

Steel Valley Dolphins

September 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 November 12, 2016 At the VFW in Leetsdale Pa.

2015 USS Requin Base Officers

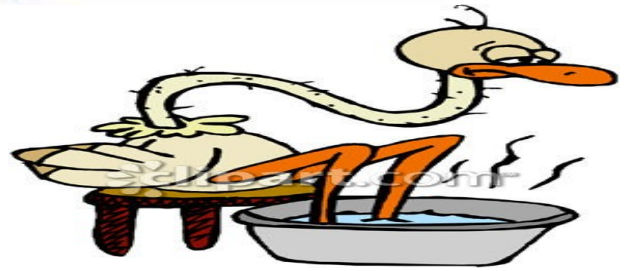
Base Commander	Hubert C. Dietrich	412-486-2635	hueyfromglenshaw@aol.com
1st Vice Commander	Carl Stigers	412-995-8028	carstenstigers@verizon.net
2nd Vice Commander	Ron Goron	724-626-1209	patron@zoominternet.net
Secretary	Jeff Simon	724-502-4505	jeffsimon@zoominternet.net
Treasurer	Lee M. Bookwalter	412-795-8337	bookyl43@verizon.net
Storekeeper	Frank Nicotra	412-835-6540	nicotrafrank@gmail.com
Chaplain	Carl Stigers	412-995-8028	carstenstigers@verizon.net
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SVD Hard Copy	Rick Elster	412-751-7967	relster565@comcast.net

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



Binnacle List

Aaron Ellis
Judy Elster



Pumpkin or Squash ► What Are you Buying?

Pumpkin pie lovers can breathe a sigh of relief. Despite recent claims to the contrary, the canned pumpkin used to make pumpkin pies for Thanksgiving is really made from pumpkins. Of course, this contradicts the following statement in this recent Food & Wine article, which originally appeared on MyRecipes.com, and sent pumpkin-lovers into a tizzy: *“Pumpkin puree is not pumpkin. It’s squash.”*



The article claimed that even canned pumpkin labeled “100% pumpkin” is made from a “variety of winter squash (think butternut, Golden Delicious, Hubbard, and more)” because those squash varieties are more flavorful than pumpkins, which can be “fairly stringy and watery.” The article went on to say: *“What I’m telling you is, you’ve basically been eating butternut squash pie, squash bread, and drinking SQUASH FREAKING SPICE LATTES this entire time.”* It’s understandable that pumpkin lovers who read that article would be miffed or feel misled by the canned pumpkin industry. It’s probably similar to how Parmesan cheese lovers felt when it was revealed that grated Parmesan cheese is often infused with a wood pulp product (cellulose, a legal anti-clumping agent).

Fortunately, Snopes (<http://www.snopes.com/canned-pumpkin-isnt-actually-pumpkin>) was on the case. The popular myth-busting website says most canned pumpkin is not a blend of other squash varieties. Instead, Snopes says that “as much as 90 percent of canned pumpkin sold in the U.S. and 85 percent worldwide is a proprietary cultivar known as a Dickinson pumpkin.” Snopes notes that the Dickinson pumpkin is not as “photogenic” as the orange jack-o’-lantern types we typically think of when we talk about pumpkins, but it’s been deemed a pumpkin — not a squash — by agricultural trade groups. According to Snopes, Nestle brand product Libby’s, the primary manufacturer of canned pumpkin, says: *Libby’s proudly uses 100 percent pumpkin in our Libby’s solid pack pumpkin. We do not use Hubbard squash, or other types of squash. In fact, Libby’s uses a specific cultivar of pumpkin called Dickinson. ... Dickinson pumpkins are considered “the king” of eating pumpkins.*

VA Suicide Prevention Update 36 ► Raising Awareness

People on the streets of Troy, New York, stared as a man dressed in full military gear walked around the city carrying a large skeleton on his back. One of those people, Stacy Kieper, couldn't help herself. She needed to know what this man was doing. So, she stopped and asked him. Holding back tears, the man told her that he was raising awareness. "When I asked what for, he told me he lost another friend to suicide yesterday," Kieper explained in a viral Facebook post that has been shared more than 4,000 times. "His friend is a soldier too." Something inside Specialist John Newcomb, a U.S. Army veteran, snapped the night he found out a sergeant that he had served with was dead; it was the same night his wife suffered a second miscarriage.



John Newcomb, 36, carries a dummy skeleton across his shoulders, representing the life of a brother he recently lost to suicide

"I was helpless and with no control over the loss of my child, so I lashed out at the one thing at the time I felt I could damage and do something about," Newcomb told CBS News. "I compulsively started to create the skeleton dummy and honestly wasn't really sure what I was doing until it was done." On average, 20 veterans a day committed suicide in 2014, according to a recent study by the Department of Veterans Affairs. In 2013, the VA reported that 22 veterans a day were committing suicide. Newcomb can't get that number out of his head: 22. "Most people are unaware that there is even a problem," the 36-year-old said. That's when he decided he was going to carry the skeleton along with 40 pounds of weight in his pack -- and the metaphorical weight of his fallen brother across his shoulders -- around his community for the next 22 days.

During his march, he remembered a conversation he had with his captain as he was approaching the end of his enlistment. The captain "asked me if I wanted to go to war with the unit and planned on reenlisting," Newcomb recalled. "I would go if I had to," Newcomb replied. Newcomb said the orders to deploy to Iraq came in just 10 hours after he had signed out of Fort Hood, Texas. He's surprised he wasn't called back to duty, and now he marches to repay a debt he feels he owes to his fellow soldiers. "I am passionate about this because every bit of the life I have now, I owe to all of them. I did not go to war, so it is time I start fighting the war they have been unable to since coming home." For the past six days, the veteran has been marching. His feet are blistered, his muscles are sore, but he says he's not losing momentum. He has a message that he hopes to send to his friends and every other soldier who has returned home -- to a world that may look completely different: "You are never too heavy. I will carry you!" [Source: CBS News | Jennifer Earl | October 11, 2016 ++]

COMMANDERS COLUMN:

Our last meeting was our quarterly traveling meeting to New Castle, Pa. Shipmate Dave Cochenour made all the arrangements with the restaurant and everyone enjoyed the camaraderie of meeting good shipmates that traveled as far as Greensburg and the new shipmates that we welcomed to the base. There were around thirty five (35) shipmates and first mates in attendance.

ELECTION OF BASE OFFICERS - Bernie Sigler & Rick Elster have been appointed as the nominating committee for the Requin Base Election. Contact Bernie at menhaden377@yahoo.com or Rick at relster565@comcast.net if you are interested on being nominated for one of the following base officers position.

1. Commander
2. 1st Vice Commander
3. 2nd Vice Commander
4. Secretary

5. Treasurer

- a. The officers will be elected by a majority vote of the members in good standing at the regular meeting held in the month of December.
 - b. A nominating committee will be appointed in the month of October to solicit nominations and will present the slate of nominees to the membership at the November meeting.
 - c. Additional nominations may be made by any member on the floor of the meeting prior to the election.
- There is currently an elected position open - (2nd Vice Commander). If anyone wants to work on one of our appointed committees, please step up.

ARTICLE VIII - DUTIES OF OFFICERS

Section 1: Requin Base Commander:

- a. Preside at all USS REQUIN Base meetings.
- b. Preside at all meetings of the Board of Directors.
- c. Act as chairman "Ex-Officio" of all committees.
- d. Appoint all committees, committee chairmen and appointed officers, subject to membership approval at the next regularly scheduled business meeting.
- e. Represent the REQUIN Base at official functions.
- f. Oversee the performance of all committees and REQUIN Base Officers.
- g. Prepare a "turn over" package for his relief, containing all information and correspondence relative to the office.

Section 2: REQUIN Base FIRST VICE-COMMANDER

- a. Assist the REQUIN Base Commander in the performance of his duties.
- b. Preside over meeting in the REQUIN Base Commander's absence.
- c. Serve on the Board of Directors.
- d. Perform all the duties of the REQUIN Base Commander should he become incapacitated.
- e. Serve as the Social Director of the Requin Base.
- f. Prepare a "turn over" package for his relief; containing all information and correspondence relative to the office.

Section 3: REQUIN Base SECOND VICE-COMMANDER

- a. Assist the Requin Base Commander in the performance of his duties.
- b. Preside over meetings in the Base Commander's and First Vice Commander's absence.
- c. Serve on the Board of Directors.
- d. Perform all the duties of the REQUIN Base First Vice Commander should he become incapacitated.
- e. Serve as the Membership Chairman of the Requin Base.
- f. Prepare a "turn over" package for his relief, containing all information and correspondence relative to the office.

Section 4: SECRETARY

- a. Keep the minutes of REQUIN Base scheduled meetings and meetings of the Board of Directors.
- b. Answer and keep a record of all REQUIN Base correspondence.
- c. Serve as Newsletter Chairman.
- d. Maintain the Membership Roll of the REQUIN Base.
- e. Serve on the Board of Directors.
- f. Conduct REQUIN Base Elections.
- g. Prepare a "turn over" package for the relief, containing all information and correspondence relative to the office.

Section 5: TREASURER:

- a. Accept, and keep a record of, all monies and Requin Base assets.
- b. Disburse such monies as may be approved by a majority vote of the members.
- c. Assure the Tax Exempt status of the REQUIN Base.
- d. Keep complete and accurate financial reports.
- e. Serve on the Board of Directors.
- f. Submit the REQUIN "Control Report" and membership monies to the national office, copy of the national membership , as required.
- g. Prepare a "turn over" package for Requin Base, containing all information and correspondence relative to the office.

Article VIII is in our Base By-Laws. To function over the years, we have shifted certain duties to other officers or individuals, on a daily, monthly or yearly basis, without missing a beat. If there are any question, please ask!

DUES COLLECTION **OCTOBER 22, 2016**

The collection as of Saturday October 22, is as follows:

1. Officers & Committees - 53% - (balance due by end of October)
2. Pa Members - 55% - (balance due by the end of October)

3. Out of Pa Members - 57% - (balance due by the end of November)
4. 2015 New Members - 40% - (balance due by the end of December)

We are sitting at approximately 50% which is outstanding- KUDOS Shipmates

<u>Members Birthday</u>	<u>Spouse Birthday</u>	<u>Anniversaries</u>
Bill Beadle 10-29-35	Helen Beamer 10-06	Alfred, Lloyd & Elizabeth 10/18
Beal, Jeff 10-26-67	Deb MacPherson 10-06	Calabrese, Tom & Deneen 10/31
Bruce, Jon 10-04-50	Elizabeth Alfred 10-29	Dietrich, Huey & Edie 10/15
Ewald, John 10-03-57	Tammy Bates 10-04	Elster, Rick & Judy 10/09
Galloway, Maror 10-21-52	Deneen Calabrese 10-07	Gaylor, Gerry & Linda 10/08
Garlock, Robert 10-12-29	Gasparovic, Kela 10-25	Johnston, James & Janice 10/24
Kaufman, Robert 10-21-19	Ginny Lukasik, 10-30	McGee, Bob & Karen 10/21
Mann, Steve 10-10-58	Loretta Galloway 10-25	Moore, Bob & Jean 10/19
McKenzie, Paul 10-06-46	Kathy Schmidt 10-19	Gibson, Chris & Peggy 10/28
Nunnery, Doug 10/09-36	Kathleen Dolgos 10-15	Phelan, Jim & Marianne 10/24
Perlowitz, Ed 10-31-63		Simpson, Dick & Betty 10/30
Porter, Clyde 10-02-54		Thompson, Jeff & Lisa 10/01
		Gibson, Chris & Peggy 10/28
		Greenwald, Eric & Danielle 10/17

Any additions, deletions or correction, please let me know!

NEW MEMBERS

GEORGE BROWN qualified on the USS ABRAHAM LINCOLN SSBN 602 in 1969, as a STS3. He left the navy in 1973 as a STS2(SS). George lives in Monaca, Pa with his first mate Cindy. Please e-mail George and welcome him aboard - gancbrown@gmail.com

RONALD CAMPBELL qualified on the USS SUNFISH SSN 649 in 1968, as a MM1. He left the navy in 1970 as a MM1(SS). Ron lives in Aliquippa Pa, with his first mate Nita. Please e-mail Ron and welcome him aboard - rWSCamp@verizon.net

ROBERT GOLDMAN qualified on the USS PLUNGER SSN 595 in 1984, as a YN2. He is still active reserve as a LTC/05. Bob lives in Pittsburgh (15228) with his first mate Amy. Please e-mail Bob and welcome him aboard - goldmanjustice@gmail.com

ANNOUNCEMENT:

From the National Scholarship committee:

The forms and instructions for applying for a 2017-2018 USSVI Scholarship are now posted on the USSVI website. To access the forms, log onto usssvi.org, then

- 1) click on "Charitable Fund"
- 2) "Scholarships"
- 3) "Applications"

On this page you will see the application form, instructions and a guidance/hint sheet to help you fill out the application.

STEELER'S TERRIBLE TOWELS

We had a detachment travel to Groton the first week of August, to spend the last week end with the crew of the USS PITTSBURGH SSN720 before they departed on their patrol. We visited with them on board and had lunch and supper with them. We were also invited to muster with them on the pier. What a great bunch of swab's. The XO mentioned to us that he intended to get 100 terrible towels for the crew to wave entering ports of call and the Submarine Ball. Your base stepped up and offered to get the towels for the crew. We were fortunate and had 100 terrible towels donated. We shipped them off to the OMBUDSMEN and here is the itinerary of the travel terrible towels.

1. First response from the Ombudsmen - Hi Huey, I just came home to two boxes (one large, one small)! Thank you again so much for doing this for the guys, I know they'll will love it! Also, thank you so much for the hat and I'll be sure to get the sweet baby beanie to Sara! I'll let you know what we end up doing with the towels once I'm in touch with the XO. - Talk soon!

2. Post card from the XO - Huey, Greetings from USS PITTSBURGH in Spain! We are having a great deployment so far and have stopped for a few days of relaxation. Thank you for working on getting us the Terrible Towels. I'll send a picture when they arrive.

3. E-mail from the XO - Huey, Thanks you so much for the Terrible Towels. We received them during our port call in Scotland. Now I have to find a place to store them! I'm sure that won't be much of a problem. We will not have an opportunity to take a picture with the crew holding the towels while we are here but it is on my list of things to get done. I definitely owe you and the printer a good picture.

4. Post card from the XO - Huey, Greetings from USS PITTSBURGH in Scotland! We have a few days to explore the country. CO and I took a drive up through the mountains to really see Scotland. We received the towels, Thank you so much. I will send pictures as soon as we have an opportunity to take them.

CHRISTMAS MEETING & LUNCHEON

Our December meeting/luncheon will be held on Sunday, December 4, 2016. The time will be from 12:00 hours until 17:00 hours. It will be held at the TEUTONIA MANNERCHOR (German Club), 857 Phineas Street, Pittsburgh, Pa 15212. It is located off East Ohio Street, by the H. J. Heinz Plant, on the north side, just off RT 28 and 279. This is where we had it last year and EVERY-ONE wanted to have it there again! The North Star Kids will perform for us and help us honor our WWII Vets. The cost per person will be around \$25.00 for a German style buffet, with a cash bar. If anyone has a special diet, please let us know so we can make accommodations for you. As always, we will have a gift exchange - \$10.00 limit - (Male-Female)! We have to guarantee 100 people. We are asking for volunteers to adopt one ww11 shipmate, to make arrangements with them to attend. If needed, to actually pick them up and bring them with you to the luncheon.

LONGEVITY PIN PROGRAM

The Requin base is proud to recognize the following shipmates for their loyalty to the base for 2017, for their continuous membership! The pins were mailed with their 2017 calendar. The five year shipmates will also receive a patch for the pin to be attached.

FIVE	TEN	FIFTEEN	TWENTY
Biel	Bookwalter	Campisi	Alfred
Bolcato	Kuhn	Elster	Franz
Bouts	Lasher	Goron	Hawk
Burdin	Porter		Iden
Dolgos	Riley		Strode
Hamil	Siege		Davenport
Hoag	Wassenberg		
Holzwarth	Indo		
Howton	Schmidt, R.L.		
Kaufman			
Mack			
Schmidt, R.J.			
Shal			
Stass			
Welts			
Wichagen			

ETERNAL PATROL

Shipmate Charles Buddy Tolbert went on eternal patrol on 10/09/16. He was a member of the Requin/Tarheel Bases. Chuck lived in Hudson, North Caroline with his partner Sherian White. He qualified on the USS Sirago (SS485) in 1958 and was a CSC(SS) when he left the navy. He served on the Requin SS481, SS240 and SS485.
SAILOR REST YOUR ORE - we have the watch.

NOVEMBER BASE MEETING

Our next base meeting will be:

Where: VFW Post3372

515 Beaver St.

Leetsdale, Pa 15056

When: Saturday, November 12, 2016

Time: 12:30 hours

We have formed a committee to investigate other VFW's & LEGIONS that we may have base meetings in the future. Eric Bookmiller-chair, Brown, G., Taskey, Nicotra & myself. Anyone else that wants to join the committee, please let Eric know.

LIST OF DONORS FOR USSVI MEMBERSHIP
USS PITTSBURGH SSN720

CHECKS:

Bookmiller, E.	\$40.00
Campisi, J.	100.00
Farina, R	50.00
Gains, L.	40.00
Guntang, R.	30.00
List, J.	30.00
Meyers, R.	75.00
Morgan, E.	60.00
Nelson, F.	50.00
Sampson, R.	10.00
Strode, R.	100.00
Swinney, T.	40.00
VFW 9199	100.00

Booster

Total: checks **\$725.00**

CASH:

Gaylor, G.	\$20.00
Geyer, R.	30.00
Messer, J.	60.00
Metz, V.	40.00
Porter, C.	25.00
Sawin, D.	20.00
Stewart, J.	30.00
Stigers, C.	30.00
Taskey, D.	20.00
Dukes, D.	10.00

Booster-

Cash - \$285.00

Both Totals: \$1,010.00

Bayne, G.	\$360.00 - ck
Crocker, J.	90.00 - ck
Geyer, R.	30.00 - ck
Elster, R.	50.00 - ck
Swinney, T.	60.00 - ck

Total: **\$590.00-----590.00**

Algee, J.	60.00 - ck
Messer, J.	30.00 cash
Nicotra, F.	60.00 cash

Total: **\$150.00-----150.00**

Calabrese, T.	100.00 - ck
Wycoff, M.	50.00 - cash
Hilgendorf, C.	40.00 - ck
Dietrich, H.	120.00 - candy account
Abel, M.	40.00 -cash

Total: **\$350.00-----350.00**

GRAND TOTAL----- \$2,100.00

Purchased 10 cases of beer----- -210.47 (10 cases donated)

Total----- \$1,889.53

Requin Base Meeting Minutes

October 15, 2016

New Castle PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: John Algee, Eric Bookmiller, Lee & Patsy Bookwalter, George Borwn, Ron Campbell, Dave & Son Cochenour, Huey & Edie Dietrich, Rick & Judy Elster, Dick & Beverly Geyer, Bob & Lynn Gourley, Ric & Joan Guntang, Bill & Sandy Lindsey, Jimmy & Charlene List, Alan Lukasik, Mike & Carmella Markel, Shawn & Lisa McGinty, James & Sandra Messer, Vince Metz, Ed Morgan, Frank Nicotra, David & Ann Sawin, Jeff Simon, Jack & Ginny Sutherin

Base Commander Huey Dietrich: Quotes of the day: "no one gets too old to learn a way to be stupid"

Requin History: On October 1, 1947 Requin moved north for exercises with her sister radar picket submarine Spinax SS-489. On October 1, 1966, Requin cruised around the South American continent with various South American navies. On October 20th Requin was dedicated as a memorial and exhibit and opened for tours.,

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.

USS SEAWOLF (SS 197) October 3, 1944

USS S-44 (SS 155) October 7, 1943

USS WAHOO (SS 238) October 11, 1943

USS DORADO (SS 248) October 12, 1943

USS ESCOLAR (SS 294) October 17, 1944

USS SHARK II (SS 314) October 24, 1944

USS DARTER (SS 227) October 24, 1944

USS TANG (SS 306) October 25, 1944

USS O-5 (SS 66) October 29, 1923

We also wish to remember our shipmates of the Requin Base: Jack Hart, Thomas Whalen, Eugene Camarota and Charles Tolbert. 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.

Shipmate Jack Sutherin 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 and the base website. 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.

Other Reports:

Binnacle List: Aaron Ellis, Judy Elster

Membership stands at 227.

Old Business:

Base elections will be held at the December meeting. Members wishing to be nominated should contact Rick Elster or Bernie Sigler.

The Leetsdale VFW is now asking \$100 per month for the base to hold meetings and store memorabilia at their facility.

New Business:

There will be a guest speaker at the November base meeting.

Possible locations for normal base meetings were discussed.

Huey Dietrich reported on the Northeast Regional USSVI meeting.

National is providing limited liability insurance at a nominal cost to cover base related activities.

New Treasurer's reporting requirements within the base minutes are now required by National.

For The Good Of The Order:

Huey and Edie Dietrich are celebrating their 50th wedding anniversary

2017 Convention will be in Orlando, FL

2018 Convention will be a cruise from Fort Lauderdale, FL.

The Subvettes organization will remain active until the 2017 National Convention.

100 Steelers Terrible Towels, donated by Little Earth Productions, were received by the USS Pittsburgh.

WWII veterans will be honored at the December base meeting.

Shipmate Jack Sutherin gave the Benediction and blessing of today's meal.

Adjournment: The meeting was adjourned.

Consumer Laws ► Did You Know?

“Consumer protection laws are essential in the U.S. marketplace, but their presence is relatively new. The Consumer Bill of Rights was enacted in 1962 to regulate business practices and uphold protections that shape modern-day commerce. Although several laws produced drastic change in the decades following, there are still things consumer laws don’t protect you from such as rising credit card rates, identity theft, credit reporting errors, fraud liability, investment risk and payday loans. Whether it’s paying the bills, shopping for a new appliance, or buying a latte, spending money is a daily occurrence for most of us. As you’re doling out all that cash, do you know what your rights are as a consumer?

When does common sense trump the details in a warranty?

If you have unpaid debt do you have to do whatever the debt collector says?

What happens if you use a credit card chargeback and the merchant doesn’t agree?

Consider these scenarios below, and see how well your understanding of your rights as a consumer stacks up.

1. A local store accidentally leaves a zero off the price of a \$300 vacuum cleaner in its weekly ad. They have to sell it to you for \$30, right?

Probably not. This question tends to trip people up because businesses are required to be truthful in their advertising. This is what the Federal Trade Commission says on the subject: *In many jurisdictions, companies are legally required to charge no more than the advertised or shelf price for a product, so good pricing practices are important for both customer satisfaction and a company’s bottom line.*

However, retail pricing is actually governed by state laws, and many include provisions that excuse businesses for unintentional mistakes they quickly correct. For example, let’s take a look at Massachusetts law. The section of the law pertaining to correcting such errors states this: *It is an unfair or deceptive act for a seller, manufacturer, franchisor or distributor who discovers a material error in an advertisement subsequent to the submission date of the advertisement to fail to either honor the terms of the advertisement prior to correction, or to promptly correct any material misrepresentation ...* The law goes on to say that corrections should be published in the same medium as the original advertisement, if possible, or at the very least posted at all store entrances and by the sale item. Check with your state attorney general’s office for the specific law in your area. However, as a general rule, if there has been no correction posted, you could get away with demanding the retailer honor a misprinted ad. But if a correction has been published, you’re probably out of luck.

2. These jeans make me look fat, so I disputed the charge with my credit card. Can the store come after me to pay up?

Of course it can. The ability to dispute charges and request a chargeback is one of the benefits of having a credit card. However, you need to use this option carefully. A chargeback for jeans that hug all the wrong curves or green paint that looks like puke on your walls is an abuse of the feature and could get you sent to collections by a retailer or even sued by a merchant. Instead, chargebacks should be a last resort, limited to those situations in which a merchant refuses to work with you and you believe the item you purchased was misrepresented. Even if the credit card company agrees with you and reverses the charges, that doesn’t mean the retailer can’t pursue other avenues to get you to pay. For more information on disputing credit card charges, you might want to read this information from the Federal Trade Commission at <https://www.consumer.ftc.gov/articles/0219-disputing-credit-card-charges>.

3. It’s Day 31 with your new toaster, and it’s stopped working. The warranty was only for 30 days. Are you out of luck?

Maybe not. The warranty that expired was the express warranty. However, under federal law, products also come with implied warranties. The Federal Trade Commission has this to say about implied warranties of merchantability. *The implied warranty of merchantability is a merchant’s basic promise that the goods sold will do what they are supposed to do and that there is nothing significantly wrong with them.* ... The law says that merchants make this promise automatically every time they sell a product they are in business to sell.

For example, if you, as an appliance retailer, sell an oven, you are promising that the oven is in proper condition for sale because it will do what ovens are supposed to do — bake food at controlled temperatures selected by the buyer. If the oven does not heat, or if it heats without proper temperature control, then the oven is not fit for sale as an oven, and your implied warranty of merchantability would be breached. In such a case, the law requires you to provide a remedy so that the buyer gets a working oven. Now, the federal government doesn’t put a time frame on how long this implied warranty lasts, but it does say the state statute of limitations on the breach of an express or implied warranty is typically four years. That doesn’t necessarily mean your toaster is guaranteed for four years, though. Normal wear and tear, misuse or abuse of a product can void the warranty. Still, if a toaster can reasonably be expected to last two years, and yours conks out on Day 31, it’s probably still covered by the implied warranty. The one exception is for

products sold “as is” or “with all faults.” Those items do not come with an implied warranty of merchantability.

4. **Debt collectors are phoning and harassing you at all hours of the day. Can you get free legal help?**

Possibly. Legitimate debt collection businesses have easy-to-follow rules. Some of the practices that are prohibited include:

- Calling repeatedly to annoy you.
- Calling before 8 a.m. or after 9 p.m. unless you have agreed to accept early or late calls.
- Lying about the amount you owe.
- Using foul language.
- Making threats.

In a recent crackdown, federal, local and state enforcers have worked together to take down collectors for harassing phone calls, false threats of lawsuits and arrests and attempting to collect phony debts. The Federal Trade Commission won court cases barring more than 100 firms from the debt collection business. Getting legal help is one of four ways to get debt collectors off your back. Some consumer rights attorneys will represent you for free if they feel you have a solid case. Another option for low-income families may be to check with a local legal aid office. The Legal Services Corp. website <http://www.lsc.gov/find-legal-aid> has a listing of free legal services offices across the nation. You can also check out the Collector Harassment page in MoneyTalksNews Solutions Center at <https://www.moneytalksnews.com/solutions/collector-harassment>. Of course, you have to remember that an attorney can only help you fight harassing debt collectors. Even if you’re successful in proving the collector is engaging in illegal practices, that doesn’t wipe out a legitimate debt. However, on the positive side, you may receive an award of up to \$1,000, which could be useful in paying down that debt.

Homeowners Insurance Update 06 ► Ways to Reduce Your Rates

What is it about home insurance that makes us tend to ignore it — and its price tag? It’s a common oversight that can end up costing needless hundreds or thousands of hard-earned dollars. Perhaps the reason many of us make this misstep is that we mistakenly believe there’s little we can do to influence the price of our homeowner’s insurance policy. It’s true that there’s not much you can do about neighborhood crime rates, the region’s propensity for cataclysmic weather and other factors that impact rates. But many of us don’t realize there are choices we make that directly determine at least part of our homeowners’ insurance cost. Consider these choices and lifestyle preferences that can save you money or cost you big.

1. **Shop around.** It’s easy to assume that all insurance companies will charge the same rate to insure a home. That’s a misconception that results in many of us overpaying. A review conducted by Bankrate found rates to insure a Chicago home varied by 121 percent among four insurers. Three insurance companies offered quotes that differed by 67 percent for a Roanoke, Virginia, home. Home insurance in other locales followed similar patterns. Michael Barry of the Insurance Information Institute, an industry organization, told Bankrate that insurers weigh risk factors such as building costs differently. Shopping around can greatly impact your bottom line. One convenient place to start comparing insurance plans and pricing is <http://www.iii.org/press-release/hurricane-matthew-on-track-to-slam-eastern-us-coast-later-this-week-high-winds-heavy-rains-and-flooding-possible-100416>

2. **Bundle your insurance.** When shopping for the best rates on homeowner’s insurance, don’t forget to contact your auto insurance company. Some insurers offer a 5 to 15 percent discount to clients who have multiple policies with them, according to the Insurance Information Institute (I.I.I.). There’s no guarantee your insurer makes this offer, but it’s worth asking. Another tip: Ask your long-time homeowners’ insurer if you are eligible for a better rate. I.I.I. reports some insurers offer a 5 percent discount to customers that have worked with them for three to five years, and up to 10 percent for customers who’ve been with them for longer periods.

3. **Consider insurance when house shopping.** Insurers factor in a home’s age, construction and even proximity to the nearest fire department when determining home insurance rates, according to Insurance.com. It’s also vital to understand the cost of rebuilding a home at today’s rates. If it would cost a lot to replace or repair, factor those increased costs into the rates you expect to pay. It’s possible that an older home may cost more to insure, as the materials [and] features in older homes can be more costly to repair and replace, things like plaster walls, ornate moldings, stained-glass windows, hardwood floors.

4. **Consider a potential new home’s location.** It’s not about the view, unless the view is of a fire station. The closer you are to the nearest fire department, the less you’ll likely pay for home insurance, Insurance.com notes. That’s especially true if you live near a station that has 24/7 coverage. That means a station staffed by professional, not volunteer, firefighters. Nearby fire hydrants also favorably impact homeowner’s insurance rates. If you opt to live in a rural area away from firefighters and equipment, expect to pay extra insurance premiums.

5. **Keep your roof in good order.** Many of us don't give much thought to our homes' roofs, but insurers do. Tell your insurer if you repair or replace your roof. Your policy may cover some of the cost or you may be eligible for lower premiums, according to Allstate's Herndon. After all, a new roof will better protect the rest of your house and belongings.
6. **Think twice before installing extras.** One of the great things about owning a house is that you can personalize it to suit your interests and lifestyle. Yet a swimming pool, hot tub, trampoline or other backyard extra can boost your insurance rates. If someone uses these recreational features — even without your OK — and is injured, you could be liable, reports Wells Fargo. If you do opt for such high-risk extras, consider adding netting around a trampoline, locking covers on the pool and other security measures to decrease the risk of mishaps.
7. **Consider your dog's background.** About half of dog bites occur on the owner's property, and they total about one-third of home insurance liability claims, reports Wells Fargo. Talk to your insurer before you adopt a new four-legged friend. And be aware that, whether or not you think it's fair, some insurers will not cover you if you have certain breeds. Insurancequotes.org at <http://www.insurancequotes.org/home/10-dog-breeds-that-drive-up-home-insurance-rates> offered a list of 10 breeds of dogs that may set off insurers' alarms, topped by — you guessed it — pit bulls, Dobermans and Rottweilers.
8. **Don't go wild with remodels.** Sure, it's fun to jump into home improvement, but don't spend too much or you could mar your credit and boost your insurance rates. More insurers are keeping an eye on their clients' credit in determining rates, the I.I.I. says. Remember, too, that remodeling may add value to your home that will also increase your rates. Even if you don't remodel, spend moderately and, of course, make payments on time.
9. **Update wisely.** Talk to your insurance agent about ways to protect your home that might reduce your premiums. Updating utilities, adding storm shutters and installing other weather protection can go a long way toward saving you insurance costs. If you live in a hurricane or flood zone, you likely already know that you pay a higher insurance rate but it's wise to discuss actions you can take to reduce them.
10. **File claims judiciously.** Sure, you buy homeowner's insurance so you are protected. But that doesn't mean you should routinely file claims. "There's a significant correlation between claims that are made and future additional likelihood of claims being made," Chris Hackett, senior director of personal lines policy at the Property Casualty Insurers Association of America, told Insurance.com. Basically that means that your claim history will follow you to new homes and may cause insurers to offer higher-than-expected quotes. Use insurance as needed, but try not to overdo it.