on convention income and expenses was presented. Proceeds will be proportioned to the various base activities.

A motion to subsidize the purchase of USSVI jackets for convention committee members was approved by the members present.

CDs of convention pictures is available to base members upon request.

Old Business:

USSVI Scholarship are being accepted by National.

Status of dues collection, Officers and Committees 100%, Associates 87%, PA Shipmates 87%, Non-PA Shipmates 57%, New 2015 Shipmates 25%, USS Pittsburgh 5%

New Business:

Base elections will be held in December. Election Chairman Bernie Sigler has closed nominations are as follows: Commander Huey Dietrich, First Vice Commander Carl Stigers, Second Vice Commander Ron Goron, Secretary Jeff Simon and Treasurer Lee Bookwalter. Nominations were approved by the members present.

Clair Bouts has volunteered to provide winter storage for the Nautilus saving the base approximately \$61 per month.

Requin Base Christmas/Holiday Lunch will be held on Sunday December 6th at the Teutonia Mannerchor in Pittsburgh. Lunch will be a German buffet and the North Star Kids will perform. Attendance is first come/first served to a total of 120 with a minimum of 100 people. Cost is \$25 per person with a cash bar. Meeting starts at 1230 hours with a Tolling of the Boats, MIA/POW ceremony and swearing in of officers. Chow line opens at 1300 hours and entertainment starts at 1430 hours. The base will pay for guest meals at the Christmas/Holiday Lunch.

The USS Requin has been repainted and will be open soon for tours.

A motion to pay for a base and district ads in the next convention magazine was approved by the members present.

For The Good Of The Order:

Letters were read from Carolyn Yoder.

Please forward pictures taken at base events to Jack Sutherin for inclusion in the SVD.

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

Adjournment: The meeting was adjourned.

Next meeting: Sunday December 6, 2015 at Teutonia Mannerchor (German Club), 857 Phineas St., Pittsburgh PA 15212 starting at 1230 hours. Members are encouraged to participate in a \$10 gift exchange (male, female, generic).

ID Card Expiration Date Update 01 ► Action Required if INDEF

In 2011, officials began replacing the Social Security Account Number, or SSAN, with a 10-digit number unique to the Department of Defense on all ID cards. Retirees, their family members, and survivors with an "INDEF" expiration date may not have replaced their ID card before and may therefore still have an SSAN printed on their card. DOD officials are urging people who have an ID card with an "INDEF" expiration date to visit a DOD ID card facility for a new ID card with the DOD ID number in place of the SSAN to reduce their risk of identity theft. Officials stress that until an ID card with a printed SSAN expires, it remains valid and does not need to be confiscated or replaced. In time, every ID card will have a printed DOD number instead of a printed SSAN. Family members and survivors will have their own DOD ID number printed on their cards, not that of their sponsor. Because DoD ID cards will no longer have the sponsor's printed SSN, cardholders may be asked to provide it verbally. To find your nearest DoD ID card facility, visit <http://www.dmdc.osd.mil/rsl> or call the Total Force Service Center at 1-800-525-0102. To confirm required documentation, refer to the Pre-Arrival Checklist at www.cac.mil/docs/required_docs.pdf. Note that the nearest facility does not have to be an Air Force installation in order to serve Air Force retirees and their family members. People should check with the issuing facility to verify appointment requirements and hours of operation.

[Source: Afterburner | Spring-Summer 2015 ++]

OPM Data Breach Update 07 ► \$133.3 Million Contract Awarded

The Defense Department and Office of Personnel Management, in conjunction with the General Services Administration, on Tuesday awarded a \$133.3 million contract to Identity Theft Guard Solutions LLC to provide protection services to 21.5 million OPM hack victims. Naval Sea Systems Command led the effort to select the vendor, which does business as ID Experts. The company won the first task order of a larger Blanket Purchase Agreement that preapproved three contractors -- including ID Experts -- to provide protection services in the event that agencies experience future data breaches. GSA expects those contracts to be worth \$500 million over the next five years.

Officer of Personnel Management headquarters in Washington

In a major shift since an earlier hack at OPM exposed the personnel files of 4.2 million current and former federal employees, the Defense Department -- rather than the contractor -- will be responsible for notifying victims that their background investigation information was breached. The Pentagon will cover the vast majority of the contract cost. Beth Cobert, acting OPM director, said on 1 SEP those notifications will not go out until the "end of the month." All the notifications will come from .gov or .mil email addresses. The notifications from the last hack were sent out by the contractor CSID, and the non-government address that showed up in feds' inboxes created security concerns among many of the victims. NAVSEA said in the original contract it may take up to three months to send out all the notifications. Cobert said they will be sent out "as expeditiously as possible." The contract award has already been delayed several times. The last notifications will go out four months from the time breach details were made public, five months from the time OPM became aware of the hack and 17 months since the hackers first infiltrated the data. Cobert blame the delays on the painstaking efforts the government took to identify all victims and protect their information going forward. Regardless of whether impacted individuals proactively sign up for the protections, ID Experts will provide them with identity theft insurance and restoration services. Hack victims will have to sign up -- at no personal cost -- for the other services the government is offering to them.

As part of that suite of services for victims -- who includes former and current federal employees, contractors, applicants and family members -- ID Experts will provide identity theft monitoring for dependent minors of hack victims. NAVSEA estimated this could include up to 6.3 million children. Even if the dependents' names were not listed on the SF-86 form at the center of the breach, the family impacted by the breach could opt to enroll children in the services. Nearly one in four victims of the initial hack involving OPM's personnel files of current and former federal employees enrolled in the services offered to them by CSID. If that ratio holds for the larger second hack, as GSA and OPM have speculated it could, ID Experts could be on the hook for providing protection services to nearly 7 million individuals. Those services will include:

- Credit monitoring and the delivery of credit reports from all three nationwide credit agencies;
- Identity monitoring, including but not limited to "monitoring of the Internet and monitoring database sources including criminal records, arrest records, bookings, court records, pay day loan, bank accounts, check databases, sex offender, change of address, and Social Security number trace", and;
- Identity restoration, to assist the individuals in getting back to where they were prior to the identity theft, with services including "counseling, investigation, and resolving identity theft issues."

ID Experts will also have to establish call centers that operate 24 hours per day, seven days per week for the first six months following the award. Subsequently and until the end of the contract -- through December 31, 2018 -- the call center must be open 5 a.m. through 5 p.m. Pacific Time, Monday through Saturday. The call center was a major point of contention in the first breach, when CSID fielded numerous complaints from lawmakers and federal employee advocates that wait times were too long and customer service was poor. This contract will require ID Experts to have an automated response that allows callers to verify their identities using a touchtone device. [Source: GovExec.com | Eric Katz | September 1, 2015 ++]

Medicare Premiums Update 01 | 2016 ► Official Part B Rates Released

Medicare released the official 2016 Part B premium rates. They're very close to, but slightly lower than, what MOAA projected in an earlier legislative update. Because of the Bipartisan Budget Agreement, beneficiaries not protected by the "hold-harmless" provision will see some relief in premium costs. Seventy percent of Part B enrollees won't see any change from the \$105 monthly premium they're now paying. The only people with incomes less than \$85,000 (\$170,000 for a married couple) who will pay the higher \$122 monthly rate are those who first become eligible for Medicare in 2016, or who are not receiving a Social Security Check, or certain lower-income beneficiaries who are dually eligible for Medicare and Medicaid. The budget agreement protected these groups and the higher-income groups from a much larger 52 percent premium increase. Under the new calculations, these groups will only pay what they would have paid anyway if there had been a normal retiree COLA. [Source: MOAA Leg Up November 13, 2016 ++]

TMOP Update 19 ► Express Script's Drug Shortage

Every few weeks, Tricare For Life beneficiary Patricia Petteeruti receives a letter from Tricare pharmacy benefits manager Express Scripts. She's supposed to get her prescription drugs in the mail, too. But instead, these letters inform her that her medications — common prescriptions for a heart condition and hypotension — are out of stock. Like all TFL beneficiaries — and, as of 1 OCT. any Tricare beneficiary taking a brand-name medication to manage a chronic illness — Petteeruti is required to fill long-term prescriptions through Tricare's home delivery program or an on-base military pharmacy. Since she lives 50 miles from the nearest base, she has opted for mail order. But since February, the system has been anything but user-friendly. "Recently, I got two letters dated Sept. 11, 2015," she said. "One said: 'We are unable to dispense your prescription ... temporarily unavailable.' The other one: 'This letter is to inform you that your medication is now in stock.' What am I supposed to make of this?"

Retired Air Force Lt. Col. Howard Durant also tries to use the home delivery program. But earlier this year, his generic medications stopped coming. He can fill the prescriptions at a Tricare network pharmacy, but unlike mail order, which provides 90-day generic prescriptions for no co-payment, the drug store dispenses 30-day prescriptions for a co-payment of \$8. For his three

medications, that's \$24 a month and \$288 per year for a benefit that the Defense Department says Durant must use. "I'm doing everything I'm supposed to be doing to keep costs down, for myself and the government," Durant said. "I'm using generics and I'm using mail order. But it's just not working. Sure seems like Express Scripts has found a way to get out of filling prescriptions."

Tricare officials say the problem stems from drug shortages that are an "increasing problem across the industry." And the shortages are exacerbated within the military system because by law, DoD is allowed to buy pharmaceuticals only from certain manufacturers, according to Tricare pharmacy director Dr. George Jones. "The Drug Information Service at the University of Utah found a dramatic increase in drug shortages over the last five years, peaking in 2014," Jones said. Shortages have begun to decline amid concerted efforts by government, manufacturers and the pharmacy industry, he said, but remain "high compared to historic levels." The shortages peaked at about the time DoD began requiring Medicare-eligible retirees and military family members to fill their long-term prescriptions by mail or at a military pharmacy. On 1 OCT, all Tricare beneficiaries using brand-name medications for chronic conditions were also required to start filling their prescriptions the same way. The program is designed to save money; DoD pays percent less for maintenance medications filled by mail than at retail stores.

Savings over the first year of the Tricare For Life pilot program totaled \$123 million, according to a recent Government Accountability Office report. Tricare beneficiaries filled 25 million prescriptions by mail from February 2014 to February 2015, including 785,000 for TFL beneficiaries newly required by law to use the home delivery program. During the first year of that TFL requirement, 5,069 patients — three percent of participants — received a total of 5,611 letters notifying them of shortages and authorizing them to fill their prescriptions at retail pharmacies, the GAO said. That meant shortages "affected less than one percent of home delivery prescriptions ... comparable to the home delivery program at large," Jones said. And according to a 2013 DoD Inspector General report, 96 percent 100 of Tricare beneficiaries "are satisfied with home delivery and it has a 99.997 percent dispensing accuracy rate." But DoD also noted that only 1,448 of the 5,611 exceptions granted due to shortages were actually filled at a retail store.

Possible explanations for that low usage rate, defense officials said, could include doctors changing their patients' medications to an available drug, beneficiaries filling their prescriptions at a military pharmacy or beneficiaries simply choosing not to fill them because of the higher co-payment. But GAO Health Care Director Debra Draper pointed out that, since Tricare did not specifically track the satisfaction of beneficiaries now required to use the mail-order system and did not monitor the availability of covered medications for these beneficiaries, DoD is unable to assess availability.

"DoD does not know what, if any problems, beneficiaries may have experienced filling their prescriptions," Draper concluded in her report.

With the new requirement for all Tricare beneficiaries to get their non-generic maintenance medications by mail — an estimated 416,000 beneficiaries new to the system — current users fear their problems will worsen. "These are very common drugs, and I suspect a substantial portion of retirees take them," Durant said of his medications, taken for angina and high blood pressure. He said he would like to see Tricare be allowed to expand its list of approved vendors or reimburse beneficiaries for pharmacy co-payments. DoD officials say they are restricted to purchasing through designated sources by the Trade Agreements Act of 1979 and simply can't reimburse for pharmacy co-pays.

"If a beneficiary chooses to use a retail pharmacy, DoD regulations do not allow [Express Scripts or the Defense Health Agency] to waive co-pays," Jones said.

Express Scripts declined to answer questions on the problem and "deferred to the Defense Health Agency" for response. Petteruti, a retired nurse, said she wants the problem resolved quickly, before retirees without easy access to a pharmacy go without their medications or, worse, skip or double-up doses out of confusion related to erratic deliveries or store purchases. Durant said the issue is not about having to pay more money for his medications, but rather about ensuring that a program now mandatory for many Tricare beneficiaries actually works as intended. "It's a privilege to have these pharmacy benefits," he said. "I'm just irritated with the bureaucracy." [Source: MilitaryTimes

| Patricia Kime | October 21, 2015 ++]

Drug Cost Increases Update 01 ► Soaring Costs | Why?

Over the past year I've been horrified to learn about the pricing tactics of what can only be described as the Pharmaceutical Jihad. Anyone with a chronic health condition knows the feeling when your doctor gives you a new prescription. You stare at the pharmacy receipt in sheer disbelief. You watch in terror as every prescription refill torches and burns your Part D initial drug coverage limit. You slide ever more rapidly into Medicare's drug coverage gap known as the doughnut hole. Once there, beneficiaries are stretched for a much higher share of the cost — 65% of the cost of generic drugs, or 45% of the cost of brand name drugs. Prices of both new and generic drugs are taking terrifying climbs. According to a CBS "60 Minutes" program with Lesley Stahl, "The Cost of Cancer Drugs" new cancer drugs are often priced at "well over \$100,000" a year. And earlier this year the U.S. Food and Drug Administration approved two new cholesterol drugs that reduce cholesterol by approximately 55%-60% in patients who are already on or who cannot take cholesterol-reducing statin drugs. While the drugs may help up to 15 million Americans a year, they come with a \$14,000 a year price tag.

As complaints grow, the soaring cost of prescription drugs is becoming a top issue with both Medicare and younger patients alike. A recent poll by the non-profit Kaiser Family Foundation found that making sure high – cost drugs for chronic conditions are affordable is a number – one priority with the public. Drug companies are increasingly coming under pressure to justify their prices. Drug

makers claim the high costs of research and development are driving the outrageous price tags. But that's not the only reason. The Boston Globe recently reported that Vertex Pharmaceuticals Inc. won approval for a medicine that could treat adult onset cystic fibrosis, a life – threatening lung disease. The twodrug therapy called Orkambi costs about \$259,000 per patient annually. This is no typo. The Boston Globe went on to report that the new drug regimen “is expected to help provide more than \$53 million in one-time bonuses for 12 senior Vertex executives” if the company is profitable. The problem is that there are roughly only 15,000 Americans who suffer from cystic fibrosis — one reason given for the astronomical six-figure cost per patient.

These are just a few of hundreds of examples —including mega cost increases in generic drugs as well. For example, 200 puff albuterol inhalers to treat asthma that used to cost about \$10 now cost patients about \$50. The public is entitled to an explanation. Outrageous price tags for drugs are putting Medicare patients and the program at risk, while Congress looks the other way. TSCL supports legislation that would give Medicare the authority to negotiate pharmaceutical prices for covered drugs, and would require greater pricing transparency from manufacturers. [Source: The Senior Citizens League | Mary Johnson, Editor | October

Computer Eyes ► How to Avoid Negative Effects

Sitting in front of a computer for hours can make your eyes tired, and your visual performance can suffer. To help with potential negative effects, create an environment that has equal brightness everywhere around your computer screen. Here are some helpful hints:

- Reduce intense fluorescent lights.
- Turn on some lights if you usually look at computer screens in the dark.
- Dim excess light coming through windows with blinds, tinting, or window covers.
- Avoid glare on your computer screen and
- Take microbreaks to look at distant objects.

If you're in an office environment, if possible, turn off overhead lights and have a table lamp for softer light. If you can't control the lighting in your environment, there are screens you can place on top of your computer screen to reduce glare. Experts suggest looking at a distant object at least twice every hour to help prevent visual fatigue. So if you take a break every 20 minutes for brief stretching, make sure it also includes looking at a distant object to help both your eyes and body! [Source: TRICARE Beneficiary Bulletin #321 | Lorraine Cwieka | September 4, 2015 ++]

Credit Score ► Impact on Billing

Sprint recently was slapped with a \$2.95 million penalty from the Federal Trade Commission for failing to notify its customers with lower credit scores that they were being charged \$7.99 more per month for cell service than customers with better credit. According to the FTC, some companies, including cable and satellite TV and mobile phone and Internet companies, use information from your credit report to determine what terms they'll offer you. It's called riskbased pricing and it's legal, as long as the company informs you of what it's doing in a Risk-Based Pricing Notice. “Sprint failed to give many consumers required information about why they were placed in a more costly program, and when they did, the notice often came too late for consumers to choose another mobile carrier,” said Jessica Rich, director of the FTC's Bureau of Consumer Protection. “Companies must follow the law when it comes to the way they use consumer credit reports and scores.” The FTC says a Risk-Based Pricing Notice should:

- Explain that the less favorable credit terms you receive are based on negative information from your credit report.
- Tell you that you can get a free copy of your credit report.
- Also explain that you have the right to dispute errors in your credit report.

If you get a Risk-Based Pricing Notice, the FTC recommends that you order a free copy of your credit report and review it. If you find errors, you can dispute those by sending a letter like this (refer to <http://www.consumer.ftc.gov/articles/0384-sample-letter-disputing-errors-your-credit-report>) to the credit reporting company and sending another letter (refer to <http://www.consumer.ftc.gov/articles/0485-sample-letter-disputingerrors-your-credit-report-information-providers>) to the company that provided the erroneous information to the credit reporting company. [Source: FTC Press Release & MoneyTalksNews | Kryatal Steinmetz | 12 & 26 Oct 2015 ++]

AARP ► Is it worth the Cost

Once you reach 50, you're likely to start hearing jokes about getting a senior discount at Denny's. But reaching a certain age actually does present some new opportunities, like AARP membership. AARP says that for \$16 a year, members have access to discounts on insurance and other products and services. What is gained from this admittedly modest cost, and can you get similar discounts without joining the group? We looked into AARP's benefits and its value to see what's what.

Insurance - Members can sign up for auto insurance through the AARP Auto Insurance Program from The Hartford. An advertisement on their website says: “Drivers over 50 who switch their auto insurance save an average of \$404.” To compare insurance rates, this base model was used: coverage for a 50-year-old Texas woman with no recent accidents who drives a 2010 Honda Civic, including comprehensive and collision, with low limits and high deductibles. The three quotes received were: Allstate – \$215 per month,

AARP Auto Insurance Program — \$100 per month, and Geico — \$59.80 per month. Since rates vary by age, location, driving record and a number of other factors, you might find a good deal through AARP's plan, but you might also find a better price with another insurer. It's worth requesting a free rate quote from AARP as well as other insurance companies to find the best price.

Travel deals - Travel deals are another perk to AARP membership. Here are a few things you'll get: • Rental cars: Members get a discount with several traditional rental car companies, as well as a 30 percent discount on Zipcar memberships.

- Hotels: Your membership will get you up to 20 percent off at several hotel chains, such as Days Inn and Wyndham Hotels and Resorts, as well as up to 35 percent off from Endless Vacation Rentals.
- Travel: You'll get access to the [AARP Travel Center Powered by Expedia](#), which posts members-only flight deals, plus you're entitled to a discount at Park Ride Fly USA for off-airport parking.
- Cruises: The AARP Travel Center offers discounts on select cruises by companies including Norwegian Cruise Line, Windstar and Grand European Travel.

However, if you're thinking of joining AARP just for the travel discounts, you should know that there are many senior discounts that don't require membership. For example, Best Western offers a 10 percent discount to anyone 55 years or older. If you're 62 or older, you'll get a 15 percent discount at Marriott locations. Some airlines, including Southwest, offer senior fares. A few flight deal sites also post travel deals for seniors, such as [OneTravel](#), [CheapOair](#) and [Travelation](#). However, make sure the discounted fares, whether you find them through AARP or elsewhere, are the lowest available for your chosen flights.

Other discounts - If you're diligent about flashing your membership card, you can easily earn back your membership fee. You can read the full list of discounts by checking out the AARP Member Benefits Guide. www.aarp.org/benefitsdiscounts.

Some examples on savings:

- 15 percent off lunch or dinner at participating [Outback Steakhouse](#) restaurants Monday through Thursday, and 15 percent off weekend lunches.
- A free doughnut with the purchase of any large or extra-large drink at Dunkin' Donuts.
- 10 percent off at McCormick & Schmick's.
- 45 percent off the price of membership to Angie's List.
- 5 percent off plans and 30 percent off accessories at Consumer Cellular.

However, many establishments and businesses offer senior discounts, no membership required and you can find plenty of sites that track senior discounts. Wherever you're shopping, it doesn't hurt to ask if they have a senior discount and how old you have to be to qualify. Some examples of these are:

- [AMC Theatres](#): A 30-60 percent discount (depending on the day) for moviegoers 60 and older.
- [Verizon Wireless](#): The 65 Plus Plan comes with 200 anytime minutes for \$29.99 a month for customers 65 and older.
- [Kohl's](#): Customers 55 and older get 15 percent off in-store purchases on Wednesdays.
- [Brad's Deals](#)
- [SeniorDiscounts.com](#).
- [Senior discounts](#) at Free4Seniors.
- Gift Card Granny's [list of senior discounts](#).

Other features - One of the main advantages of an AARP membership is that you can join at age 50, whereas most senior discounts we found started at 55 or older. AARP memberships also offer other perks. For example, if you're married, your spouse will automatically get a free membership. If you're single, you can sign up for AARP's dating site. Members receive AARP Magazine, which has articles on everything from travel to personal finance.

[Source: MoneyTalksNews | Angela Colley | September 3, 2015]

Saving Money ► LED Lighting

There's nothing but good news these days about LED (light-emitting diode) bulbs. The prices have come down (they still cost more to buy than incandescent bulbs, but they'll save you wads of money in the long run.) You can choose warmer colors of light instead of the harsh, too-white light from older LEDs. And you'll find more bulbs that work with your home's dimmer switches. The benefits of LED lights are clear. MIT Technology Review sums them up:

For the consumer, the main benefits of LED fixtures are they're energy efficient, can last for more than 20 years and, in many cases, give off good light. The prices have gone down steadily as well as the LED components have dropped in price and lighting companies introduce better designs. Consumers have suffered from confusion when selecting bulbs, however. It's not surprising. LEDs come in different shapes and colors of light, and it's hard to know at a glance how they compare in brightness to our favorite incandescent bulbs. To simplify the experience of buying and using LED bulbs, here's what you need to know, boiled down into five rules: **By replacing your home's five most frequently used light fixtures or bulbs with models that have earned the ENERGY STAR, you can save \$75 each year.**

1. Install LEDs where you'll use them most. LED bulbs are still expensive and so, unless you have the budget to replace all the bulbs in your home at once, you'll have to replace bulbs as they burn out. In the long run, your investment will pay you back in energy savings. It matters where you use your LED bulbs if you hope your investment will repay you soon. Put an LED in your closet, for example, or another place where the bulb is seldom used, and it may be years and years before the bulb's cost is repaid in energy savings. It's best to use your LEDs where the payoff will be fastest, in the light fixtures that get most use in the high-traffic parts of your home.

2. **Shop for lumens, not watts.** Watts are a measure of how much energy the bulb draws, not its brightness. Nevertheless, we are accustomed to shopping for incandescent light bulbs by their watts, and we know how much light to expect from a 60-, 100- or 150-watt bulb. LED bulbs also are rated by watts. But that's no help because there's no easy way to compare LED watts with incandescent watts. "[T]here isn't a uniform way to convert incandescent watts to LED watts," says CNET. Now, instead of watts, use lumens as the yardstick for brightness. Packaging on LED bulbs rates brightness in lumens (and in watts). To replace a 150-watt incandescent bulb, look for an LED rated at 2600 lumens (25 to 28 LED watts), CNET says. Here's CNET's handy comparison chart:

Incandescent LED Watts Watts Lumens

25 3-4 250
40 4-5 450
60 6-8 800
75 9-13 1,100
100 16-20 1,600
125 21-23 2,000
150 25-28 2,600

3. **Get the light color you want.** If you were turned off by the harsh white quality of light from older LEDs you'll be glad to know there are more options now. LED bulbs offer a range of colors, from a warmer yellow-white, akin to the color of incandescent bulbs, to a whiter white or blueish white. Check a bulb's package for its light color, shown by its temperature on the Kelvin Scale (learn more from Khan Academy). Lower Kelvin numbers mean warmer-colored light. The higher the Kelvin number, the bluer the light. EarthEnergy, a retailer, offers this guide to shopping for LED bulbs:

- Yellow light: 2700-3000K.
- White: 3500-4100K.
- Blue: 5000-6500K.

4. **Match the bulb shape to your fixture.** LED bulbs come in a number of unfamiliar shapes. You'll find spiral bulbs, different types of globes, spotlights, floodlights and some shaped like candle flames. One useful shape is the MR16, a smallish, cone-shaped bulb. Which bulb will work in your can lights? Which is best for the ceiling-fan light? For a table lamp? At www.energystar.gov/ia/products/fap/purchasing_checklist_revised.pdf?c9a7-beca you will find a brief, illustrated Energy Star guide and EarthEnergy's bulb guide show which shapes work best in various types of fixtures.

5. **Choose the right bulb for dimmers.** Another problem with LEDs used to be finding bulbs that were compatible with the dimmer switches in your home. Some buzz, flicker or just fail to respond to a dimmer switch. Those still can be problems, but CNET tested 6 bulbs and has a recommendation. The Philips 60-watt LED performed best. It's easily found in stores, but don't confuse it with the less-expensive Philips SlimStyle LED, which buzzed badly in a dimmer (although it may be good for other uses). The Philips bulb isn't the only solution. Read bulbs' packaging to find the ones recommended for use with dimmer switches. Or take another route: Replace your dimmer switches. Popular Mechanics says: The solution is to buy a dimmer switch rated for both CFL and LED bulbs. Two reputable manufacturers of CFL/LED dimmers are Leviton and Lutron; both provide lists of bulbs they've verified will work with their dimmers.

Count the savings. Still wondering if LED bulbs are worth the trouble? A look at the cost savings may persuade you. At <http://energy.gov/energysaver/articles/how-energy-efficient-light-bulbs-compare-traditional-incandescents> is a chart comparing the cost of operating a 60-watt incandescent bulb and an equivalent 12-watt LED Based on 2 hrs/day of usage with an electricity rate of 11 cents per kilowatt-hour. Overall the LED:

- Costs \$1 a year to run vs. \$4.80 for the incandescent bulb.
- Cuts your spending on electricity by 75 percent to 80 percent.
- Burns for about 25,000 hours vs. 1,000 hours for the incandescent bulb.

An online search shows the cost of a 12-watt LEDs is roughly \$10 to \$30 each vs. about \$1 for a plain 60-watt incandescent bulb.

[Source: MoneyTalksNews | Marilyn Lewis | May 15, 2015 ++]

People Search ► Public Information Search Engine

People Search at www.zabasearch.com helps you find someone's contact information, reconnect with family and friends, do an address search or a phone number lookup. You can also get social network profiles and an email search with a People Search Plus Report. Type in your name and see what comes up. At no charge information on people can be obtained by entering the following: **Name:** Sample Search: Michelle Obama. Last name required. To narrow the search you can enter first name, city and/or state Search any name in the U.S. with or without a middle initial. People search results will include address and telephone numbers found in U.S. public records.

Telephone Number - Identifies, when available: phone type and carrier, owner's name, location, address history, age, relatives, and more.

Criminal Record – First and last name required.

Reverse Phone Lookup: Sample Search: 3154480470. Search any 10-digit U.S. phone number. Reverse phone search results will include the names and addresses found in U.S. public records that match the phone number being searched. Geographical information related to the phone number search is also included.

Area Code Search: Sample Search: 312. Search any 3-digit area code in the U.S. Area code search results will include geographical data about the area code, phone number exchanges in that area code, and a map of the area code region.

Zip Code Search: Sample Search: 90210. Search any 5-digit zip code in the U.S. Zip code search results will include geographical data about the zip code and a map of the zip code region.

IP Address Search: Sample Search: 64.233.187.99. Search an IP address. IP address search results will include geographical data associated with the IP, the owner of the ISP, and a map of the ISP region.

Message Search: Sample Search: George W Bush. Millions of messages have been left for people on the web. There could be one waiting for you or someone you know. Search your name or the name of someone you know to find messages to you. This search can take up to 60 seconds.

Top 25 Searches: Find the names searched most often in ZabaSearch within the previous hour. Click on the name to see the search results for that name. Click on the number of times that name has been searched to see the estimated location of people searching for that name.

ZabaSphere: Sample: Erin Spahn. Know who's searching for you online. For a fee you can also search for: • Social Security Number Search: Go to SS# Search. Search any 9-digit social security number to find the person associated with that number, addresses, phone numbers, and additional information. This premium social security number search is provided by Intelius.

• Background Check: Go to Background Check. Conduct a background check with as little information as a name. Get a report with up to 20 years of history on the individual. This premium background check service is provided by Intelius.

• Reverse Cell Search: Go to Reverse Cell Search. Search for any 10-digit U.S. cell number or land line to find the name and location of the owner. This premium reverse phone search is provided by Intelius.

• People Search: Go to Premium People Search. Search people by name, previous address, and age to locate current address and phone records for people you can't find in ZabaSearch. This premium service provided by Intelius.

[Source: www.zabasearch.com | Oct 2015 ++]