

Steel Valley Dolphins

April 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 May 14th 2016 at the Leetsdale VFW.

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
Treasurer	Lee M. Bookwalter	412-795-8337	booky143@verizon.net
Storekeeper	Frank Notra	412-835-6540	nicotrafrank@gmail.com
Chaplain	Carl Stigers	412-995-8028	carstenstigers@verizon.net
Past Base Commander	Joe Campisi	412-322-3201	jcampisi1@comcast.net
Newsletter Editor	Jack Sutherin	330-482-4175	jack.sutherin@comcast.net
Webmaster	Lee M. Bookwalter	412-795-8337	booky143@verizon.net
COB/Historian -	Clyde Porter, jr.	740-635-3179	candspporter@comcast.net
Photographer	Peter Foster	724+980-7657	gopetro2000@gmail.com
SVD Hard Copy	Rick Elster	412-751-7967	relster565@comcast.net

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



April

USS PICKEREL (SS 177)
 USS GRENADIER (SS 210)
 USS Gungeon (SS 211)
 USS SNOOK (SS 279)
 USS THRESHER (SSN 593)

April 3, 1943
 April 22, 1943
 April 18, 1944
 April 8, 1945
 April 10, 1963

Binnacle List

Sandy Meser
 Aaron Ellis



Requin Base Commander Huey Dietrich received a certificate and flag from VFW Post 9199, honoring him as Veteran of the Year (2016). Lady Auxiliary President Kathy Kobert, Edie Dietrich (Huey's first mate) and Scott Frankowski from Pa Senator, Randy Vlakovich's office made the presentation.



Picture of Base Commander Huey Dietrich (3rd from left), with CDR Neil Colston (CO of the USS Pittsburgh (SSN720) (4th from left), Chief of the Boat David Lewis (5th from left), and the rest of the crew. Past Base Commander Joe Campisi is in the forefront. The Captain and Crew were in Pittsburgh from April 3rd thru the 7th.

Requin Base Meeting Minutes

April 16, 2016

Leetsdale, PA

Guest Speakers:

Chuck Schrenkel & guest

Captain Frank Aucremanne

Holland Club Inductees:

Fred Nelson – present, Monaca PA

Thomas Burdin – on vacation, Irwin PA

James Lewis – on vacation, Freedom PA

Paris Von Rabenau – Lives out of state, Georgia

Merlin Larsen – primary member of another base, South Dakota

Base Commander Huey Dietrich called the meeting to order.

Attendees: Mike Allen, Valentine & Sally Bolcato, Eric Bookmiller, Lee & Patsy Bookwalter, Tom & Deneen Calarbese, Joe Campisi, Bob Davis, Huey & Edie Dietrich, Rick & Judy Elster, Gerry & Linda Gaylor, Dick & Beverly Geyer, Bill & Donna Greenlee, Woody Gunderson, Ric & Joan Guntang, Jimmy & Charlene List, Vince Metz, Bob Meyers, Fred & Patricia Nelson, Frank Nicotra, Bill Rodgers, Jack & Lois Stewart, Carl Stigers, Don & Dolly Taskey, Jeff Thompson, Mike Wykoff,

Base Commander Huey Dietrich: Quote of the day: “Take your sub quals serious. Just remember when you get to the boat that submerging it is no big deal. Any ship in the Navy can do that. It’s your ability to make the other part happen that counts.

Requin History: April 28, 1945 commissioned with Commander Slay D. Cutter in command. April 4, 1967, Requin departed for 6th Fleet deployment.

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:

Boats Lost:

USS PICKEREL (SS 177)	April 3, 1943
USS SNOOK (SS 279)	April 8, 1945
USS THRESHER (SSN 593)	April 10, 1963
USS GUDGEON (SS 211)	April 18, 1944

USS GRENADIER (SS 210) April 22, 1943

We also remember our departed members of the Requin Base David Helmold, Jack Kordes and Larry Simon. Let us also remember 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.

Treasurer Lee Bookwalter led the Base in the Pledge of Allegiance.

Members introduced themselves and the boats they qualified on.

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: Aaron Ellis, Sandy Messer

Membership stands at 176. New member Eric Bookmiller transferred in from Gorton Base.

Carl Stigers reported on Eagle Scouts presentations.

Memorials & Ceremonies:

Memorial Service on USS Requin May 29 (1000 hours)

Carnegie Parade May 29 (1400 hours)

Sewickley Parade May 30 (1000 hours)

Coraopolis Parade May 30 (1330 hours)

Social Events:

Hospitalized Vets Fish Rodeo – Wednesday May 11, 1000 hours – Squal Run Park, Fox #2 Chapel Road

Lending Hearts Children – Saturday July 9 (1000-1600 hours) – Science Center. Sponsored by Requin Base. Base will pay parking, admission, and lunch for our guests and their immediate family. Hats and dolphins will be distributed.

Old Business:

A report was presented regarding Base Boosters

Copies of 2016 Base Budget were available for review.

WWII Veterans will be honored at the Christmas luncheon.

New Business:

Meeting was held with crew members from USS Pittsburgh. Members are asked to sponsor the entire Pittsburgh crew as USSVI members. Estimated cost is \$3900 for 130 crew plus 20 cases of beer for pre deployment picnic and overseas picnic. A motion asking each Requin Base member to sponsor a Pittsburgh sailor for \$30 was approved by the members present.

For The Good Of The Order:

Huey Dietrich given a VFW Veteran Of The Year award

Frank Nicotra is Base Librarian. The library has about 76 books mostly donated by Dr. James Ross

Letter from National Convention Chairman (Ozzie) was read

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

Adjournment: The meeting was adjourned.

Next meeting: Leetsdale, PA VFW at 1230 hours on May 14, 2016.

COMMANDERS CORNER:

KUDOS to all the shipmates and first mates who were present at our April Membership Meeting. There were approximately thirty eight (38) in attendance. Eric Bookmiller, who transferred from Groton was introduced as our 175 member. Our guest speakers, Chuck Schrenkel & Captain Frank Aucremanne were the best. Chuck talked about CONCERNED VETERANS, who make telephone calls to politicians, to voice their concerns. Captain Aucremanne gave a detailed talk on Veterans Benefits and the Cleveland Clinic. Outstanding presentation from both individuals.

We had a special visitor from Escolar Base. Shipmate Woody Gunderson who was in town to visit his old shipmate John Yaksich. Woody really enjoyed his visit with the Requin base and enjoyed the camaraderie that was extended to all who were in attendance. He did make one suggestion - that we should have a container of DIESEL FUEL to honor the Diesel Boat Sailors. But as it turned out, the ladies gave him a musical rendition of "DIESEL BOATS FOREVER". la- la- la. Bernie would have indeed, been proud.

HOLLAND CLUB

We inducted five (5) shipmates into the HOLLAND CLUB at our monthly meeting.

Paris Von Rabenau, James Larsen, James Lewis, and Thomas Burdin either live out of state or were out of town on vacation. Shipmate Fred Nelson and his lovely first mate Patricia were in attendance. He was so happy to be recognized by his base members and was presented six (6) certificates. The other Holland Club members all received their certificates in the mail and we send a HEARTY CONGRATULATIONS to them!

USS PITTSBURGH SSN 720

As a follow up my to e-mail to the base members on April 22!

The membership unanimously voted and approved a great project for 2016.

On April 5th, shipmate Joe Campisi and myself had the privilege to meet Captain Neil Colston, Lt Monnin, Chief of the Boat - David Lewis and four other crew members of the Pittsburgh SSN-720. What a great bunch of shipmates, and meeting them, brought back a lot of memories of when we were all in their shoes.

Prior to the Pittsburgh going on their next patrol. (For security reasons we will leave it go at that), they will have a PRE PATROL PICNIC in Groton. The Requin Base offered to donate twenty (20) cases of Pittsburgh's finest Liquid Refreshment, which we will deliver in person.

In addition, there may be approximately 130 sailors on board. The base members in attendance voted to "adopt a sailor" for membership in USSVI, starting in October 2016 thru 2017.

The cost to cover the 20 cases is \$10.00 per case = \$200.00. The cost of buying them membership in USSVI is 130 members x \$30.00 = \$3,900.00 for a total of \$4,100.00.

As of today, Friday, April 22, (one day after the membership has been notified), we have fifteen (15) members that have stepped up and pledged, twenty-five (25) sailors for membership in the USSVI.

Purchase one (1) case of Pittsburgh's Finest = \$10.00 - due by July 1st

Adopt one (1) sailor for USSVI Membership = \$30.00 - due by October 1st.

If any of the sailors of the USS PITTSBURGH are already members of USSVI, that will save us on the amount of money that we will need. If any REQUIN shipmate wants to donate a lesser amount towards their membership, feel free to do so. ANY AMOUNT WILL BE GRACIOUSLY ACCEPTED!

Any overage on beer donation will be applied to sponsoring membership in USSVI.

NEW MEMBER:

Eric Bookmiller qualified on the Richard B. Russell SSN687 in 1977, as a MM2 (SS). He left the navy as a MMCS(SS) in 1995.

Eric transferred from the Groton Base on his move back home to Washington, Pa with his first mate Margie. Please e-mail Eric and welcome him aboard - ebookmiller@comcast.net

BIRTHDAYS

MEMBERS

Bookwalter, Lee	4/20/53
Brown, Hubert	4/06/22
Coran, Jeff	4/13/63
Crocker, Justine	4/01/75
Gaylor, Gerry	4/15/30
Guntang, Ric	4/04/41
Holzqarth, Scott	4/25/56
Ireland, Gary	4/19/52
Larson, Merlin	4/14/44
Lindsay, Robert	4/14/33
Mack, John	4/07/52
Resenthaler, Guy	4/17/83
Resenthaler, Guy	4/17/83
Simpson, Robert	4/10/45

FIRST MATES

Campbell, Eileen	4/10
Covey, Rosemary	4/09
Dunlop, Sandy	4/16
Geyer, Beverly	4/08
Goron, Patricia	4/02
Hamil, Liz	4/25
Iden, Helga	4/10
Ireland, Susan	4/23
Kuhn, Jacquelyn	4/12
Schmidt, Bargara	4/17
Schwertfeger, Janie	4/04
Sutherin, Jenny	4/28
Zdarko, Barbara	4/28

ANNIVERSARIES

Bruce, Jon & Connie	4/24
Davis, Bob & Betsy	4/06
Gasparovic, Mike & Kela	4/24

Cochenour, David & Carol	4/08
Farley, Harold & Gail	4/04
Nicotra, Frank & Rose	4/07

Kuhn, Blain & Jacquelyn 4/13
Sewell, Josua & Cassandra 4/14

Stahl, Robert & Dorothy 4/24
Steward, Thomas & Nancy 4/02

(any additions or corrections, please let the Commander know)

CALENDAR OF EVENTS

FISH RODEO:

May 11 - VFW Post 3945 - 4th annual "Hospitalized Vets Fish Rodeo", Squal Run Park, Fox Chapel, Pa. TIME - 10:00 hours - The base donates Honorary Submarine Hats and Shipmate Mike Allen gathers socks and other gifts and presents them to the Vets. We assist anyone who needs help with their fishing rod, and we just enjoy the morning with them and lunch in the afternoon.

Memorials & Ceremonies:

May 29 - Requin Memorial Service (10:00) hours on board the Requin.

Arrive at 09:30 - Muster at 09:45

May 29- Carnegie Parade - (14:00) hours

Muster at (13:30) at Carnegie Borough Building Parking Lot-by VFW Post 331

May 30 - Sewickley Parade - (10:00) hours

Muster at (09:30) - flag pole - Frederick Ave & Broad Street

May 30 - Coraopolis Parade - (13:30) hours

Arrive on main Street by (13:00)

BASE LIBRARY

Our base library is up and running. Frank Nicotra is our Librarian and is making a book case for down at our VFW. We have over seventy five (75) books that were donated by Shipmate Dr. James Ross. They will be added to our web-site in the coming weeks. I have been dragging anchor and it is taking me awhile to get things done - but it will soon be ready for your use - some great reading awaits

VETERAN OF THE YEAR

On Wednesday, April 6, I was privileged to be the Veteran of the Year for 2016 by VFW Post 9199 Auxiliary. This was a great honor that caught me by surprise. They recognized me for serving our Country and our Community throughout the years. I was given a US flag. I talked about life on a submarine and my navy experience. I also informed them about our Kap(ss) 4 Kid(ss) program along with our Eagle Scout recognition program. They joked that I Work for Daffin's Candy by now and sold one million candy bars! Incidentally, for all you new members who might not know- all the profits from the sale of these candy bars - goes to support our Requin Base Programs. If you would like to help, please let me know before we re-order. They're easy to sell because of the excellent quality.

NEXT BASE MEETING

The next base meeting is scheduled at the VFW in Leetsdale on Saturday, May 14, 2016. The starting time is 12:30 hours. Final preparations for our Memorial Service will be made. Hope to see a great turn out as we have had in the past....

I will be having two surgeries on my eyes. One in May and the other in June. I hope everyone steps up to do what is right for the base.

Kidney Disease

Your kidneys are two of your body's best friends. Besides filtering and cleaning your blood, they also regulate fluids, acidity and key minerals...produce hormones that control blood pressure...and manufacture a form of vitamin D that strengthens bones. But modern life can really clobber your kidneys—high blood pressure, elevated blood sugar and obesity all can damage these vital organs and are major risk factors for chronic kidney disease (CKD). Controlling these big risk factors are the best ways to prevent or control CKD. But recent studies have revealed several new risk factors that might threaten your kidneys. These include...

Proton Pump Inhibitors. Americans spend about \$11 billion yearly on acid-reducing, heartburn-easing proton pump inhibitors (PPIs), such as esomeprazole (Nexium) and omeprazole (Prilosec). Researchers at Johns Hopkins University studied more than 10,000 people with normal kidney function. After 15 years, those using PPIs were 20% to 50% more likely to develop CKD. A possible explanation is that PPIs may cause interstitial nephritis—inflammation and scarring in the kidneys.

□ What to do: The researchers found that people who took an H2 blocker—such as ranitidine (Zantac) or famotidine (Pepcid)—instead of a PPI for heartburn did not have a higher risk for CKD. Note: Many of my patients find that TUMS and lifestyle changes, such as avoiding spicy and fatty foods and eating more slowly, can greatly reduce heartburn.

High Acid Diet. Just as our oceans are becoming more acidic and threatening marine life, scientists are finding that an acidic diet threatens our kidneys. When researchers analyzed 14 years of health data for nearly 1,500 people with CKD, they found that those who ate a high-acid, junk food-laden diet that included red meat, processed foods, sweets and few fruits and vegetables were three

times more likely to develop kidney failure. □

What to do: Adopt a more alkaline diet. In a recent study, researchers from Columbia University Medical Center followed 900 people for nearly seven years and found that those who routinely ate a Mediterranean-type diet—rich in alkaline foods such as vegetables, fruits, beans and heart-healthy fats like olive oil—were 50% less likely to develop CKD than those who didn't eat these foods.

Too Much Phosphorus. The mineral phosphorus is a must—for cellular health, energy and digestion, a steady heartbeat and strong bones and teeth. But too much phosphorus damages the kidneys and the circulatory system. In a study conducted by kidney specialists involving nearly 10,000 people, it was found that an excess of phosphorus in the diet was linked to more than double the risk of dying from any cause and three times the risk of dying from heart disease. In another study, higher levels of dietary phosphorus sped up the decline from CKD to end-stage renal disease. Red meat and dairy products are rich in phosphorus, but about 40% of the phosphorus in our daily diets is from phosphorus-containing additives used to extend shelf life and improve flavor and texture. Those additives are just about everywhere—including in many flavored waters, iced teas, nondairy creamers and bottled coffee beverages. **What to do:** Whenever possible, choose a natural food over a processed food—eat fresh green beans, for example, rather than canned... and homemade bread rather than highly processed bread. If you must eat a processed food, check the label for the word phosphate or phosphoric acid, which indicates the presence of phosphorus—and try to pick a product without the additive.

Sitting Too Much. It's not just lack of regular exercise that contributes to chronic health problems such as heart disease—it's also excessive sitting. And sitting takes a toll on your kidneys, too. In a study of nearly 6,000 people, every 80-minute period of sitting during the day increased the likelihood of CKD by 20%, according to research from the University Of Utah School Of Medicine. That was true whether or not the person exercised regularly or had diabetes, high blood pressure or obesity. □ **What to do:** When the same team of researchers looked at people with CKD, they found that standing up and/or walking around for just two minutes an hour lowered the risk for death by 41%. Research also shows that regular exercise is good for your kidneys. Recommend walk at least 30 minutes, three times a week (in addition to getting up every hour you sit)...or check with your doctor for advice on the best type of exercise for you.

Should You Be Tested For Kidney Disease? More than 25 million Americans have chronic kidney disease (CKD)—but only 6% know it! Beware: The symptoms of kidney disease (such as swollen legs, feet and/or ankles...frequent urination...fatigue...and/or dry, itchy skin) are not likely to be noticed until you reach end-stage renal disease because the body is very good at adapting to loss of kidney function until most of the function is gone.

Recommend you have a Estimated Glomerular Filtration Rate (eGFR) blood test to measure kidney function. A filtration rate of less than 60 mL/min for more than three months means that you have CKD. Most insurance companies pay for the cost of the test if the patient has a risk factor for kidney disease—such as high blood pressure...type 2 diabetes...obesity...age (65 or older)...or a family history of the disease (a parent or sibling who has CKD). If you have a risk factor for CKD, get the test every year. Otherwise, there's usually no need for testing, but be sure to consult your doctor for advice.

Groceries ► 21 Tricks to Make them Last Longer

Tired of the frequent runs to the grocery store to replenish your supply of produce and other perishables? Certain items, like bananas and bread, have a brief shelf life, so you're forced to buy in smaller portions. But with these items and many others, you can use some simple tricks to extend their useful life. Instead of wasting time, money and gas each week, here are some ways to make your groceries last longer:



1. **Toss spoiled produce** - Before storing, examine the contents of each bag and promptly remove items that are bruised, overripe or on the brink of spoiling. Items in this condition release ethylene gas that could spoil good produce. You can also purchase an ethylene gas absorber to delay the ripening process of your produce.

2. **Ditch plastic for Mason jars** - With glass Mason jars, you won't have to worry about being exposed to the BPA that can be found in plastic containers. Mason jars also do not stain, and your produce will last a few days longer. Mason jars work well for preportioned salads, extending the shelf life to up to 10 days.

3. **Butter and wrap sliced cheese** - Tired of cheese quickly drying out? Apply a thin layer of butter to the exposed side, wrap the block in waxed paper, and place it in a plastic bag.

4. **Puncture plastic storage bags** - Poke a few holes in those produce bags you get at the grocery store. Otherwise, they'll trap moisture that will cause produce to break down faster.

5. **Consider the freezer** - Frozen banana pops are a favorite for two reasons: They preserve unused bananas, and they taste great. Freezing also works well for most fruits and vegetables, as long as they are consumed within eight to 12 months. Just remember to

label them so you don't find yourself eating something that's been hiding in the back of the freezer for a decade.

6. Shrink-wrap the crown of bananas - It only takes a few seconds to wrap some plastic around the crown of a bunch of bananas, and it will curb the release of ethylene gas. This gas makes any other produce in the vicinity spoil faster.

7. Bundle up herbs - Herbs can be displayed like a beautiful bouquet of flowers in a vase of water. Doing this keeps the herbs alive a lot longer without taking up refrigerator space. Just be sure to trim the stems first.

8. Store counter items away from windows - It may be convenient to store melons or pears on an area of the counter closest to the window, but don't do it. Sunlight speeds up the ripening process.

9. Pantyhose is best for onions - Drop an onion in each foot, tie a knot in between and continue this pattern until you fill the legs. According to Lifehacker: Apparently keeping the onions dry, able to breathe, separated, and suspended in the air maximizes their shelf life.

10. Don't immediately slice and dice - You may be planning for the week ahead, but slicing and dicing too far in advance reduces the life of produce. Of course, if you must get chopping, a little lemon juice will help produce last longer before it starts to brown.

11. Wrap greens in foil - When wrapped in foil, broccoli, lettuce and celery will last in the fridge for a month or more.

12. Stabilize the refrigerator's temperature - Aim for 40 degrees Fahrenheit to prevent the growth of toxic food bacteria. You don't want the temperature so cold everything is frozen. On the other hand, a refrigerator that is too warm results in spoilage. That is like throwing money away.

13. Paper bags are ideal for mushrooms - Plastic bags are a haven for moisture, causing mushrooms to mildew.

14. Place tomatoes upside down on the counter - If the stem was removed before purchase, place the tomatoes upside down so air won't seep into the small opening, which expedites ripening.

15. Tidy up and organize the refrigerator - It may be convenient to leave expired items in the corner of the fridge until you have time to purge. However, the mold content will expand to other areas and contaminate open products. Also, too much clutter reduces the circulation of cool air and creates warm spots.

16. Don't store milk in the refrigerator door - The cooler temperatures are found on the middle shelf.

17. Segregate produce and meats - Allowing fresh produce and meats to mingle runs the risk of cross-contamination, which causes rapid spoilage. All meats should be wrapped and stored toward the bottom of the refrigerator or freezer (in case they leak). To be extra safe, place meats in a bowl to catch any liquid residue.

18. Reseal prepackaged goods - When you keep goods sealed, air will remain in the package and items won't quickly harden.

19. Freeze bread - Freezing bread eliminates the onset of mold, which spreads like wildfire and can quickly contaminate an entire loaf. You can also try storing half of the loaf in the fridge and the other half in the freezer.

20. Store leftovers in airtight glass containers - Airtight lids keep air out; and with glass, you don't have to worry about any chemicals leaching into your food.

21. Maximize pantry and counter space - Not all produce should be refrigerated. Here are some items that should always be stored at room temperature, preferably not in direct sunlight. If any of these items begin to ripen and you want to keep them around, place them in the fridge:

- Bananas
- Lemons
- Limes
- Mangos (in a brown bag)
- Melons (in a brown bag)
- Peaches (in a brown bag)
- Pears
- Pineapples (upside down)
- Plums

[Source: MoneyTalksNews | Allison Martin | April 4, 2016 ++]

my Social Security Update 02 ► Go Green

Social Security sends a SSA-1099/1042S each January to everyone who receives Social Security benefits. It shows the total amount of benefits paid in the previous year and is used for tax purposes. Previously, people who lost their SSA-1099 had to call or visit a Social Security office to get a replacement or request one be mailed to them. With this new online service, people now only need to create a 'my Social Security account', or log into their existing one. Once there you can obtain many of the things you for-

merly had to call or go to a SSA office to accomplish. If you currently receive Social Security benefits or have Medicare, you can use the online account to:

- Get your benefit verification letter
- Check your benefit and payment information and your earnings record
- Change your address and phone number

Start or change direct deposit of your benefit payment

If you are not currently receiving Social Security benefits, you can use your online account to:

- View and/or print Your Social Security Statement
- Get Estimates of your retirement, disability, and survivors benefits
- Check your earnings record

Review the estimated Social Security and Medicare taxes you've paid

In order to create a "my Social Security" account, you must be able to verify some information about yourself and have a valid E-mail address, a Social Security number, a U.S. mailing address, and be at least 18 years of age. To get started, go to <http://www.ssa.gov/myaccount>, click on the "SIGN IN OR CREATE AN ACCOUNT" button and follow the prompts. When you create a 'my Social Security' account, you will no longer receive a paper Social Security Statement in the mail. You will, however, receive an email reminder — which contains no personal information — approximately three months before your birthday, to remind you to review your Statement online. Subsequently, If you would like to receive your Social Security Statement by mail, print and complete a "Request For Social Security Statement" (Form SSA-7004) available at <https://www.ssa.gov/myaccount/materials/pdfs/SSA-7004.pdf> and mail it to the address provided on the form. You should receive your paper Social Security Statement in the mail in four to six weeks.

NOTES:

1. To create a "my Social Security" account, you must provide some personal information about yourself and give answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.
2. You can create a "my Social Security" account only to gain access to your own personal information. Even with a person's written consent, you cannot use this online service to access the records of a person with whom you have a business relationship; or for whom you are an appointed representative. Unauthorized use of this service may subject you to criminal or civil penalties, or both.
3. You may be unable or unwilling to create an online account if you:

- Blocked electronic access to your personal Social Security information.
- Recently moved or changed your name.
- Placed a freeze on your credit report. To create a my Social Security account in person without removing the security freeze or fraud alert, visit your local Social Security office
- Have been the victim of domestic violence or identity theft.

Are uncomfortable with or unable to use the online process for some other reason

[Source: SSA | 26 Mar 2016 ++]

Plumbers ► Dodgy Tricks to Overcharge You

Many of us hate calling a plumber for help. Most plumbers are honest professionals, but we worry that a few might try dodgy tricks to overcharge us. So just placing the phone call makes us uncomfortable. The only way to feel good about calling the plumber is to learn:

- What tricks you may run into.
- How to spot those tricks.

How to find good plumbers and get value for your money.

Following are 10 sneaky plumber tricks of the trade. Learn to recognize them, and you should be much better equipped to find an honest pro.



1. **Working unlicensed and uninsured.** Unlicensed and uninsured tradespeople usually charge less. But you're taking a big risk hiring them. Most cities require homeowners to use licensed and insured contractors, even when you don't need a permit. Of course, do-it-yourselfers legally can do a lot of renovation work on their own homes — but only within limits. For example, you must use licensed professionals for structural, electrical and plumbing work. With unlicensed tradespeople, there's nowhere to turn if the work is poorly done. A building inspector can require you to tear out the job and do it again. When hiring a plumber, ask to see identification, a state license and proof of current insurance. To check licensing and insurance credentials, call your state's licensing department and state insurance commissioner.

2. **Estimating a job sight unseen.** How can a plumber realistically estimate a price for a job he or she hasn't seen? Don't accept a quote without an in-person inspection. And get it in writing. While plumbers can't quote a price without seeing the job, they can tell you their hourly rate and if they have a minimum charge. They can also give you a ballpark idea of the time involved on certain small, predictable jobs — installing a new shower head or clearing a plugged kitchen sink, for example. But remember that even small jobs can be more complicated than you realize.

3. **Lowballing the bid.** A surprisingly cheap bid should make your antennae perk up. Something's probably wrong. Plumbing is notoriously expensive and fees can vary widely, so this is something that's hard to judge. "In Southern California, the cost of (fixing) a drain clog ranges from \$75 to \$250 depending on who you call," writes plumber Aaron Stickley at <http://plumbing.about.com/od/basics/a/Top-5-Tips-For-Pricing-Plumbers.htm>. You'll get an idea of what's a reasonable cost for your job by collecting several competing bids. Angie's List, which charges a fee to access reviews of local businesses and professionals, says: A common plumbing scam is to give a low estimate that doesn't account for all of the labor needed. You will then need to pay for the additional labor before the plumber finishes the job, putting you in a tough situation.

4. **Padding the estimate.** Another approach is to pump up the bid with inflated prices and unnecessary items. You can spot jacked-up prices by getting several competing estimates.

5. **Showing up uninvited.** Call the police if a "plumber" knocks on your door and tries to persuade you to hire him or her. This is often a tipoff to fraud or to a burglar checking out your home's vulnerabilities. Plenty of people — elderly homeowners in particular — are targeted by con artists with a good line of patter. Don't invite anyone into your home whom you have not first checked out. Find trustworthy plumbers by collecting recommendations from:

- Friends and colleagues. They're best, since you know them and can trust their judgment.

Reviews. Good sources include Angie's List <https://www.angieslist.com> (paid subscription) and Yelp <http://www.yelp.com/north-county-san-diego> (free).

- Plumbers supply or plumbing fixture store. These businesses are likely to work with reputable plumbers.

The Better Business Bureau. Use the BBB for finding complaints, BBB alerts, enforcement actions and companies with low grades. The BBB's high grades are less useful, says Consumer Reports at <http://www.consumerreports.org/cro/magazine-archive/2011/august/shopping/better-business-bureau/overview/index.htm>.

A Web search. Search a company's name (look up the correct name and spelling) in quotes and add words like "fraud," "review" or "complaint" to the search.

6. **Using bait-and-switch tactics.** Bait-and-switch is a deceptive marketing practice: A company advertises one product or service and then tries substituting something else, or an inferior version. When you obtain bids, get the make and model of parts or equipment included, to compare with the final product.

7. **Pushing you for cash.** A plumber may ask you to pay under the table in cash and forgo a receipt, maybe with the offer of a dis-

counted price. It's a sign he's cheating on his taxes. It's your decision, of course, but how fair is this to the rest of the taxpayers? Also, a worker who is dishonest in one area may well be dishonest in others. Whatever you do, get a written receipt for the work done in case something goes wrong and also for possibly deducting the work at tax time. If a plumber won't provide a receipt, find another plumber.

8. Bringing in extra workers. Occasionally, a plumbing company may send out more workers than are needed for your job. It's a way of charging extra for a one-person job. If your job is a complex one, a second plumber may truly be justified. So when you order the work, ask how many plumbers will be coming, how long the work should take, the hourly rate charged and any other fees.

9. Charging high rates for the first hour. Many service providers have a minimum charge for the first hour on the job. Nothing wrong with that. It takes them time and money to get out the door. But if your job is a small one and the plumber finishes before the hour is up, ask him or her to take care of other small jobs to fill out the hour. "Ask him to replace washers, gaskets or O-rings, tighten faucet stems or other small tasks around the home, or ask him for a quick inspection so you'll be able to identify where wear and tear might indicate future problems will develop," Care2.com suggests. Another solution: Rather than paying by the hour, ask a plumber to charge you by the job.

10. Pushing you to pay before the work is done. It's reasonable for a plumber to ask for a down payment of up to half of the estimate to cover parts and give assurance that you'll pay up. It's not reasonable to ask you to pay the full bill before the job is finished and you are satisfied.

[Source: MoneyTalksNews | Marilyn Lewis | March 25, 2016 ++]