

# Steel Valley Dolphins

January 2016



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/ 1230 at VFW Leetsdale Pa on February 13th 2016**

## 2015 USS Requin Base Officers

Base Commander	Hubert C. Dietrich	412-486-2635	hueyfromglenshaw@aol.com
1st Vice Commander	Carl Stigers	412-995-8028	carstenstigers@verizon.net
2nd Vice Commander	Ron Goron	724-626-1209	patron@zoominternet.net
Secretary	Jeff Simon	724-502-4505	jeffsimon@zoominternet.net
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Storekeeper	Frank Notra	412-835-6540	nicotrafrank@gmail.com
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Photographer	Peter Foster	724+980-7657	gopetro2000@gmail.com
SVD Hard Copy	Rick Elster	412-751-7967	relster565@comcast.net



## February

USS SHARK (SS 174)  
 USS AMBERJACK (SS 219)  
 USS GRAYBACK (SS 208)  
 USS TROUT (SS 202)  
 USS BARBEL (SS 316)

February 11, 1942  
 February 16, 1943  
 February 26, 1944  
 February 28, 1944  
 February 4, 1945

## Binnacle List

George Denny - age related illness

R. L. Schmidt - Stroke (N.J.)

Ginny Sutherin - out of hospital

Joey Campisi - wrist surgery

Gerry Gaylor - Surgery

Doc Stoner - recovering from a broken neck

Mike Markel - recovering from s Surgery

Matt Holzer - bum knee

Ellis, Aaron - 2nd mini stroke

Matt Holzer - bum knee



Left to right Rick Elster, Jeff Simon, Lee bookwalter, Huey Dietrich Carl Stigers



**HUBERT C. "HUEY" DIETRICH**  
**USSVI REQUIN BASE COMMANDER**

213 ANDREW DRIVE, GLENSHAW, PA 15116

(412) 486-2635

[hueyfromglenshaw@aol.com](mailto:hueyfromglenshaw@aol.com)



January, 2016

Dear Sir or Madam:

The United States Submarine Veterans of the "Requin Base" in Pittsburgh, Pa., is having our annual Booster Club Drive for 2016. There are five Plateaus - Silver (\$25.00), Gold (\$50.00), Platinum (\$75.00), Diamond (\$100.00) or Nuclear ^^^^

We are made up of submariner veterans from twenty one (21) states, with the core of our base, from the Tri-State area. We participate in community events and parades, with our float - "THE NAUTLAS". Our base activities include the "KAP(SS) 4 KID(SS)" program. We give honorary submarine hats and Certificates to boys and girls who have cancer or other medically challenging situations. This year we will be reaching out to the families of the KIDS and attempt to sponsor a day with them on board the USS REQUIN. We are also involved with the Boy Scouts, who attain the rank of EAGLE SCOUT. We present the scout, at his court of honor, a patch, certificate and a REQUIN BASE CHALLENGE COIN, honoring him for his accomplishment.

Every year on the Sunday before Memorial Day, the Requin Base conducts a memorial service on board the USS Requin, which is docked at the Carnegie Science Center. The Marine Detachment of the Three River Leather-Necks and the VFW Post 9199 supply the color and honor guards. We plan on having a young lady sing the star spangle banner and a WWII bi-planes for a FLY-OVER, along with other individuals or groups. With the help of our shipmates and supporters, we will be able to continue our programs and hopefully add more.

Please consider becoming a BOOSTER for 2016 for the Requin Submarine Base, which will be a tax free donation, since we are a War Status Veterans' Organization under the IRS - Code. Send Booster donation (check - payable to Requin Base).

Pride Runs Deep:

Huey Dietrich - Commander  
Requin Base  
213 Andrew Drive  
Glenshaw, Pa., 15116



## COMMANDERS CORNER:

The Requin Base roster as of January 1, 2016 stands at one hundred - seventy three (173) shipmates. We had a reduction, which was expected, of the thirty - five (35) crew members of the USS PITTSBURGH SSN720. In 2014, the Requin base sponsored them for two (2) years as we were planning for the National Convention. We appreciated the two years, that they were members of the Requin Base and we wish them well and hopefully they will rejoin the USSVI when their navy careers are over. In addition to the sailors of the PITTSBURGH, we had eleven (11) shipmates that sailed on Eternal Patrol. Four (4) other shipmates moved and changed bases while two (2) Requin Sailors changed primary bases. One (1) shipmate decided that he no longer wanted to be member of the Requin Base Crew and we wish him well. We are tied for the eighth (8th) largest base in the USSVI and have started to rebuild our base membership. Two (2) new members have just joined and one is in the process of joining. We have five (5) shipmates who are on active duty and we appreciate them continuing to be apart of our base.

The coming year will be filled with existing and new activities. Your officers will be having a board meeting later on in January and will put the 2016 events, activities and budget in place to report back to the membership at the February meeting.

## ETERNAL PATROL:

George W. Denny, Jr. passed away early morning (12:40) on 12/19/2015. He was the original crew member of the USS Nautilus SSN 571 and a plank owner. He also served on the USS Requin SS(481) and the USS Tang SS(563).

## ETERNAL PATROL - REQUIN BASE 2015:

John Clarkin - Monty Silvers - Ed Yoder - John Brenkus - Steve Kossler  
George Heron - Richard Tate - Larry Simon - George Elder - Devere Pyatte, Jr.

## NEW MEMBERS:

**ROBERT MEYERS** qualified on the USS TREPANG SS(674) in 1972 as a Seaman - E3 (SS). He left the navy in 1975 as a QM2(SS). Bob lives in Butler, Pa with his first mate Jude. Please e-mail Bob and welcome him aboard - [jmeyers01@zoominternet.net](mailto:jmeyers01@zoominternet.net)

**DON TAYLOR** - qualified on the USS ALBUQUERQUE SSN(706) in 1996 as a MM(SS). He left the navy in 2007 as a MM2 (SS). Don lives in Cranberry Twp, Pa., with his first mate Rachael. Please e-mail Don and welcome him aboard - [djtjr35@gmail.com](mailto:djtjr35@gmail.com)

Any SHIPMATE, that recruits a new/old member that joins/rejoins the Requin base will be given credit for a year's dues for the Requin Base. Shipmate Richard Geyer joined the base on 7/16/15 and has just recruited a new member and has been credited with a year of base dues. (He hasn't been told about his good fortune -YET), until he reads this SVD.

## BIRTHDAYS

## Anniversaries

### Members

Larry Iden - 1/05/43  
Bill Kieler - 1-16/30  
Mike Markel - 1/15/41  
Bob Moore - 1/08/48  
Angelo Naso - 1/27/42  
Fred Nelson - 1/29/44  
James Phelan - 1/20/38  
Bob J. Schmidt - 1/15/61  
Brien Siege - 1/23/66  
Tom E. Stewart - 1/27/30  
Paul Wassenberg -11/27/34  
Herb Wise - 1/13/39  
John Yaksich - 1/16/31  
Bob Meyers - 1/21/53

### First Mates

Rita Lindsay - 1/02  
Tony Mann -1/17  
Sandra Morgan - 1/10  
Carmen Murman 1/01  
Susan Nunnery - 1/27  
Dotty Paul - 1/23  
Tiny Siege - 1/15

Bob& Kim Bittner 1/06  
Bob& Donna Garlock 1/10  
Bob & Lynn Gourley 1/08  
Dave & Dianne Howton 1/27  
James & Audrey Lasher 1/15  
Fred & Carmen Nelson 1/26  
Bob & Isabelle Watson 1/?

## REQUIN BASE WW11 MEMBERS (OUR DIRTY DOZEN)

BIEMER, Richard

BROWN, Hubert

HOLLINGSWORTH, Herbert

KAUFMAN, Robert	KRAUTSTRUNK, Robert	MOLITERNO, Sal
ROSS, James	SCHWERTFEGER, Charles	SEGELON, Vince
STAHL, James	WATSON, Robert	WOOD, Earl

### **CREW MEMBERS OF THE USS REQUIN SS/SSR481**

BENCE, James	BONN, Michael	CANTWELL, Dennis
CARLTON, Wilford	DAVENPORT, Kato	DeNICOLA, Tony
GAINS, Lawton	HARRIS, James	HILGENDOLF, Charles
HOLZER, Mathias	INDO, Frank	KRAUTSTRUNK, Robert
LARSON, Merlin	MOORE, Robert	NIXON, Charles
NUNNERY, Douglas	REGITS, Alfred	RILEY, Earl
SAMPSON, Robert	SCHMIDT, Robert L.	SIMPSON, Richard
STEWART, John	TOLBERT, Charles	Von RABENAU, Paris
WISE, Herbert		

### **BINNICAL LIST:**

George Denny - age related illness	Doc Stoner - recovering from a broken neck
R. L. Schmidt - Stroke (N.J.)	Mike Markel - recovering from surgery
GINNY SUTHERIN - back in hospital	Matt Holzer - bum knee
Joey Campisi - wrist surgery	Ellis, Aaron - 2nd mini stroke
Gerry Gaylor - Surgery	

### **HOLLAND CLUB MEMBERS FOR 2016**

THOMAS G. BURDIN	MERLIN C. LARSEN
JAMES D. LEWIS	FREDERICK G. NELSON III
PARIS Von RABENAU	

### **LOYALTY PIN - REQUIN BASE FOR 2016**

Five Year	Ten Year	Fifteen Year	Twenty Year
Thomas Bates	Robert Gourley	Harold Farley	Vince Segeleon
David Cochenour	Paul McKenzie	William Greenlee	Earl Woods
Fred Hayes	John Sutherin Sr.	Sal Molitieno	
Frank Nicotra	Mark Winters	Doug Nunnery	
	Ed Zdarko	Thomas Stewart	

All shipmates received their pins with their calendars and dues notice.

### **CANDY PROGRAM**

Our Candy program is alive and well. Our candy Czar shipmate (DBF) Bernie Sigler has informed the base that he negotiated a reduction of the cost of candy, since we are a great customer, for our fund-raising activities. The cost of candy per box has been reduced to \$36.00 per box (\$1.00 per bar). The bars are Milk Chocolate, Crunchy, Peanut Butter, Carmel and Almond.

The program is set up this way - the member orders the candy and pays for it upfront. Then to regroup his money, he sells the 36 bars of candy and it does not cost him a penny. The \$36.00 per box is divided, as \$18.00 to be given to the candy company and the other \$18.00 is given to the base. The member decides which base activity that he wants the candy profit to go - Kap(SS) 4 Kid(SS), Eagle Scouts or the General Fund. The bottom line is that it helps us balance our base budget for 2016. Order the candy from Bernie - (menhaden377@yahoo.com) and you can pick up the candy at the next base meeting. If you want them mixed, get in touch with me - hueyfromglenshaw@aol.com.

I personally started selling candy five(5) years ago and thought I would sell the candy once or twice. Well the candy is such a great seller, I could not stop selling it. Every time I ran into someone, who had purchased a bar, would say to me " Hey, where the hell is the candy". It has gotten to the point that I order ten (10) boxes at a time and have one location that sell the candy and a few friends that sell them at their place of employment.

### **BASE OFFICERS**

At the January meeting the following members were sworn in office for 2016

Huey Dietrich - Commander

Carl Stigers - First Vice Commander

Ron Goron - Second Vice Commander

Jeff Simon - Secretary

Lee Bookwalter - Treasurer

The following members have stepped up and have been appointed to various positions:

1. Base Storekeeper - Frank Nicotra.
2. Photographer - Peter Foster
3. SVD - Hard Copy Distributor - Rick Elster

### **EAGLE SCOUT PROGRAM**

We are in the process of receiving Eagle Scout Courts of Honor requests for 2016. We average between 75 to 80, C of H a year. We participate at the Court of Honor by giving the Eagle Scout, a Certificate, a Patch of recognition and a Requin Base Challenge Coin. It only takes less than two hours to handle the assignment. At 99% of the C of H, we are invited to have a lunch or dinner (depending on the time of day), and you can take a friend or your first mate with you. The C of H committee covers the areas that are near to them in and around Pittsburgh and the shipmates who live in rural communities, cover their community. Just by seeing us at these ceremonies, over eight (8) new members have joined the Requin Base, who otherwise never knew about the USSVIE or Requin Base.

A few of our committee have retired due to sickness. We need shipmates to step up and be apart of the eagle scout committee. Please e-mail First Vice Commander Carl Stigers [carstenstigers@verizon.net](mailto:carstenstigers@verizon.net), who is the chairman of the program.

Any member who wants to help out on any committees, please let me know and we will plug you in. E-mail [hueyfromglen-shaw@aol.com](mailto:hueyfromglen-shaw@aol.com).

I want to thank the entire base membership for all the help, cooperation and support that you have showed me and the rest of the officers in 2015 and I know you will continue to be supportive to the officers in 2016.

### **BASE WEB SITE**

Lou Hamil is busy constructing our new base website. It will be completed very soon and it will be one of the best in USSVI. The officers will be having a meeting to offer any help and assistance to Lou, with information, suggested formats or links, that will be of use to all the members of the base. When its ready to go on line and be functional, we would like all the shipmates to view the site and give any suggestion that will make it work for the members of the base - you will be notified in the very near future when it will be complete.

### **TELEVISION**

The base purchased a 40" flat screen television that was utilized at the convention. The Kap(SS) 4 Kid(SS) program was shown during the whole convention. Tickets were sold to raffle off the T.V. to recover the cost. I don't remember how many tickets were purchased by the delegates, but we not only recovered the purchase price, but we also made a profit. As it turned out, the winner, donated the T.V. back to the base to do what the base wanted to do with it.

For months, we pondered, what would be the best way to proceed with the T.V. At the January meeting, it was decided to raffle it off to the members, (both regular and associate) and first mates that attend the base meeting, from January to June. Each month each person will be given a free T.V. ticket and the raffle will be held at the June meeting.

At the next base meeting in February, Pennsylvania State Senator Guy Reschenthaler will be our guest speaker. He is a Navy JAG, who defended a navy seal and handled numerous cases in Afghanistan. Please make an extra effort to attend.

### **BOOSTER DRIVE**

The Requin Base is kicking off its annual booster drive. This is the only fund raiser that we have that helps us balance our yearly base budget. Each year we solicit individuals, groups and veteran organizations to support us by becoming a booster. The yearly funds that support our budget comes from membership dues, selling of USSVI calendars and our Booster drive.

There are five (5) plateaus - Silver (\$25.00), Gold (\$50.00), Platinum (\$75.00), Diamond (100.00) or Nuclear~~~~~.

If you belong to any organization or clubs, they are excellent partners. Over the course of the last five (5) years we have been fortunate to have successful booster drives that we not only reached our goals but exceeded it. We also had great support from our members who not only contributed, but solicited boosters to both their family and friends.

There is a sample letter on the next page that you can copy and distribute to anyone who you feel would like to be a Booster of the Requin Base for 2016! By having this Booster drive, we have not had to solicit any additional funds from the membership to carry out our activities. Speaking of activities, we are planning and working on two special activities this year!

KUDOS to all the shipmates of the REQUIN BASE - Fair Winds and following Seas

### **Requin Base Meeting Minutes**

January 9, 2016

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, Rick & Judy Elster, Peter & Stephanie Foster, Major & Louetta Galloway, Dick & Beverly Geyer, Bill & Donna Greenlee, Ric & Joan Guntang, Lou & Alex Hamill, J.B. & Sandra Messef, Bob & Jude Meyers, Frank Nicotra, Clyde Porter, Robert & Kathy Schmidt, Harry Sills, Bill Simmons, Jeff & Eileen Simon, Carl Stigers, Don & Dolly Taskey, Don Taylor.

**Base Commander Huey Dietrich** gave the quote of the day: "Anticipation breeds frustration"

**Requin History:** Launched January 1, 1945. January 20, 1948 given hull classification OSSR-481 and modified to the Migrain II radar picket configuration. January 15, 1951 entered Mediterranean until May when she returned to normal operations on the US east coast and in the Caribbean. January 1, 1953 maintained her schedule of Second and Sixth Fleet operations but at the end of the year put into Philadelphia PA for extensive modernization overhaul that among other things removed her last remaining anti-aircraft cannon.

**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 SCORPION (SS 278) January 05, 1944

USS ARGONAUT (SS 166) January 10, 1943

USS SWORDFISH (SS 193) January 12, 1945

USS S 36 (SS 141) January 20, 1942

USS S 26 (SS 131) January 24, 1942

We also honor our departed shipmate of the Requin Base, John Good and Robert Goodley. 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 December 2015 meeting were published in the SVD.

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

#### **Other Reports:**

Binnacle List: Doc Stoner, Mike Markel, Matt Holzer, R.L. Schmidt, Ginny Sutherin, Joe Campisi, Aaron Ellis

Eternal Patrol: George W. Denny Jr.

Membership stands at 173 (tied for 8<sup>th</sup> largest USSVI base). Lost 35 from USS Pittsburgh, 11 Eternal Patrol, 4 moved from area, 2 changed primary base, and 1 dropped out of USSVI.

#### **Old Business:**

Convention Committee has received their down payment for jackets.

Earnings report from the convention was read to the members present.

Members who attend a base meeting between January and June of 2016 will automatically be entered into a drawing for a 40 inch television and a stay in Cincinnati Hotel. These prizes are left over from the USSVI Convention.

Nautilus is at its new home thanks to Clair Bouts

#### **New Business:**

Speaker at next base meeting will be PA Senator Guy Reschenthaler

Base positions open: Storekeeper, Photographer, Steel Valley Dolphins Newsletter Editor.

Base officers were sworn in.

### **For The Good Of The Order:**

Due to popular request, the 2016 Christmas Luncheon will again be held at the German Club in Pittsburgh and will feature the North Star Kids.

Letters to the base were read.

**Adjournment:** The meeting was adjourned.

**Next meeting:** Leetsdale PA VFW at 1230 hours on February 13, 2016.

## **Cold Weather Exercise ► Guidelines**

People who like to exercise outdoors can become very discouraged during the winter months as freezing temperatures, snow and ice challenge a fitness regimen. "The main thing you want to remember, if you're going to exercise outdoors, is to stay dry and wear loose layers," said Army Capt. Jon Umlauf, assistant chief of physical therapy at Fort Belvoir Community Hospital in Fort Belvoir, Virginia. "Avoid wearing cotton-blend clothing against your skin, which will trap moisture close to your body. You want to wear something that wicks moisture away from your body. Fabrics that are made using polypropylene, capilene and some synthetic wool blends help to transport moisture away from your body. In addition, wear clothing that's loose and layered, to help trap warm air."

**With the Washington Monument, Washington Channel and the Hains Point cherry blossoms as a backdrop, runners keep up with their fitness goals even in the cold weather.**

Umlauf also suggests that if you're going to do any kind of high-intensity training in the cold weather, be sure to stretch and warm up properly. "It may be beneficial to warm up indoors before going outside," he said. "This can help ensure the flexibility of your muscles and joints. And before heading out, check the forecast for the time you'll be outside. Temperature, wind and humidity, along with the length of time that you'll be outside, are key considerations in planning a safe cold-weather workout." The combination of air temperature and wind speed make up the wind chill index, which is commonly included in winter weather forecasts. Wind chill extremes can make exercising outdoors unsafe even if you dress warmly. The wind can penetrate your clothes and remove the insulating layer of warm air that surrounds your body, and any exposed skin is vulnerable to frostbite. Thinking about having a cup of coffee before your workout? Umlauf says caffeine consumption before a workout may enhance your performance, but that doesn't mean more is better. "Moderation is always a factor when you intake anything, and this is no exception," he said.

When it comes to footwear, Umlauf suggests whatever you wear, make sure it provides good traction. "If you're going to go out for a run, you want to have footwear that will prevent slips and falls," he said. "With the likelihood of snow and ice patches, you want shoes that can give you grip and stability. And when you're done, make sure to remove your socks so you can allow your feet to warm up. If you're going to be running in the snow, your feet are going to get wet, making you susceptible to cold weather injuries, such as frostbite." Lastly, Umlauf advises that you check with your physician if beginning a new workout routine. You should also eat healthy foods and keep yourself hydrated as part of an overall fitness plan. "Keeping yourself motivated, and maintaining consistency with your efforts, will help you attain your fitness goals," he said. "Staying fit can have a positive impact in your personal and professional life." [Source: Health.mil | January 4, 2016 ++]

## **IRS Form 1095 ► ACA Submission Requirement for 2015**

It won't be long until tax time. For tax year 2015 your tax responsibilities have changed. Under the Affordable Care Act (ACA), all Americans including all military members (active duty, re-tired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA. "The term "active duty" means full-time duty in the active service of a uniformed service for more than 30 consecutive days".

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms. These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act> or <http://www.dfas.mil/taxes/aca.html>. You can act now to make sure your forms remain secure once they are available using myPay (<https://mypay.dfas.mil/mypay.aspx>). Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it. [Source: DFAS | January 2016 ++]

## **Saving Money ► Making Stuff Last Longer | 20 Tips**

There are all sorts of ways to save money today. You can find deals on food, buy generic items or negotiate a better price on a new car. All those are great ways to stretch your dollars. But what if you reduced your trips to the grocery store and minimized your

Amazon pantry purchases? How about squeezing a couple more years out of your car? Sometimes, the best way to save money is to simply to buy less. We can help you do that with the following 20 tips for making the stuff you already own last longer.

**5 hacks for the kitchen** - You can reduce how much you spend on food by practicing proper storage, thus eliminating the need to chuck rotten food in the trash. Here are five tips to get you started.

After opening items packaged in jars or cartons — such as salsa, spaghetti sauce and cottage cheese — store them upside down to keep mold at bay and your items fresh longer.

Wrap your salad greens in a paper towel to keep them from becoming slimy and inedible.

Keep the wrapper on blocks of cheese when you cut. Touching the cheese directly can transfer bacteria from your hands and encourage mold growth.

It's an old wives' tale that leaving the avocado pit in half an avocado or guacamole will keep it from browning. What does work is to lightly press plastic wrap on to it to minimize its contact with air.

Store your flour in the freezer to keep it fresh and avoid any icky bug infestations.

**5 ways to stretch cleaning supplies** - Reduce the cost of cleaning supplies by switching to homemade cleaners, buying generics and following these tips:

Cut sponges in half to make them last twice as long.

Slice your dryer sheets in half, too. Depending on your climate and the size of your laundry loads, you may even be able to get away with using one-third or one-quarter of a sheet.

Try using less laundry detergent. Unless your laundry is heavily soiled, a little soap can go a long way.

Take bar soap out of its packaging and let it sit out for a couple of weeks to dry before you use it. Dry soap lasts longer. Get a soap dish that lets water drain away between uses.

Spraying cleaning solutions directly onto windows and countertops is a surefire way to use too much. Instead, spritz the solution on your cleaning cloth or paper towel.

**5 ways to make personal care items last** - Being beautiful on the outside isn't particularly cheap. Regardless of whether you buy the drugstore brands or splurge on luxury items, make the most of your purchases by following these tips:

Drying your razor will extend its life. Rub it on a piece of old denim to dry it and keep it sharp.

Use up the last of the toothpaste by cutting open the tube.

Q-tips are perfect for digging out and using up the last of your lipstick.

If your bronzer is running low, mix in a little moisturizer to make it last longer.

Store shampoo and conditioner bottles upside down. When you reach the end of a bottle, add a little water and shake to get out every last bit.

**5 tips for other items you have around the house** - Finally, there are plenty of other items in your home that you may want to last longer. We have hacks and advice for those, too:

Skip the high heat of the dryer and air dry your clothes to make them last longer. Try washing in cold water.

Freeze candles the day before you plan to use them to extend their burn time.

While you probably don't want to put your alkaline or lithium batteries in the freezer, storing rechargeable batteries there can help them keep their charge longer. Just make sure they reach room temperature before using.

Practice proper appliance maintenance, such as changing furnace filters, cleaning refrigerator coils and descaling your coffee maker. All will extend the life of these home essentials.

Regular oil changes can go a long way to extending the life of your car.

[Source: MoneyTalksNews | Jim Gold | June 10, 2015 ++]

## **Saving Money ► Refrigerator Do's and Don'ts**

How you arrange your refrigerator can affect how food tastes and how long it keeps. So investing a little time into organizing the fridge can spare you from losing money to prematurely spoiled food — and extra trips to the grocery store. Fortunately, implementing the following tips will cost you only a few minutes.

1. **Keep things at 'eye level'**. The average American spends \$522 a year on food that goes to waste, according to the latest estimates from the U.S. Department of Agriculture. (Check out “13 Simple Ways to Stop Wasting Food – and Money” for more.) “Out of sight, out of mind” can be costly when it comes to the refrigerator. So, store produce near eye level if you're prone to forgetting what's in the crisper drawers until it's already spoiled. It also helps to store healthier foods at eye level if you're on a diet or have a habit of reaching for the least healthy option when searching for a snack.

2. **Don't store perishable foods in doors**. The doors are the warmest part of the fridge, according to the Ohio State University Extension. So store items like condiments and juice there and keep foods like eggs and meats inside the fridge.

3. **Avoid cross-contamination**. Poor fridge organization risks the spread of infection-causing bacteria from one food to another.

The Kitchn blog reports that professional kitchens and restaurants store foods based on how much cooking they require to be eaten safely. Foods that require cooking at the highest temperatures are stored in the lowest parts of the fridge. So raw eggs or raw chicken, for example, should be stored on shelves that are lower than shelves where leftovers and ready-to-eat snacks are kept.

4. **Keep fish in the back.** This is the coldest part of the fridge, according to the Ohio State University Extension, and fish stored at 2 degrees Fahrenheit will keep for twice as long as fish stored at 41 degrees. The extension recommends storing fish in zipper-lock bags on ice in the back of the fridge.

5. **Avoid overcrowding the fridge.** Foods cannot chill properly without cold air circulating around them, according to the U.S. Food and Drug Administration. If you can't create enough room in a jam-packed fridge, the freezer can store foods like breads and many fruits and vegetables.

6. **Get creative with unusual tools.** Don't be afraid to think outside the box when organizing your refrigerator. For example, a shower organizer can help you keep things where they need to be. Smaller caddies designed to be stuck to shower walls can also be stuck to fridge walls to add vertical storage or to corral small items. A lazy Susan is especially helpful on shelves that have a low clearance, making it harder to reach items in the back. You can also corral items into plastic bins. This makes it easier to access foods in the back, especially if you use deep storage containers that can easily be pulled out. Use bins made of dishwasher-safe plastic so you can easily clean them.

7. **Know what not to refrigerate.** Bananas, lemons, limes, melons, potatoes and tomatoes are among the foods that should be kept out of the fridge, according to the Food Network. Their taste and texture undergo "strange changes" when they're stored at too cold of a temperature.

8. **Beware of ethylene.** Some types of produce emit this odorless and invisible naturally occurring gas as they ripen, according to Washington State University's Tree Fruit Research & Extension Center. They refer to it as the Ripening Hormone (<http://postharvest.tfrec.wsu.edu/pages/PC2000F0>). Ethylene can also cause other produce to ripen, so keep ethylene-producing foods away from ethylene-sensitive foods to avoid premature spoiling. Real Simple magazine and The Kitchn report that:

Ethylene producers include: Apricots, Avocados, Bananas, Cantaloupes, Honeydew melon, Kiwi, Mangoes, Nectarines, Papayas, Peaches, Pears, Plums, and Tomatoes.

Ethylene-sensitive foods include: Asparagus, Broccoli, Carrots, Cucumbers, Eggplants, Green beans, Lettuce and other leafy greens, Potatoes, Squash, and Watermelon.

[Source: MoneyTalksNews | Jim Gold | June 10, 2015 ++]

## Household Tips Update 03 ► Alternate Use Items

Can't get rid of that funky odor from your mudroom? Out of laundry detergent and paper towels, too? A trip to Walmart beckons... or does it? As it turns out, you don't need Lysol to freshen the air, nor do you need paper towels to clean your bathroom mirror. Dig through your cabinets and you'll find some little-known (and in many cases, better) uses for something you already have.

1. **Ketchup** - A little bit of ketchup removes tarnish and stains from pots and pans.
2. **Aluminum foil** - Believe it or not, aluminum foil is not only safe to put in the dryer, it's also a good replacement for dryer sheets.
3. **Coffee filters** - Coffee filters are lint-free and typically work better than paper towels when it comes to cleaning your windows or mirrors. Obviously, filters aren't cheaper than paper towels, but in a pinch they could save you a trip to the store.
4. **White vinegar** - Practically a wonder-substance. Sure, it's a great coffee pot cleaner, but it can relieve sunburn pain, athlete's foot, a sore throat, and hiccups. It's also a remedy for acne and body odor.
5. **Rubbing alcohol** - Did the kids get a hold of the permanent markers again? Don't fret. Rubbing alcohol will remove those drawings from tabletops and walls.
6. **Cat litter** - Rice is commonly used to cure a wet phone, but if there's none in the pantry, cat litter will also do the trick.
7. **Cinnamon** - Cinnamon acts as a natural repellent for mice and ants. Simply dip a few cotton balls in cinnamon and place them in problem areas.
8. **Baking soda** - Commonly known as an alternative to toothpaste (though not one that should be used every day), it also acts as an antacid. Simply mix ½ teaspoon of baking soda with a few ounces of water.
9. **Coffee grounds** - What do you do when the awful odor of leftover food won't leave your fridge? You'll obviously have to dispose of the culprit, but after it's banished, stick some coffee grounds in a plastic container and punch a few holes in the top. Put the container in the fridge and after a few hours, the odor will vanish.
10. **Grocery bags** - Most of us have a stash of plastic bags from the grocery store, though we hate to admit it. Make use of the bags when you send a fragile package – they're a great alternative to bubble-wrap.
11. **Hair dryer** - Hair dryers have a surprising multitude of purposes, including removing dust from your keyboard, stretching out your new shoes, and removing the Disney stickers that make it onto your toddler's wall.

12. **Nail polish remover** - Ink stains on your skin or scuff marks on your patent leather shoes will go away with a cotton ball and some nail polish remover.

13. **Bread** - Break a glass? Bread will easily and safely pick up tiny glass your vacuum missed.

[Source: MoneyTalksNews | Amanda Geronikos | July 03, 2015 ++]

From the Editor. My wife picked up a prescription for me from our local RiteAid. She also got a couple of miscellaneous items and paid for with credit card and used the RiteAid wellness card. The use of the wellness card triggered a other health insurance flag on our accounts with Express-scripts. It took a couple of phone calls to get it straight. Be cautious in use of store cards, sometimes you may not like the results.