

Steel Valley Dolphins

February 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 Saturday, March 12, 2016. The address is as follows
PHIL'S Nite Club Pizzeria— 711 River Road, Dawson, Pa 15428 -

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



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

Doc Stoner
Mike Markel
Aaron Ellis
Edie Dietrich



Left to right Jeff Simon, Lee Bookwalter, Huey Dietrich, Guest Speaker, Pa Senator, Guy Reschenthaler and Joe Campisi

COMMANDERS CORNER:

Shipmates, we are in the process of updating our web-site with the pictures of every base member, both regular and associate. We have pictures of 96 regular and associate members on the web-site. To the shipmates that do not have access to a computer, please send a hard copy to me at - 213 Andrew Dr., Glenshaw, Pa. 15116. It can be either a navy picture or a current one or even both pictures. And for the rest of you shipmates, please send me a picture attached to your e-mail.

I must say that some of the older pictures that I have received do make you shipmates look very distinguished. I know that you swabs really believe that one, and if you do, I will tell you another one.

USSVI - SCHLORSHIPS

March 15th, 2016 is the cut off date for your kids and/or grand kids to submit their 2016/2017 college scholarship applications. To get the information - go to the USSVI National Website and follow these directions:

1. Log in on the USSVI National Website
2. On the left hand side - Click on DOCUMENTS
3. On the left hand side - CLICK on MANUALS
4. On page 2 - CLICK on 2016 Subvets Scholarship Program

Anyone who does not have a computer - contact the National Scholarship Chairman directly: Paul Orstad - (860) 334-6457 (C).

The Requin Base has had four scholarship winners in the last six years. So don't delay - its well worth the effort.

BIRTHDAYS

MEMBERS

Ed Covey 2/24/31
Lawton Gains 2/19/44
James Harris 2/26/39
Matt Holzer 2/04/32
Russ Osborn 2/05/50
James St.Clair 2/05/42
Joshua Swell 2/14/78
Robert Simon 2/04/25
John Sutherin 2/03/42
Don Taskey 2/23/44

FIRST MATES

Kim Bittner 2/19
Carolyn Davenport 2/04
Agnas Franz 2/02
Linda Gaylor 2/09
Lynn Gourley 2/10
Lynn Indo 2/12
Marilyn Klein 2/12
Jackie Krautstrunk 2/26
Rosemary Riley 2/26
Cassandra Swell 2/18
Isabelle Watson 2/22
Adele Wise 2/28

ANNIVERSARIES

Kato & Carolyn Davenport 2/28
Alfred & Marilyn Regrets 2/24
Don & Delores Taskey 2/12

Paul & Yvone McKenzie 2/15
Andrew & Barbara Sorbie 2/02

If there are any corrections or additions, please let me know.....

NEW MEMBERS:

JIMMY CRAIG LIST - qualified on the U.S.S. PATRICK HENRY SSB599 in 1969 as Seaman E-3(SS). He left the navy as an E

-6(SS). Jimmy lives in Edinburg, Pa with his first mate Charlene. Please e-mail Jimmy and welcome him aboard bashful-dog@msn.com

NEXT BASE MEETING

The next base meeting is schedule on Saturday, March 12, 2016. The address is as follow
PHIL'S Nite Club Pizzeria - 711 River Road, Dawson, Pa 15428 - time 12:30 hours. We have been traveling to Phil's for close to 10 years. He is a shipmate of the Requin Base and puts out a great menu for us to enjoy.

USSVI AWARDS NOMINATION PROCESS:

The 2016 Awards Nomination Process started on February 1st. Please take the time to consider a shipmate for an Award for all the good things this shipmate or Base may have done during 2015. Also nominate your Base news Letter for an Award.

To get to the Awards Manual use the link below:

www.usvi.org/Documents/Awards_Manuals_2016_USSVI_AWARDS_MANUAL.PDF

The 2016 Awards on Schedule and Process Timeline:

1. February 1, 2016: All USSVI Members in good standing submit their Award nominations to the National Awards Committee Chairman John Stanford.
2. April 30, 2016: All Award nomination(with the exception of Newsletter Award) must be received by the National Awards Committee Chairman.
3. May 15, 2016: Deadline for submission of Newsletters for Newsletter of the Year Award.

Let us reward a shipmate for job well done by nominating him or her for an Award this year. Review the manual and follow the directions. All Award Nomination go to the

Award Chairman John Stanford at JStan131@comcast.net. For any questions on the Awards call John at 904-743-3197. For Regular mail use address below:

John G. Stanford
National Awards Committee Chairman
3026 Cesery Blvd
Jacksonville, Fl 32277-3527

Our Feb meeting was such a great success. In spite of the weather we had a great turn out. There were four shipmates that were at their first meeting. Our guest speaker, Pa Senator, Guy Reschenthaler gave a great presentation on his time in Afghanistan and representing a navy seal as a Judge Advocate, and also the current state of the Country.

Requin Base Meeting Minutes

February 13, 2016

Leetsdale, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: Valentine & Sally Bolcato, Lee & Patsy Bookwalter, Don & Dorothy Bright, Tom Calabrese, Joe & Jill Campisi, Huey & Edie Dietrich, Rick Elster, Peter & Stephanie Foster, Gerry & Linda Gaylor, Dick & Beverly Geyer, Mark Hoag, Jimmy List, Bob MacPherson, Vince Metz, Bob Meyers, Frank Nicotra, Jeff Sammel, Harry Sills, Jeff & Eileen Simon, Carl Stigers, Jack & Genny Sutherin, Rob & Joanne Welts.

Base Commander Huey Dietrich gave the quote of the day: "We shall never forget it was our submarines that held the lines against the enemy while our fleets replaced losses and repaired wounds."

Requin History: February 1, 1969, Requin was towed to Florida where she served as a Naval Reserve training ship. February 21, 1990 Senator John Hines introduced Senate Bill S2151 which allowed Requin to be transferred as an exhibit at the Carnegie Science Center in Pittsburgh PA.

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 BARBEL (SS 316)	February 4, 1945
USS SHARK (SS 174)	February 11, 1942
USS AMBERJACK (SS 219)	February 16, 1943
USS GRAYBACK (SS 208)	February 27, 1944
USS TROUT (SS 202)	February 28, 1944

We also honor our departed shipmate of the Requin Base lost in February, Richard Claypoole, Chuck Dreer, John Mills and Robert Vaughn. 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.

Base Secretary Jeff Simon 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 last 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, Aaron Ellis, Edie Dietrich

Membership stands at 174 (8th largest USSVI base)

Memorials & Ceremonies

Carnegie Parade May 29

Sewickley Parade May 30

Veterans Day parade if possible

Old Business:

A motion to approve advertisement in the 2016 National Convention magazine was approved by 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.

Minutes from the Requin Base Executive Board Meeting held on January 17, 2016 were discussed.

New Business:

June meeting will be in Columbiana OH.

Arrangements are underway to hold the July meeting at the Carnegie Science Center

September meeting will be at Rodney's Road house.

2016 Christmas Luncheon will again be held at the German Club in Pittsburgh and will feature the North Star Kids

Don Bright discussed how to become a member of his local submarine veteran's motorcycle group.

A motion to pay for supplies for the Base Chaplain was approved by the members present.

A ceremony is being planned for the USS Pittsburgh in the local area sometime this year.

For The Good Of The Order:

Possible memorial on December 7th to honor WWII veterans, location to be determined.

Letters from several shipmates were read.

Members are invited to attend the West View VFW spaghetti dinner being held on March 13th.

Adjournment: The meeting was adjourned.

Next meeting: Dawson PA VFW at 1230 hours on March 12, 2016.

Wounded Warrior Project Update 02

►
Where is the Money Going???

A CBS News investigation into a charity for wounded veterans, the Wounded Warrior Project, looks into how the charity spends its donation money. What caught our attention is how the Wounded Warrior Project spends donations compared to other long-respected charities. For example, Disabled American Veterans Charitable Service Trust spends 96 percent of its budget on vets. Fisher House devotes 91 percent. But according to public records reported by "Charity Navigator," the Wounded Warrior Project spends 60 percent on vets. Where is the money is going? In its commercials, Wounded Warrior Project appeals to the American public's generosity, and it works. In

2014 alone the group received more than \$300 million in donations. Army

"Their mission is to honor and empower wounded warriors, but what the public doesn't see is how they spend their money," said Army Staff Sergeant Erick Millette. Millette came home from Iraq in 2006 with a bronze star and a purple heart --along with a traumatic brain injury and PTSD. Initially, he admired the charity's work, and participated in its programs. He took a job as a public speaker with Wounded Warrior Project in 2013. But after two years, he quit.

"You're using our injuries, our darkest days, our hardships, to make money. So you can have these big parties," he told CBS News. Millette said he witnessed lavish spending on staff. "Let's get a Mexican mariachi band in there, let's get maracas made with [the] WWP logo, put them on every staff member's desk. Let's get it catered and have a big old party," he described. "Going to a nice fancy restaurant is not team building. Staying at a lavish hotel at the beach here in Jacksonville, and requiring staff that lives in the area to stay at the hotel is not team building," Millette continued.

CBS News spoke to more than 40 former employees who described a charity where spending was out of control. Two of those former employees were so fearful of retaliation they asked that their faces not to be shown on camera.

"It was extremely extravagant. Dinners and alcohol, and just total accessm" one employee explained. He continued, saying that for a charitable organization that's serving veterans, the spending on resorts and alcohol is "what the military calls fraud waste and abuse." According to the charity's tax forms, spending on conferences and meetings went from \$1.7 million in 2010, to \$26 million in 2014. That's about the same amount the group spends on combat stress recovery --its top program.

A Colorado Springs resort where a 2014 WWP conference was held & Capt. Ryan Kules, WWP Director of Alumni-Former employees say spending has skyrocketed since Steven Nardizzi took over as CEO in 2009. Many point to the 2014 annual meeting at a luxury resort in Colorado Springs as typical of his style. "He rappelled down the side of a building at one of the all hands events. He's come in on a Segway, he's come in on a horse." About 500 staff members attended the four-day conference in Colorado. The price tag? About \$3 million. "Donors don't want you to have a \$2,500 bar tab. Donors don't want you to fly every staff member once a year to some five-star resort and whoop it up and call it team building," said Millette. Wounded Warrior Project declined CBS News' repeated interview requests for Nardizzi, but offered their Director of Alumni and a recipient of their services, Captain Ryan Kules. Kules denied there was excessive spending on conferences. "It's the best use of donor dollars to ensure we are providing programs and services to our warriors and families at the highest quality." When asked why conferences were held at five-star resorts instead of cheaper options, Kules provided the same answer. "Like I said, it's to make sure we are aligned and can build as a team. Be able to be able to provide the best quality services."

"WWP and those donor dollars trained me to speak and be a voice, and that's exactly what I'm doing," said Millette. "I'm sorry, but I'll be damned if you're gonna take hard-working Americans' money and drink it and waste it." Kules also told CBS News the charity did not spend \$3 million on the Colorado conference, but he was not there and was unable to say what it did cost. He also denied that the charity spends money on alcohol or engages in any other kind of excessive spending. To view the CBS Evening News report go to <http://www.cbsnews.com/videos/former-wounded-warrior-employees-accuse-charity-of-wasting-millions>

. [Source: CBS News | Chip Reif & Jennifer Janisch

| January 26, 2016 ++]

Veteran ID Card Update 04

► Implementation in 2017 Congress passed legislation for a new veterans ID card last summer, but it will likely be another year before any are issued. The Department of Veterans Affairs has begun drafting regulations for production and issuing of the ID cards, designed to give veterans easy proof of their military service for non-federal activities. Legislation authorizing the cards, sponsored by Rep. Vern Buchanan (R-FL) passed through Congress without objection last July. He argued that veterans needed the option for a veterans ID to help individuals who have to carry around copies of their discharge paperwork to get discounts or services at a host of private businesses. Veterans requesting the IDs would have to pay a small, yet-to-be-determined fee, to cover production costs. But Veterans Affairs officials said it will likely still be months before anyone gets the new cards. The rule-making process is expected to take at least another year, with production and issuing times still to be decided. "This is a lengthy process that requires time for a public comment period as well as approval from the Office of Management and Budget," officials said in a statement this week. "VA currently estimates the program will be implemented in 2017." That's a disappointment for veterans who had hoped to ditch their DD-214s for the next trip to the hardware store or for local restaurant deals. Advocates have complained that practice is both inconvenient and unsafe, given the personal information included on official military documents. No veterans will be required to get the IDs, and the

cards will not replace medical IDs or official defense retiree cards. Supporters called it a simple way to honor veteran's service. [Source: Military Times | Leo Shane | January 26, 2016 +

Vet Burial Honors

► Families Should be Aware of in Advance Planning funerals for military veterans and retirees can be overwhelming for their families, and the Defense Department's director of casualty and mortuary affairs wants family members to familiarize themselves in advance when possible to know what to expect with military funeral honors. Deborah S. Skillman said families should learn about military funeral honors eligibility ahead of time to know what choices are available. She also recommends that family members should ensure they have access to the veteran's discharge papers, also called DD Form 214, to prove eligibility. It's also critical for family members who want military funeral honors to tell their funeral director, who can make the request for them, she said. The honors are not automatic, and must be requested through the veteran's branch of service, she noted. "Families [also] need to know DoD is going to be there when the honors are requested," Skillman added. DoD policy is mandated by law to provide a minimum of a two-person uniformed detail to present the core elements of the funeral honors ceremony, and one service member must represent the veteran's branch of service, she said. The core elements comprise playing Taps, folding the American flag and presenting the flag to the family. Burials with military funeral honors can be conducted at national, veterans' or private cemeteries, she said. "While DoD is required to provide a [two-service-member] detail, policy encourages each service secretary to provide additional elements, such as the firing team and pall bearers, if resources permit. However, full honors are always provided for active duty deaths," Skillman said. "Military honors may consist of three rifle volleys by a firing team," she said, and added that veteran service organizations often participate in burials with military honors to serve as pall bearers and to provide a firing team. The Veterans Affairs Department also offers other benefits, such as headstones, Skillman said. "We want to honor every eligible service member," Skillman said, "and make sure [the services] are there to render honors." [Source: DoD News, Defense Media Activity | Terri Moon Cronk | January 14, 2016 ++]

Seasonal Affective Disorder

► Brought On by Light Deprivation

As the days get shorter and colder and daylight fades during the winter months, many people experience a darkness of their own. The lack of sunlight can have a profound effect on people's moods and psyches, leading to a form of depression known as seasonal affective disorder. This disorder is a common form of depression brought on by light deprivation that may affect people during the "dark days," of autumn and winter. Those who suffer from this disorder can experience sadness, feelings of hopelessness, lethargy and fatigue. These symptoms seemingly appear for no apparent reason and can be frustrating to those affected.

Most research suggests that this disorder happens in autumn and winter due to lack of sunlight exposure. Lack of natural light can throw off people's internal clocks, hormone production and serotonin levels. It usually goes away on its own with time and during the months when the weather improves and sunlight becomes more prevalent, but available treatments can improve symptoms. It's normal to have some days when you feel down. But if you feel down for days at a time and you can't get motivated to do activities you normally enjoy, contact your health care provider. This is especially important if your sleep patterns and appetite have changed or if you feel hopeless, think about suicide, or turn to alcohol for comfort or relaxation. [Source: TRICARE Beneficiary Bulletin | Hillary Beulah | January 15, 2016 ++]

Chapped Lips

► Effective Tips for Restoring Chapped Lips

It's that time of year: snowstorms, icy roadways, heating bills and chapped lips. Fortunately, at least one of Jack Frost's hallmarks can be prevented or treated at little to no cost —those rough, dry lips. Here are some of the most inexpensive but effective tips for restoring chapped lips with little time, effort or money:1.

Exfoliate-Dr. Elizabeth Tanzi, a dermatologist based in Washington, D.C., tells Prevention magazine that exfoliation is "a good first step against chapped lips." Tanzi's no-cost suggestion for sloughing away dead skin is to brush your lips with your toothbrush after brushing your teeth. Other inexpensive methods include gently buffing your lips with a wet washcloth while in the shower, and making your own scrub with table sugar and Vaseline or a generic brand of petroleum jelly. (For more details, check out <http://www.moneytalksnews.com/slideshows/14-professional->

makeup-hacks-that-cost-next-nothing

Keep lips covered-After exfoliation, apply a moisturizing lip balm. Regular application is key. That means six to eight times per day, according to WebMD.

Keep a stick in your purse, desk, bathroom and nightstand to help you remain diligent. The following products received the highest rating (five stars) from the Beautypedia product review database based on their formulation and can be found at drugstores and big-box retailers for less than \$5:·Eucerin Aquaphor Lip Repair (also available from online retailers like Amazon, CVS, Drugstore.com, Target and Walgreens)·

Neutrogena Naturals Lip Balm (also available from online retailers like Drugstore.com and Walgreens)·

Yes to Coconuts Naturally Smooth Lip Balm (also available from online retailers like Drugstore.com, Target and Walgreens)

Use SPF -Sun damage —which can happen even when it’s cloudy —is a major cause of dry lips, according to the Paula’s Choice Skincare research team. So for the daytime, look for a product with what’s known as broad-spectrum sun protection, which we break down in “ <http://www.moneytalksnews.com/the-abcs-sun-protection-dont-get-burned-spfs>”. One example of a well-reviewed product with broad-spectrum protection is Blistex Five Star Lip Protection with SPF 30. It’s available in drugstores for around \$2 (and from online retailers like Drugstore.com, Target and Walgreens).

Watch out for irritants-Some common lip balm ingredients are actually skin irritants. These include:·Camphor·Citrus·Fragrance·Menthol·Peppermint

As Paula’s Choice puts it: These ingredients have no benefit for the lips and end up compounding the problem. The classic example that’s sold almost everywhere is Carmex Lip Balm. This contains potent irritants that will have you reaching for more Carmex as your lips become drier, perhaps never realizing that it’s the lip balm itself that’s contributing to the problem. To learn more about irritants, check out “8 Surprising Ways to Ruin Your Skin.”

Drink more water-Consuming water helps to ward off the dehydration that leads to chapped lips, according to WebMD. The nonprofit National Academies of Sciences’ Institute of Medicine recommends that adult women drink 2.7 liters (about 91 ounces or 0.7 gallons) of water daily and adult men drink 3.7 liters (about 125 ounces or 1 gallon).

Avoid licking your lips-Licking your lips repeatedly can damage their thin skin. When the air is dry, the moisture created by licking quickly evaporates, prompting us to repeat the motion again and again. As Dr. Barbara Reed, a dermatologist based in Denver, puts it to U.S. News & World Report: “If you’ve ever seen a desert after rain comes, you know the surface gets very flaky. The same thing happens to our lips.”

[Source: MoneyTalksNews | Karla Bowsher | January 25, 2016 ++]

Verizon Vet Discount



15 Percent on Monthly Wireless Service

Service members, retirees and veterans are eligible for a 15 percent discount on monthly wireless service, Verizon announced 28 JAN. The company has identified more than 100,000 accounts that are eligible for the discount, according to a press release, and the discount is being automatically applied to those accounts. Those eligible can also receive a 25 percent discount on certain accessories such as select chargers, cases and extended batteries, and 12 percent off certain calling features, such as International Travel to Mexico and Canada, HUM by Verizon and Tech Coach. To sign up or to find out if you’ve been automatically signed up for the discount, visit the Verizon website

<https://devices.verizonwireless.com/content/vzw-eStore/military-veterans.html>

. You must verify your military service in different ways, depending on your status:

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Active duty: Your military email, or leave and earnings statement.

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Retirees and veterans: Your retiree account statement from the Defense Finance and Accounting Service myPay site; DD Form 214; the planned Veterans ID Card; or VetRewards Card from Veterans Advantage.Verizon officials say they aim to make it as easy and simple as possible for military members, veterans and retirees to access services. That includes making it easy to keep and manage accounts while deployed. “We want to give active-duty service members and veterans one less thing to think about when doing business with us,” said David Small, executive vice president of wireless operations at Verizon, in a release. To see where Verizon ranks on the MilitaryTimes’ annual ‘Best for Vets: Rmployers’ listing go to <http://bestforvets.militarytimes.com/best-employers-for-veterans/2015>

. Look for the 2016 list in March. [Source: MilitaryTimes | Karen Jowers | January 28, 2016 ++]

Supermarket Self-Checkout ► Beware Scammers with Skimmers

Scammers with skimmers who have traditionally targeted ATMs and gas station payment terminals are shifting their focus. They're now targeting the payment terminals at supermarket self-checkout lines, CBS MoneyWatch reports. The publication explains how skimmers enable thieves to steal financial data that is then used to replicate debit and credit cards: *The devices are hidden electronics that sit inside or over a card slot. When consumers swipe their cards, the skimmers scan the information and steal the data. Fake keypads or small cameras then record the customers punching in their PIN.* Terminals at self-checkout lines share remoteness in common with ATMs and gas station terminals, as they are generally unattended by a cashier or other employee. That remoteness provides criminals the opportunity to install their devices with less chance of being noticed.

A skimming device (right) made for self-checkout lanes that was removed from a Safeway Store in Germantown, Maryland

The cyber-security blog Krebs on Security — which recently published the above photo of a skimming device that was removed from a Safeway supermarket in Maryland — notes: *The device could be attached in the blink of an eye (and removed quickly as well).* One way to avoid being defrauded by a scammer's skimmer is to pay with a so-called "chipped" debit or credit card. These cards have a small computer chip (sometimes called an "EMV" chip for "Eurocard, MasterCard, Visa") embedded in the front. Instead of horizontally or vertically swiping the magnetic strip that's on the back, you "dip" the side of the card by inserting it face-up into a slot, then leaving it there for a while.

Dipping is safer because each time you use a chipped card, it creates a unique, single-use code. So even if thieves figure out how to copy the code, it won't do them any good, because the code can't be re-used. But not all retailers have switched over to terminals that accept chipped cards. If you have a chipped card but find yourself at a terminal that is not enabled for "dipping," try tugging at the face of the terminal. While this tip is not fail-safe, a loose terminal is considered a possible sign of a skimmer. [Source: MoneyTalksNews | Karla Bowsher | February 8, 2016 ++]

Saving Money ► Useful Sayings about Doing It

Don't downplay the importance of frugality: Saving money is the single best thing you can do to secure your future. If you're having a tough time tightening the purse strings, taking a look at 10 of the coolest sayings about saving money can put things in perspective.

1. **"Money looks better in the bank than on your feet."** — Sophia Amoruso. Spending your money on clothes, shoes, and accessories might make you the fashion queen or king among your friends, but a fabulous wardrobe isn't going to cover the cost of an unexpected expense. Fashion trends come and go, but financial stability never goes out of style. You can look good without compromising your savings account if you learn how to be a savvy, budget-minded shopper.
2. **"Don't tell me what you value, show me your budget, and I'll tell you what you value."** — Joe Biden. Biden isn't one to bite his tongue — and with regards to why some people can't get ahead, this quote hits the nail on the head. You might say saving for the future and building an emergency fund are important, but if your budget shows you're spending more on entertainment than growing your 401(k) or savings account, you need to adjust your priorities.
3. **"A bargain ain't a bargain unless it's something you need."** — Anonymous. We've all been guilty of buying something we didn't need just because it was on sale. It's easy to justify this bad habit. But in actuality, we're wasting money that could otherwise be put toward a financial goal like growing our savings or paying off debt. Before every impulse buy, ask yourself: Do I need this item? If not, leave it in the store and deposit the money you would have spent into your savings account.
4. **"Saving requires us to not get things now so that we can get bigger ones later."** — Jean Chatzky. The need for instant gratification is real and it gets a lot of people in hot water. People with spending problems unknowingly rob themselves of the opportunity to acquire better things in the future. Think about it. You can't buy a home without a down payment, and you can't save a down payment unless you're willing to curb your spending and make sacrifices. So whenever you feel the urge to spend, think about your future plans and decide whether the purchase is worth delaying your goal.
5. **"Beware of little expenses; a small leak will sink a great ship."** — Benjamin Franklin. This saying perfectly explains the effect seemingly little expenses can have on our personal finances. Tracking your spending might reveal you're wasting money every week on things you don't really need. Spending \$2 a day for coffee and \$3 for lunch adds up quickly. That's \$100 a month or \$1,200 a year that could go toward growing your savings.
6. **"Stop buying things you don't need, to impress people you don't even like."** — Suze Orman. Many people won't admit to this behavior, but given how some people go into debt and sacrifice their savings accounts in order to impress others with their bigger homes, nicer cars, and the latest fashions, it's a quote everyone needs to hear. If you feel you have to maintain an elaborate lifestyle to impress a specific group of people, you need new friends. So what if you don't own the best of everything. Learn how to live on less and you'll acquire something a lot of people don't have — a bigger bank account.
7. **"You can be young without money, but you can't be old without it."** — Tennessee Williams. This quote reminds us that the time to plan for retirement is when we're young and have energy to work. Saving when we're younger might mean fewer vacations, cheaper housing, and discount shopping. But it also ensures enough income to live comfortably in our later years when we can't work as much. If you haven't already, explore retirement options. Enroll in your employer's 401(k) plan or open an individual retirement account.
8. **"Save one-third, live on one-third, and give away one-third."** — Angelina Jolie. Some people don't grasp the benefit of living beneath their means. But if you're able to live on just a fraction of what you earn, you'll have an opportunity to save a greater percentage every month, plus have money available to give back to your community or donate to your favorite charity. Of course, it's easier for rich people to live off a third of their income, but even if you have to adjust the percentage to fit your unique circumstances, this quote is a simple reminder to spend less than you earn.

9. **"Get rich slow, or get poor fast."** — Anonymous. You have probably heard someone say, "I'm always going to be broke, so what's the point in trying to save." Coincidentally, this person is also the first to buy the newest electronic gadgets no matter the cost, and his wardrobe takes up three closets. Just from my observation, if he would put as much energy into saving as he does shopping, he wouldn't be broke. Similarly, you have a choice. You can either commit to saving and allow your money to grow slowly over time, or you can spend everything you earn and have nothing meaningful to show for it.

10. **"If saving money is wrong, I don't want to be right."** — William Shatner. Saving money is cool, and don't let anyone tell you differently. Some people might try and derail your savings plan by tempting you to spend outside your budget, or they might snicker because you never shop without a coupon or discount code. This money saying is one of the best because no matter how much we earn, we should never stop looking for bargains.

[Source: Wise Bread | Mikey Rox | July 13, 2015 ++]

Passwords ► Common and Easily Guessable

It should really come as no surprise that using "password" or "123456" for your online password is not a good idea. Unfortunately, many people still do it. But according to password management company SplashData, there's a whole host of password choices that are nearly as risky to use because they're so common and easily guessable. Nine newcomers joined veterans "123456" and "password" on SplashData's annual list of the 25 worst passwords for 2015, including three passwords inspired by a galaxy far, far away — "starwars," "solo" and "princess." (Apparently "the force" is not enough to protect your data from hackers). A few longer password combinations also made their debut on SplashData's latest worst passwords list, including "qwertyuiop" and "1234567890." "We have seen an effort by many people to be more secure by adding characters to passwords, but if these longer passwords are based on simple patterns they will put you in just as much risk of having your identity stolen by hackers," SplashData chief executive Morgan Slain said in a statement. Here are SplashData's biggest losers of 2015:

1. 123456
2. Password
3. 12345678
4. qwerty
5. 12345
6. 123456789
7. Football
8. 1234
9. 1234567
10. Baseball
11. Welcome
12. 1234567890
13. abc123
14. 111111
15. 1qaz2wsx
16. .dragon
- 129
17. Master
18. Monkey
19. Letmein
20. Login
21. Princess
22. Qwertyuiop
23. Solo
24. passw0rd
25. starwars

If your password is on this list, do yourself a favor and change it now. SplashData's worst passwords for last year are based on leaks of more than 2 million passwords in 2015. If you're driving yourself crazy trying to remember all your online passwords, you may want to use one of these five password managers to help keep your secret passwords organized and always at your fingertips.

1. LastPass <https://lastpass.com>

- Price: Free for your computer, \$12 a year for mobile access
- Supported operating systems: Windows, Apple, Linux
- Supported browsers: Chrome, Firefox, Opera, Safari, Internet Explorer
- Supported mobile devices: Apple, Android, Windows, BlackBerry

2. RoboForm <http://www.roboform.com>

- Price: Free for up to 10 logins, \$29.95 for the desktop version, \$39.95 for USB access or a \$9.95 yearly subscription for unlimited use across all devices and platforms.
- Supported operating systems: Windows, Apple, Linux.
- Supported browsers: Chrome, Firefox, Opera, Safari, Internet Explorer.
- Supported mobile devices: Apple, Android, Windows

3. Dashlane <https://www.dashlane.com>

- Price: Free for one device or \$39.95 per year to sync across all devices.

- Supported operating systems: Windows, Apple.

- Supported browsers: Chrome, Firefox, Safari, Internet Explorer.

- Supported mobile devices: Apple, Android, Nook

4. **Keeper** <https://keepersecurity.com>

- Price: Free for one device, but backup service cost \$9.95 per year for a single device or \$29.99 per year for unlimited devices.

- Supported operating systems: Windows, Apple, Linux, Unix.

- Supported browsers: Chrome, Firefox, Safari, Internet Explorer.

- Supported mobile devices: Apple, Android, Windows, BlackBerry

5. **PasswordBox** <https://www.passwordbox.com>

- Price: Currently offering free premium access to new and existing customers.

- Supported operating systems: Windows, Apple.

- Supported browsers: Chrome, Firefox, Safari, Internet Explorer and Opera.

- Supported mobile devices: Apple, Android, Kindle

Go to <http://www.moneytalksnews.com/5-password-managers-keep-all-your-secrets-safe/?all=1> for comparison information on the above . For more ideas, check out <http://www.moneytalksnews.com/are-emoji-based-passwordsthe-key-hampering-hackers>. [Source: MoneyTalksNews | Krystal Steinmetz & Stacy Johnson | January 23, 2016 ++]

Have you Heard? ► Politics

If God wanted us to vote, he would have given us candidates.

~Jay Leno~

The problem with political jokes is they get elected.

~Henry Cate, VII~

We hang the petty thieves and appoint the great ones to public office.

~Aesop~

If we got one-tenth of what was promised to us in these State of the Union speeches, there wouldn't be any inducement to go to heaven.

~Will Rogers~

Politicians are the same all over. They promise to build a bridge even where there is no river.

~Nikita Khrushchev~

When I was a boy I was told that anybody could become President; I'm beginning to believe it.

~Clarence Darrow~

Why pay money to have your family tree traced; go into politics and your opponents will do it for you.

~Author unknown~

Politicians are people who, when they see light at the end of the tunnel, go out and buy some more tunnel.

~John Quinton~

Politics is the gentle art of getting votes from the poor and campaign funds from the rich, by promising to protect each from the other.

~Oscar Ameringer~

I offer my opponents a bargain: if they will stop telling lies about us, I will stop telling the truth about them.

~Adlai Stevenson, campaign speech, 1952~

A politician is a fellow who will lay down your life for his country.

~Tex Guinan~

I have come to the conclusion that politics is too serious a matter to be left to the politicians.

~Charles de Gaulle~

Instead of giving a politician the keys to the city, it might be better to change the locks.

~Doug Larson~

There ought to be one day — just one -- when there is open season on Congressmen.

~Will Rogers~
