

Steel Valley Dolphins

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 September 10th at the VFW in Leetsdale Pa

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	bookyl43@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	bookyl43@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 -----



Binnacle List

Lee Bookwalter
Bernie Sigler
Judy Elster
Sandy Mesner
Aaron Ellis



Requin Arriving

Requin Base Meeting Minutes

August 06, 2016

Leetsdale, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: John Algee, Valentine Bolcato, Eric Bookmiller, Lee & Patsy Bookwalter, Clair & Nancy Bouts, Joe Campisi, Huey & Edie Dietrich, Reno Farina, Peter & Stephanie Foster, Henry Franz, Gerry & Linda Gaylor, Ric & Joan Guntag, Lou Hamil, Jimmy & Charlene List, James & Sandra Messer, Rick Nelson, Frank Nicotra, Chip & Sharon Porter, Jeff Samuel, Robert & Dorothy Stahl, George Stass, Mike & Tina Wyckoff

Base Commander Huey Dietrich: Quotes of the day: "Helm, Bridge. What are you doing 60 degrees off course? Coming back from 90 degrees sir. Think of it this way, you go to sea in most awesome piece of equipment ever built, eat great chow, have great shipmates, piss off Ivan the Great and get paid for it"

Requin History: July 13, 1945 USS Requin joined the Pacific Fleet in the Panama Canal Zone. July 31, 1945 USS Requin arrived in Pearl Harbor Hawaii. August 24, 1944 keel laid at Portsmouth Naval Shipyard. August 14, 1945 two weeks after her arrival and three days before starting her first war patrol, WWII ended and the Requin was recalled and ordered back to the Atlantic. August 1, 1952 Requin was back in European waters, during September she visited the United Kingdom, then in October the submarine transited the Straits Of Gibraltar for regular 6th Fleet duty. August 15, 1959 upon her conversion to fleet snorkel configuration, the Requin was given hull classification SS 481 and rejoined Subron 6 in Norfolk VA for operations as a normal attack submarine, a role she retained until her decommissioning. August 7, 1990 Requin left International Ship Repair in Tampa FL under tow to Baton Rouge LA. August 11, 1990 Requin was lifted onto barges and began her ride up the Mississippi River and Ohio River to 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 S 28 (SS 133)	July 4, 1944
USS ROBALO (SS 273)	July 26, 1944
USS GRUNION (SS 216)	July 30, 1942
USS BULLHEAD (SS 332)	August 6, 1945
USS FLIER (SS 250)	August 13, 1944
USS S 39 (SS 144)	August 16, 1942
USS HARDER (SS 257)	August 24, 1944
USS COCHINO (SS 345)	August 26, 1949
USS POMPANO (SS 181)	August 29, 1943

We also wish to remember our shipmates of the Requin Base: Dex Armstrong, John Grienberger, Neal Sever, Frank Gogul, John Irons, Louis Kleinlein, Ed Yoder, Joe Brenkus, Steve Kossler, Soupy Campbell. 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.

Chief Of The Boat Clyde Porter 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.

Members shared memorabilia including a 1942 Blue Jackets Manual.

There was no meeting in July. Minutes of the June meeting were published in the SVD. With no objections, the minutes were approved as published.

Treasurer Lee Bookwalter an accounting of base assets, expenditures, and deposits are available upon request. With no objections, the report was approved.

Storekeeper Frank Nicotra reported on small stores available. A book from Chuck Stoner "Silent Victory" was donated to the base library. Shipmate Eric Bookmiller and his brother are building a bookcase for the base.

Other Reports:

Binnacle List: Aaron Ellis, Sandy Messer, Bernie Sigler, Judy Elster

Agnes Franz wife of Shipmate Henry Franz past away in March

Membership stands at 182.

Carl Stigers continues to participate in Eagle Scouts presentations. Volunteers are needed to assist in this program.

Kap(ss)4Kid(ss) meeting with Lending Hearts Children was held on Saturday July 9 at the Carnegie Science Center and was a great success. Bravo Zulu to George Stass, Edie Dietrich, Sandy Messer, and Margi Bookmiller. Cost to the base was \$876.00.

Memorials & Ceremonies:

Thank You letter from the base to Cannonsburgh VFW was read regarding their hospitality following the parade on July 4.

The base participated in a parade in Pittsburgh on July 9.

Social Events:

Base members will be visiting the USS Pittsburgh SSN720 on August 11 through 13 in Groton CT. Donations are being accepted to fund USSVI memberships for the USS Pittsburgh crew.

Gateway Clipper Fleet is offering free/reduced cost cruises for veterans June 6 to October 21, 2016.

Old Business:

None

New Business:

Bruce Franz, grandson of Henry Franz, won a USSVI National Scholarship of \$950.00.

For The Good Of The Order:

A letter and picture from Chuck Hilgendorf were shared.

The first enlisted female sailor has qualified submarines.

Chief Of The Boat Clyde Porter gave the Benediction and blessing of today's meal.

Adjournment: The meeting was adjourned.

Next meeting: September 10, 2016. Location and time to be determined.

COMMANDERS CORNER:

Our last base meeting was a combined July & August meeting. We have been really busy this year with parades, ceremonies and our Kap(ss)4Kid(ss) day on the Requin. I salute the membership for stepping up by participating in the scheduled events. It started with the 4th of July parade in Canonsburg, Pa. This parade is the second largest 4th of July parade in Pennsylvania. We were warmly received by the community and by the VFW Post 191. They wine and dine us at the post. The base membership that participated - **Dietrich, Bookwalter, Bookmiller, Simon, Guntang, Campisi, Foster, Metz, Bouts and his first mate Nancy, Nicotra, Stigers, Allen and Messner**. Shipmate Bookmiller penned a letter to the Commander of the VFW thanks them for their hospitality.

On July 9th, we had dual base events. We had the ONCOLOGY families from Lending Hearts visit with us at the science center. The base sponsored them for a day on the Requin and Science Center. They all had a wonderful time. Shipmate Lee Bookmiller (Booky) has a grand daughter who's family brought her down from Titusville, Pa to be with the group. We presented each child with an HONORARY SUBMARINE HAT, along with a challenge coin. They will not soon forget such a wonderful experience that they shared with us.

Shipmate **GEORGE STASS** gave them personalized tours throughout the boat. George is a volunteer guide at the science center. In addition to George, our first mates received the children upon arrival and signed them to register with our group. Kudos to **EDIE DIETRICH, MARGI BOOKMILLER AND SANDRA MESSNER** for EVERYTHING! Our base kap(ss)4kid(ss) group paid for the hats, coins, admission to the complete science center, lunch and parking. KUDOS to everyone.

While the Kap(ss)4Kid(ss) event was going on, the base members took the T over to town to march in the Pittsburgh Bicentennial Parade, celebrating the city's 200 years. Those who participated in the parade were, Shipmate **LOU HAMIL**, along with his son **ALEX** who pulled the Nautilus Float in the parade. The marchers were **DIETRICH, CAMPISI, METZ, METZ, MESSNER, ALLEN** and **BOOKMILLER**. We had a great time and both the parade and event will always be remembered. The Requin Base had such a memorable day, both with the children and the general public along the parade route.

ON Thursday, August 11, some of our the base members departed for Groton to spend the last week end with the crew of the USS PITTSBURGH before their seven (7) month patrol. We set sail at approximately 0:530. WE had two vans making the trip. The first van had **DIETRICH, GUNTANG & NICOTRA**. The second van had **CAMPISI, ELSTER & ALLEN**. We took the second load of Pittsburgh Beer to give to the crew of the Pittsburgh. The first load was delivered last month by Shipmate Eric Bookmiller, who was closing on his house in Groton. By the way, shipmate **NICOTRA** has a nephew who is a BIG SHOT at the beer company, donated ten (10) cases of Genesee cream ale. We bought the rest of the beer that was I C light and Iron City beer and Rolling Rock.

Upon arrival at the Navel Lodge, shipmate **LAWTON GAINS**, traveled from Massa- chutes to join us. Lawton has never been to the submarine base since he was on the REQUIN over 50 years ago. We have never met Lawton before this trip and believe you me, we all felt that we knew him for a very long time. In addition to Lawton, shipmate **JAMES LIST** and his first mate **CHARLENE** joined us for this great visit to the PITTSBURGH. We also had the privilege to be in the company of shipmate **RICHARD BEAUREGARD**. Richard was from Johnston, Pa when he joined the base and moved to Groton to be with both his sons who are in the navy and future submariners. Son Dallas is in Hawaii and Raymond will finish school soon and also will be going to Hawaii, on a different boat. He is working at Electric Boat in Groton. This gives us a total of nine Requin Base members and One first mate that made this trip so successful.

We all went out to dinner Thursday night at an Italian restaurant and the food was delicious. Afterwards we went to the USSVI club house. Nicotra, List and Guntang were never at the club house before, and they were like "kids in a candy store" as they walked around and looked at all the memorabilia hanging on the walls. We introduced ourselves to the patrons at the bar and shared some sea stories. We all left together like true shipmates so nobody got lost going back to the Navy Lodge.

We all ate breakfast in the hotel lobby prior to us meeting Lt Monnin at the sub base. We all arrived at our meeting place around 0:930. The Lt had two junior officers transfer us down to the pier where the Pittsburgh was berth. We went on board and were escorted to the officers board room. It was like a meet and greet being introduced to the ships executive officer - LCDR David Nichols. We really had a great discussion with the XO. He explained everything about the Pittsburgh. We broke into smaller groups and went into the crews mess for lunch. They call their hamburgers - PITTS-BURGER. We also had cheese French fries and cookies. All our members had both applications for the crew to sign to join the base and USSVI. They all did a great job. After lunch we broke down into smaller groups and took a tour of the boat. All the Pittsburgh sailors were really busy on fixing and loading stores, food and torpedoes. Sure brought back a lot of memories. They never said, but we were in their way quite a few times.

After the tours we went back to the crews mess to have a few cokes and to sign up some more sailors. Shipmate **MIKE ALLEN** brought with him, four boxes of toiletries and mouthwash and stuff that he distributed to the crew for their deployment. It was very much appreciated by all of the crew.

We were offered to go top side and muster with the crew. As we went up, there was a working barge along side of the boat. The sailors on the barge saw us and said " WHO YA Submarine Veterans, Welcome Aboard". We mustered with the "A" gang and were warmly accepted. Lt. Monnin called me to the front of the crew and I gave them the old pep talk on signing up for the USSVI and the Requin Base. I also gave them a little spin about the Requin Base and USSVI. When I was done, they gave a great big round of applause.

Prior on going back on board, there was on sailor who re-enlisted. What a thrill to see that young man taking the oath again. We really enjoyed our time. They have only a few days to be ready to get underway and what do you think that was sitting on the dock. A new screw. The old one has a crack in it and they will have divers in the water to put the new screw on before they leave. They also were told to bring warm clothes on the patrol, because it will be cold.

After the time on the boat, we went up to the upper base to the Chiefs & Officers Club (The Dive). There we shared some cocktails with the officers and chiefs. We also met the Commodore and had a great conversation with him. **BEAUREGARD** joined us with his son **RAYMONND**, who is preparing for his next duty assignment in Hawaii. Our whole group was very impressed with the officers and crew and will be thinking about the next time we will meet them. We left the base to go back to the Navy Lodge to get ready for dinner. We went to a regular place that everyone could choose to their liking.

Afterwards, we traveled to the Fleet Reserve Club and had a few while **GUNTANG, NICOTRA AND ELSTER** shot some pool. We ran into the old Groton Base Commander John and his wife. We had a nice chat. We then proceeded to go to the clubhouse for a night cap, because we decided that we would leave early the next day to come home. It just so happened that they had karaoke and shipmate **CAMPISI** was in his element. We all were pooped and tired and left to hit the rack.

The next morning, after we had breakfast, we met the Lt. at the Navy Lodge to give him the cases of beer for the Pittsburgh. Where ever they are going, they will get to enjoy the suds on the pier somewhere. Both the XO and the Lt. promised that they will get as many crew members signed up and send the applications back to us before they depart.

ADOPT A SAILOR

If you have made pledge to adopt a sailor for membership, please forward! There are Eight (8) shipmates that have pledged \$1060.00 and have not sent it in as of now. If we get 130 sailors signed, we will be short \$1,400.00 on our pledges. It all depends on how many we get. If we collect more than we need for the shipmates for memberships, the money will be used for other activities of the PITTSBURGH. I have a few ideas on what they want and need while they are away and we will discuss these wants and desires that they have at our regular base meetings.

I want to THANK each and everyone who has participated in any or all of our base activities. We can only grow and grow if everyone makes a concerted effort to be or get involved. We are always open for suggestions to improve our base and we do live by our creed of the USSVI.

Don't forget that we will be notifying the base members that we will be collecting dues for 2016 and also 2016 calendars. Notify me if you do **NOT** want a calendar. IF YOU DON'T REPLY, I WILL TAKE IT AS A YES FOR A CALENDAR.

BIRTHDAYS

Members

Davenport, Kato 7/14/36
Gourley, Robert 7/26/42
Greenlee, William 7/22/39

Spouses

Keller, Carol 7/29
Mack, Vivian 7/7
Nelson, Patricia 7/01

ANNIVERSARIES

Bright, Don & Dorothy 7/29
Hamil, Lou & Lisa 7/14
Farina, Reno & Barbara 7/15

Hamil, Lou 7/28/76	Nicotra, Rose 7/11	Keller, Bill & Louise 7/21
Lasher, James 7/27/27	Segeleon, Elenor 7/06	Gallaway, Major & Loretto 7/23
Lucas, Ron 7/10/57	Shal, Ruth Ann 7/02	Nunnery, Doug & Susan 7/22
Morgan, Ed 7/09/45	Sipes, Holly 7/23	Wassenberg, Paul & Mary 7/05
Paul, Ed 7/09/45	Simon, Eileen 7/22	
Schwerfeger, Charles 7/31/23	Shook, Alice 7/14	
Shal, Chris 7/02/64	VonRabenau, Linda 7/21	
Simon, Jeff 7/01/53	Davis, Betsy 7/26	
Welts, Robert 7/01/66		
VonRabenau, Paris 7/22/43		

Bright, Don 8/01/52	Markel, Carmella 8/27	Beadle, Bill & Madeleine 8/29
Cantwell, Dennis 8/29/47	McGee, Karen 8/10	Ellis, Aaron & Sandy 8/01
Ellis, Aaron 8/21/36	Osborn, Francis 8/24	Hollingsworth, Herb & Evelyn 8/30
Hayes, Fred 8/16/53	Regits, Marilyn 8/07	Keller, Bob & Carol 8/11
Indo, Frank 8/18/47	Sigler, Dottie 8/09	Larson, Merlin & Judy 8/15
Keller, Bob 8/03/41	Staas, Sandra 8/16	Lindsey, Robert & Rita 8/18
Murman, Al 8/16/37	Stewart, Louis 8/07	Lucas, Ron & Pam 8/15
Stahl, Robert 8/10/23		MacPherson, Bob & Debra 8/30
Winters, Mark 8/31/54		Paul, Ed & Dot 8/19
		Staas, George & Sandra 8/24
		Strode, Ralph & Trudith 8/09
		Winters, Mark & Brenda 8/02
		Ireland, Garry & Susan 8/74

If there are any corrections or additions, let me know hueyfromglenshaw@aol.com

NEW MEMBERS

MICHEZ CHEROCK - qualified on the USS COLUMBIA SSN771 in 1995 as a E5(SS). He left the navy in 1996. Michez lives in Sewickley, Pa with his first mate Laura. Please e-mail Michez and welcome him aboard - michaelcherock@gmail.com

SHAWN McGINTY - qualified on the USS BALTIMORE SSN704 in 1991 as a STS3(SS). He left the navy in 1996. Shawn lives in Cranberry Twp, Pa with his first mate Lisa. Please e-mail Shawn and welcome him aboard - spmcmginty1030@gmail.com

USSVI SCHOLARSHIP WINNER - \$950.00

Bruce P. Franz, Grandson of Henry B. Franz of Slippery Rock, Pa.

Hydration ► Water, Electrolyte, & Calorie Needs

Maintaining proper hydration can be a challenge in the summer heat, especially for active-duty service members who are exercising and following training regimens. Doctors from the Military Health System say water, nutrition and preparation are necessary to avoid dehydration. You should drink water after being in the heat or exercising, but if you've been doing physical exertion for more than an hour, you also need electrolytes and calories, said Dr. Jeff Leggit, associate professor of family sports medicine at the Uniformed Services University of Health Sciences (USU) in Bethesda, Maryland.

If the body is not properly hydrated for a long period of time, its balance of electrolytes, sodium and potassium is thrown off. This can cause metabolic changes that affect everything from the brain to muscles and joints to blood flow. Dehydration can cause muscle soreness, muscle breakdown, fatigue, lightheadedness, dizziness, even kidney problems. It can also affect your thinking. "You don't think as well if you're hungry or thirsty," said Leggit. In the military, that's particularly important. "Individual degradation performance, unit degradation performance and mission degradation performance are all possible consequences, in addition to the medical problems."

Air Force Lt. Col. (Dr.) Christopher Jonas, USU assistant professor of family and sports medicine says to be prepared and have fluids close by when you are exercising. "It is important to stay ahead of thirst by hydrating before, during and after exertion," said Jonas. "Watch your energy level, how much you sweat, the heat and humidity, and how much exertion you will be doing." A rule of thumb for water intake has always been eight glasses of water a day, but it is different for each person. Watch for signs that you might not be getting

enough water: monitor the color and concentration of your urine and how much you're sweating—not just the day you exercise, but the days prior as well. Darker yellow or cloudy urine means your body needs water.

Service members are also at risk for rhabdomyolysis, or muscle breakdown, when highly dehydrated, overworked or both while in hot weather. The body breaks down muscle to some degree during physical activity, potentially causing soreness. The rebuilding of muscle is what provides increased strength. However, exercising while dehydrated and in a hot environment can cause muscle cramps or rhabdomyolysis, which occurs when people do more than their bodies can handle. "Listen to your body," said Leggit, who advises avoiding increasing an activity or intensity by more than 10 percent per week. "If you're in pain the next day, you did way too much. There's a difference between pain and being sore." Extreme cases of muscle breakdown can require aggressive fluid rejuvenation through IVs. In addition to staying hydrated, exercising earlier or later in the day, moving activities indoors, being mindful of ingredients in supplements and having a good nutrition strategy can help prevent muscle injury due to summer heat. "We recommend physical activity, and neither the heat nor the cold should preclude you from doing that," said Leggit. "It's a matter of being smart." [Source: Health.mil | August 3, 2016 ++

USFSPA & Divorce Update 25 ► Amendment to Reform

Former spouses might get a smaller share of a military member's monthly retirement pay if Congress passes legislation that some are describing as a "radical rewrite" of the law regarding the division of marital assets when military couples divorce. It would require state courts to award payments to ex-spouses of service members based on the rank and years of service at the time of divorce — not the rank and years of service at the time of retirement, as is currently the case. In some cases, it will mean the spouse will get a smaller share of the service member's monthly retirement. "We're trying to protect warriors out there fighting for our country. We see a lot of marriages failing, unfortunately, and we want to make sure warriors have benefits at the end of the trail," said Rep. Steve Russell, R-Okl., who introduced the legislation in the House to amend the Uniformed Services Former Spouse Protection Act. in the FY 2017 National Defense Authorization Act (NDAA).

Rep. Steve Russell

He gave the example of a constituent in Oklahoma who served for 35 years in the Air Force, and was divorced from his first wife after two years of marriage, in the first years of his career. The former spouse was able to receive half of his retirement pay based on those two years of marriage. Given that the service member's current wife had been married to him for more than 30 years, "it's just not equitable" that the former wife would receive that much of the service member's retirement pay, Russell said. Russell, a retired Army lieutenant colonel, said his proposal has nothing to do with him personally, noting he has been happily married to his wife for 35 years, and they moved 15 times during his 21-year career.

He tried to address the problem when he was a state senator in Oklahoma, he said, but was unable to because of conflicts with the federal law. But state legislation adopted encouraged state judges to consider the service member's rank and time of service in their decisions. He said the response to the proposal has been "absolutely overwhelmingly positive," although people have complained that the proposal would not be retroactive. Some attorneys oppose the proposed changes, including the American Academy of Matrimonial Lawyers Board of Governors, which adopted a resolution against on 24 JUN.. An AAML report on the issue stated that virtually all states have adopted the rule of division of retirement based on the rank and years at the time or retirement, because "of all the options available, it comes closest to doing equity in the greatest number of cases to everyone affected." "It is used for all defined benefit pension plans, including military pension cases."

Mark Sullivan, a retired Army colonel in the Judge Advocate General's Corps who is a family law attorney in Raleigh, North Carolina, and specializes in military divorce, described the proposed change as a "radical rewrite" of the Uniformed Services Former Spouse Protection Act. He noted that the current system allows division of the retirement pay based on state law, and that there is no federal formula, giving states more latitude to deal with individual divorce cases. The proposed revision "would torpedo this 'state law approach,'" he said. "It would reserve all power to the federal government on how the pension should be divided."

The Former Spouses Protection Act doesn't give former spouses an automatic entitlement to any por-

tion of service members' retirement pay; that's decided by state law. But the federal law allow state courts to consider military retirement pay as part of the property that can be divided in a divorce. "By freezing the benefit to be divided at divorce, rather than the actual retired pay of the service member, this proposal would cause great harm to spouses and former spouses going through separation and divorce, people that have sacrificed their careers and their own retirement, with the hope of sharing the military member's final retired pay — or, upon divorce — of getting a fair share of that actual retired pay, not a benefit frozen in time for years before," Sullivan said. The proposed new approach "completely ignores the 'marital foundation theory,' which recognizes that the individual's final retired pay is based on a foundation of marital effort," he said.

Some military family advocates are in favor of the change, as long as it corresponds to the Senate version of the bill. That provision would allow payments to former spouses based on rank and years at the time of the divorce — but that amount would be updated to reflect the current pay table for someone with the same rank and years of service as that retired service member was when he or she retired. In other words, if the service member retires as a colonel with 30 years of service — 14 years after the divorce when he was a major with 16 years of service — the payments to the former spouse should be based on the current pay table for a major with 16 years.

Spouses' retirement benefits, such as their 401(k) plans, can also be divided as part of a divorce, as can the service member's Thrift Savings Plan. "My biggest concern is spouses being abandoned and not being able to afford an attorney, and not getting anything at all," said Kelly Hruska, director of government relations for National Military Family Association. The idea of using the paygrade and years of service at the time of divorce rather than the time of retirement has long been proposed, and NMFA has been OK with the idea as long as the former spouse benefits from increases in the pay table approved by Congress, said Joyce Raezer, executive director of the association.

Defense Department officials also recommended that approach in their September 2001 report to Congress on changes to the Former Spouse Protection Act, which was enacted in 1982. "The objective in this regard should be to provide the former spouse, on a present value basis, with approximately the same amount," the DoD report stated. This approach is reflected in the Senate version of the bill, but not the House version. Members of the House and Senate Armed Services co

Warehouse Stores Best Buys ► The Top 18

Just because something is displayed on a pallet doesn't make it a bargain. There are, however, some things you should nearly always buy at your favorite warehouse club. Warehouse clubs excel at making things seem cheaper, even if they're not. Nonetheless, there are some really good deals to be had. Single best way to save? Record the prices (smartphones are great for this), then comparison shop. When you're at the grocery store, note the unit prices of items there, then on your next warehouse club visit, compare them and find out if you're really getting a deal. As with any store, always watch for sales. It's possible a discount at the local supermarket may beat the warehouse club price. Finally, watch the sizes on food items — if half of your purchase goes bad before you eat it, you haven't saved anything. That said, there are some items that are often better buys at warehouse clubs. Here are 18 that will help you get the most from your membership.

1. Alcohol - Beer, wine, liquor: Pretty much all of it is cheaper at a warehouse store. Unopened wine stored properly keeps practically forever as does hard liquor, and what are the odds the beer will stay around long enough to turn? Added bonus: Many states even allow non-members to buy booze. Call your closest store and ask.
2. Medications - Warehouse stores can save you on both prescription and nonprescription drugs, although you still should shop around. Over-the-counter meds are almost always cheaper at warehouse stores, but since they can lose potency over time, watch the quantity.
3. Dairy - Milk can be super cheap. The downside is you might have to buy two gallons at once, so make sure you'll use all of it before the expiration date. Cheese can also be a good buy, along with eggs.
4. Organic produce - Yet another of those things that can be cheap but is often also offered in large quantities at warehouse stores. If you can't use all of it before it goes bad, share with a friend.

5. Meat - Meats, both regular and organic, can be a great deal at warehouse clubs. Freeze it, and it will last for a long time.
6. Coffee - Prices for whole beans can be less than half, per pound, what a grocery store charges, let alone a coffee shop. Just make sure you'll use it before it becomes stale.
7. Pet supplies - Dog and cat food can be cheap, but be wary of the package size – pet food can go bad, too. Other things, like cat litter, can be a great deal and obviously last. Chew toys for dogs, as well as rawhide bones and dog biscuits are often cheaper than at the pet store.
8. Gas - Gas at the pump at the warehouse store is often a few cents cheaper and allows you to kill two birds with one stone. Be sure to gas up first; you don't want to find yourself waiting in line for a pump with perishables in the trunk.
9. Tires - Tires are often a good deal, and many clubs will install them for you for low, or sometimes no, charge.
10. Caskets - Of course, nobody wants to feel like they're cutting corners when making funeral arrangements, but some warehouse clubs offer steeply discounted caskets. If you can get the same quality for a lower price, why not?
11. Batteries - Disposable batteries can be much cheaper at warehouse clubs, and might mean you don't need a second mortgage to power your video game controllers.
12. Laundry detergent - Giant containers of soap don't go bad if they're stored properly. Watch the bleach, though, which has a shelf-life of only about six months.
13. Paper goods - While warehouse clubs often offer giant packages at low prices, toilet paper or paper towels can sometimes be cheaper if you get them on sale at the grocery store. Look for coupons and compare prices. This is another item you don't have to worry about going bad.
14. Electronics - You're probably going to shop around before you plunk down a thousand bucks for the gigantic 4K TV. When you're shopping, consider more than price. Some warehouse clubs have better warranties. Also, check the club website as well as the brick-and-mortar store. There will sometimes be a price difference between the two.
15. Travel packages - Car rentals, hotels and travel in general are worth checking out. Costco and BJ's wholesale clubs each offer travel deals through their websites. Prices and deals vary, but it's worth the extra couple of minutes to check their prices against more traditional travel sites.
16. Services - People may not be aware that some warehouse chains offer to help you buy a car, get a mortgage or shop for insurance. There are far too many variables involved in those sorts of purchases to make blanket statements about whether or not it would be a good deal, but it never hurts to check.
17. Clothes - The selection of colors and sizes isn't as good as what you'll find at a department store. But if you find something you like that fits, the price will often be better.
18. Plastic bags - Everything from full-sized trash bags all the way down to sandwich bags will come at a lower price and will keep until you use them.

[Source: MoneyTalksNews | Ari Cetron | August 9, 2016 +



