

Steel Valley Dolphins

March 2017



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: April 8th 1230 American Legion Post 641, 271 State Street Baden PA

2017 USS Requin Base Officers

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



Binnacle List

: Frank Nicotra
Sandra Messer
Captain Swinney
Bob MacPherson,
John Yaksich,
Bob Schmidt,



COMMANDERS CORNER - March 2017

W

Kudos to Shipmate Phil, who owns Phil's restaurant, where we held our March Base meeting. The shipmates in attendance had to let Phil know that his Mid-Rats were once again so delicious. We met Carl Benson, a new member from the area along with his first mate Carol - what a great way to meet new shipmates at their first base meeting.

There were over 30 members and guests in attendance. I continue to be surprised by the number of shipmates that traveled the distance and the amount of new members that participated in the meeting. Our ships store sold a bunch of submarine articles and was well received by the shipmates. If anyone is looking for a specific article, please contact Frank Nicotra, our storekeeper, and he will bend over backwards to satisfy your wants.

My first mate EDIE, was caught off guard. The shipmates in attendance surprised her with a signed card and gift card for all her help with the base. If you remember, she had open heart surgery on November 1 and is coming along just GREAT - Thanks Edie!!!

A special **THANKS** to all from **EDIE** ---Your kindness and generosity overwhelmed me
LOVE TO YOU ALL.....

HOLLAND CLUB:

We will be inducting five (5) shipmates into the HOLLAND CLUB at our next base meeting, being held on April 8, 2017. Edward Morgan, Fred Voskuhl & Robert Weismantle, live in the Pittsburgh area. Dennis Cantwell (Estero Fl.) and Charles Nixon (Denver, N.C.) will receive their certificates in the mail.

MEMBERS

ALLEN, Mike - 3-14-49
BATES, Tom - 3-15-63
CALABRESE, Tom - 3-23-62
CHATLOS, Dave - 3-12-54
ELSTER, Rick - 3-05-41
FARINA, Reno - 3-04-44
GREENWALD, Eric 3-10-74
HILGENDORF, Charles 3-06-36
HOAG, Mark- 3-08-69
HUNTSMAN, Larry 3-15-67
JOHNSTON, James 3-22-43
POOLE, Gregory - 3-0?-72
SAMPSON, Robert - 3-26-43
SNOOK, Ronald - 3-06-34
THOMPSON, Jeff - 3-18-71
VOSKUHL, Fred - 3-18- 23 (94 years old)
WYKOFF, Mike - 3-24-54
KONTIR, James - 3-02-40

BIRTHDAYS

FIRST MATES

AMENTI, Ashlee - 3-10
BISTYGA, Claudia - 3-12
DIETRICH, Edie - 3-30
GAINS, Christine - 3-10
HILGENDORF, Pat 3-27
HOWTON, Diana - 3-19
LEWIS, Karen - 3-17
LYONS, Carol - 3-21

ANNIVERSARIES

Beauregard, Richard & Noreen - 3/05
Brown, Hubert & Dorothy - 3/29
Indow, Franklin & Lynn - 3/31
Nixon, Charles & Sherry - 3-20
Segeleon, Vince & El
Wendell, James & Valeria - 3-15

have received a request, from shipmate Rick Elster, that we should publish the list of birthdays and anniversaries a month in advance - so here is April's list. (good idea)

BOOKWALTER, Lee	4/20/53	COVEY, Rosemary	- 4/09
BROWN, Hubert	- 4/06/22 (95 years old)	DUNLOP, Sandy	- 4/16
CAMPBELL, Ron	- 4/19/46	GEYER, Beverly	- 4/08
CORAN, Jeff	- 4/13/63	GORAN, Patricia	- 4/02
CROKER, Justin	- 4/01/75	HAMIL, Liz	- 4/25
GAYLOR, Gerry	- 4/15/30	IDEN, Helga	- 4/10
GUNTANG, Ric	- 4/04/41	IRELAND, Susan	- 4/23
HOLZWARTH, Scott	- 4/25/56	KUHN, Jacquelyn	- 4/12
IRELAND, Gary	- 4/19/52	SCHMIDT, Barbara	4/17
LARSON, Merlin	- 4/14/44	Schwertfeger, Janie	4/04
LINDSAY, Robert	- 4/14/33	SUTHERIN, Jennie	- 4/28
Mack, John	- 4/07/52	ZDARKO, Barbara	- 4/28
Reschenthaler, Guy	- 4/17/83		
SIMPSON, Robert	- 4/10/45	LIST, Jim	4/11/50

ANNIVERSARIES

BRUCE, Jon & Connie	- 4/24	COCHENOUR, David & Carol	- 4/08	DAVIS, Bob & Betsy	- 4/06
FARLY, Harold & Gail	- 4/04				
GOLDMAN, Bob & Amy	- 4/29	GASPAROVIC, Mike & Kela	- 4/24		
NICOTRA, Frank & Rose	- 4/07	KUHN, Blain & Jacquelyn	- 4/13		
STAHL, Robert & Dorothy	- 4/24	SEWELL, Josua & Cassandra	- 4/14		
STEWART, Thomas & Nancy	- 4/02	WEISMANTLE, Bob & Trudy	- 4/20		
		DOLGOS, George & Kathleen	- 4/04		

NEW MEMBERS:

Carl Benson qualified on the USS Stonewall Jackson SSBN634 in 1965 as a FTM3(SS). He left the navy in 1968. Carl lives in Ever-son, Pa with his first mate Carol. Please e- mail Carl and welcome him aboard - carlshandymanservice@gmail.com

Richard Bistyga qualified on the USS Sturgeon SSN637 in 1972 as an E-4(SS). He left the navy in 1974. Richard lives in New Cas-tle, Pa with his first mate Claudia. Please e-mail Richard and welcome him aboard - rbistyga@yahoo.com

Charles Masterson qualified on the USS Will Rogers in 1975 SSBN659 as a QM(SS). He left the navy in 1977. Charles lives in Free-dom, Pa with his first mate Kimberly. Please e- mail Charles and welcome him aboard - mastersoncf@aol.com

James Wendell qualified on the USS James Madison SSBN622 in 1966 as a ETN(SS). He left the navy in 1970. James lives in Mer-rimack New Hampshire with his first mate Valeria. Please e-mail James and welcome him aboard - vawendellC@hotmail.com

Robert Weismantle qualified on the USS Crocker SS246 in 1966 as a EN3(SS). He left the navy in 1969. Robert lives in Conway, Pa with his first mate Trudy. Please e-mail Robert and welcome him aboard - weismantle908@comcast.net

Membership stands at 225 with two new shipmates in the pipeline.

REQUIN BASE BOOSTERS CLUB - 2017

<u>SILVER</u>	<u>GOLD</u>	<u>PLATINUM</u>	<u>DIAMOND</u>	<u>NUCLEAR</u>
*Guntang	*Ireland	*Bagley	*Strode	E. Dietrich
*Hollingsworth	Atkinson Dist.	Sons A.L. Post 80	VFW Post 9199	*Bookwalter
*Beauregard	Teamsters 249	A.L. Post 785	T. Whelan	VFW Post 191
*Greenlee	VFW Aux 9199		AL Post 75	AL Post 902
A.L. Post 80	A.L. Post 586		Dr. Costello	*Campisi
A.L. Post 106			VFW Post490	VFW 3945
A.L. Aux 106			Orpheus	
A.L. Post 82			*Elster	
A.L. Post 924			*Voskuhl	
*= MEMBERS			*Markel	

We also want to thank the many shipmates that have supported the base with their donations to the PITTSBURGH! Without their financial assistance, we would not have thirty eight (38) new shipmates. This generosity enabled us to donate & deliver 30 cases of beer to Groton, along with sponsoring the "end of patrol party" for the kids and also supplied the PITTSBURGH with 100 Terrible Towels.

GOODS AND SERVICES PROVIDED TO THE BASE

Lincoln Bakery & Z-Floral - Please support these companies who support us!

PICTURES

This is my yearly request to all of you to either e-mail or snail mail me your " navy picture or after, or both" Our visual roster has 121(53%) shipmates. That leaves us with 104 (46%) shipmates to step up. The PITTSBURGH can have a photo party and identify each crew member. Your picture will be apart of your record and it is very important to us to help keep a complete file on everyone.

PENNSYLVANIA LICENSE PLATE PROGRAM

We received our final approval from PENN DOT and the Requin Base is the official designated Pa. organization to handle the program. Coordinator Joey Campisi gave a great presentation at the base meeting and he has sent six (6) applications to Harrisburg. The cost of the plate is forty(40) dollars, which covers the application fee, the cost for the plate construction and miscellaneous charges (Priority Mail, shipping and handling plus supplies. Contact Joe at - jcampisi654@comcast.net or (412) 322-3201.

REQUIN BASE MEETING

The April meeting will be held at the American Legion Post 641, Baden, Pa., 271 State Street at 12:30 hours. Going North on RT 65, you will pass the VFW in Leetsdale, then going past Ambridge, you will come upon a BIG Car Dealership and a stop light(Johnston Ave) at McDonalds. Make a right and go up almost to state street. The Legion is on the right. Turn into the parking lot where the door way is (bottom door).

REQUIN BASE MEMORIAL(project)

At our last meeting, the members present, voted to place a Memorial in the NATIONAL CEMETERY OF THE ALLEGHENIES - which is our local VETERANS CEMETERY. Shipmates Mike Allen and Joe Campisi were named co-chairman of this very prestigious project. In order to cover the cost of this project they have set up a GoFundMe account to help raise money for our Submarine Memorial in the National Cemetery.

1. Go to the GoFundMe website
2. Click on their Official Site
3. Type - Submarine Veterans Memorial in the Search by name box
4. Locate our USSVI Emblem.

The base will be placing a granite memorial at the cemetery. It is my understanding that it will be placed along side the other branches of service and other individual military outfits/groups. The project is in the planning/construction phase, which include:

1. Where to purchase- we have a \$200.00 reduction-thanks to Shipmate Soupy Campbell.
2. Decide on the Sub Picture to be placed on the monument.
3. Submit application for approval.
4. Final approval of finished monument.
5. Ceremony at cemetery when the monument is installed.

As of today, we have three(3) shipmates who have donated to this project. Please pass this request along to your local VFW's and American Legion, and don't forget the other clubs in your area, along with your friends and relatives. As shipmates, you could just send in your donation to the base and save on the cost of GOFUNDME! Send to:

Mike Allen - 705 Hope St., Pittsburgh, Pa 15220-1612

Joe Campisi - 1300 Hodgkiss St., Pittsburgh, Pa 15213-2755

VETERANS CEREMONY

On Thursday, April 13 from 1500 to 1700, at Shaler Area Middle School, State Senator Randy Vulakovich will be sponsoring an event to recognize Vietnam veterans of the 38th District. A special Vietnam veterans lapel pin will be distributed to attending veterans. To attend this event, the pin recipient must have served on active duty in the U.S. Armed Forces between Nov 1, 1955 and May 15, 1975, regardless of stationing location. For details, call Senator Vulakovich's office at (412) 487-6600. To be eligible you must live in the following locations - Pgh Wards 11 & 12, Marshall, Pine, Richland, W. Deer, Franklyn Park, McCandless, Hampton, Indiana, West View, Shaler, Millvale, Etna, O'Hara, Fox Chapel, Aspenwall, Blawnox, Harmar Twp, Cheswick, Springdale, East Dear, Frazier, Brankridge, Fawn and Harrison Twp.

USS REQUIN SS481 - HALL OF FAME CEREMONY

There is a lot of excitement with the base on this up coming event in Norfolk Va. If you plan on going, please let Huey know. Its on Friday, May 19, 2017 at 11:00. We have to contact the Hampton Roads base with the amount of shipmates/first mates attending. Please e-mail Huey at hueyfromglenshaw@aol.com or (412)486-2635.

Requin Base Meeting Minutes

March 11, 2017
Dawson, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: Mike Allen, Carl & Carol Benson, Tino & Sally Bolcato, Eric Bookmiller, Lee & Patsy Bookwalter, George Brown, Ron Campbell, Joe Campisi, Huey & Edie Dietrich, Phil Elias, Rick & Judy Elster, Dick & Beverly Geyer, Ron Goron, Bill & Donna Greenlee, Bill & Brian Lindsey, Vince Metz, Fred Nelson, Carl Stigers, Bob Weismantle, Mike & Tina Wyckoff.

Base Commander Huey Dietrich: Quotes of the day: "If the officers that skipper my submarines can't go outside of protocol or bend the rules, they are not need in my submarine fleet "

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 PERCH (SS 176)	March 3, 1942
USS GRAMPUS (SS 207)	March 5, 1943
USS H-1 (SS 28)	March 12, 1920
USS TRITON (SS 201)	March 15, 1943
USS KETE (SS 369)	March 20, 1945
USS F-4 (SS 23)	March 25, 1915
USS TULLIBEE (SS 284)	March 26, 1944
USS TRIGGER (SS 237)	March 26, 1945

We also honor our departed shipmate of the Requin Base lost in March, George Elder. Finally let us remember all the brave submariners who died performing their duties aboard submarines, some individually and some in groups, but where the submarine itself was not lost.

Chaplain Carl Stigers gave the Invocation.

Members said the Pledge of Allegiance.

Members introduced themselves and the boats they qualified on.

Minutes of the last meeting were published in the SVD and the base website and approved as posted.

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

Other Reports:

Binnacle List: Frank Nicotra, Sandra Messer, Captain Swinney, Bob MacPherson, John Yaksich, Bob Schmidt, Gerry Gaylor
Membership stands at 225.

Storekeeper Frank Nicotra has submarine veterans hats, USS Requin hats and other items for sale.

Edie Dietrich was honored for her work in base activities

Chaplain Carl Stigers reported on Eagle Scouts presentations.

Kap(ss)4Kid(ss) no report

Memorials And Ceremonies:

New Holland Club members for 2017 will be inducted at the April meeting.

USS Requin SS-481 will be inducted in the submarine hall of fame on May 19, 2017 in Norfolk, VA.

Memorial service on USS Requin, May 28th

Carnegie parade, May 28th

Sewickley parade, May 29th

Coraopolis parade, May 29th

Cannonsburg parade, July 4th

Leetsdale parade, July 4th

Shipmate Joe Campisi reported on PA License Plate program.

Social Events:

Veterans of the 38th District will recognize Vietnam Veterans April 13th 1500-1700 hours

Old Business:

Meeting will be held with American Legion officials in Baden PA concerning possible move to their facility.

Two tables have been reserved at the Navy Ball being held on October 20th. Contact Rick Elster if you wish to attend.

Navy Week will be held in Pittsburgh June 19-24.

Letters to the base were read.

New Business:

Shipmate Mike Allen reported on the cost of a submarine veteran's memorial in the National Cemetery Of The Alleghenies.

Motion to purchase \$50 brick for Shaler Veterans Memorial Pathway was approved by the members present.

For The Good Of The Order:

Navy Band will play at Soldiers And Sailors March 13th

Third annual Subfest will be held July 7-9 in Manitowoc WI.

Thank you letter from Thomas Stewart family was read.

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

Adjournment: The meeting was adjourned.

Next meeting: Baden PA American Legion at 1230 hours on April 8, 2017.

Tricare & Obamacare ► ACA Repeal/Replace Impact

The Republican House Leadership has just rolled out their ideas on how to repeal and replace Obamacare. Of course this is just the opening bid... and we see that many members on each side of the aisle intend to fight it. But while that is going on you should know how these proposals could affect TRICARE. The quickest answer is that they won't (though that is very simplistic). The House leadership version has just been rolled out and consists of two staggeringly long bills.

You should remember that TRICARE is a health care earned benefit. It is NOT an insurance policy or an insurance company and we must never forget that. We must continue to fight to keep that distinction clear in the minds of the members of Congress. The two programs were created separately and exist in two separate chapters of the Federal Code. Changes of one program should not affect the other program. TREA and the great majority of other VSOs and MSOs successfully fought to keep TRICARE separate and independent from Obamacare (Affordable Care Act) when it was first passed. But there were items in the ACA that TRICARE beneficiaries liked and wanted. So after much lobbying the 2015 NDAA authorized Young Adults (until they reach 26) to be allowed to remain on their parents TRICARE. It also provided breastfeeding benefits without any co-pays or other costs to TRICARE beneficiaries (like sections of the ACA). Again this was done in the NDAA not the ACA.

The real area of concern for TRICARE beneficiaries is the NDAA 2015 also instructed TRICARE to follow the ACA. What does that mean if it is repealed and replaced? Not quite clear. But so far so good. TREA will be watching it very closely and if any threats or troubles arise we will fight them and inform you about them immediately. [Source: TREA Washington Update | March 7, 2017++]

VA Cancer Prevention ► Aspirin Study Reveals Tumor Impact

Researchers know of aspirin's benefits in preventing certain ailments — from cardiovascular disease to most recently colorectal cancer. But while the link to those two conditions was made, researchers also questioned how and if this “wonder drug” could work to ward off other types of cancers. Thanks to a team led by Dr. Vinod Vijayan at the DeBakey Veterans Affairs (VA) Medical Center in Houston and Dr. Lenard Lichtenberger of the University of Texas Health Sciences Center, new studies verify their theory of cancer-prevention benefits based on aspirin's effects on platelets—blood cells that form clots to stop bleeding. The findings appear in the February 2017 issue of Cancer Prevention Research journal at <https://www.ncbi.nlm.nih.gov/pubmed/27998883>.

“Along with clotting, platelets also play a role in forming new blood vessels,” Vijayan said. “That action is normally beneficial, such as when a new clot forms after a wound, and new vessels are needed to redirect blood flow. But the same action can help tumors grow. It's this process that aspirin can interrupt.” Their lab tests showed how aspirin blocked the interaction between platelets and cancer cells by shutting down the enzyme COX-1, thereby curbing the number of circulating platelets and their level of activity. Some of their experiments used regular aspirin from a local drug store. In another phase, the researchers used a special preparation of aspirin combined with phosphatidylcholine, a type of lipid, or fat molecule. The molecule is a main ingredient in soy lecithin. The product, known as Aspirin-PC/PL2200, is designed to ease the gastrointestinal risk associated with standard aspirin.

The enhanced aspirin complex was even stronger against cancer than the regular aspirin. Summarizing their findings, the researchers wrote: “These results suggest that aspirin's chemopreventive effects may be due, in part, to the drug blocking the proneoplastic [supporting new, abnormal growth, as in cancer] action of platelets and [they support] the potential use of Aspirin-PC/PL2200 as an effective and safer chemopreventive agent for colorectal cancer and possibly other cancers.”

In collaboration with researchers at MD Anderson Cancer Center in Houston, the group said they plan to test the lipid-aspirin complex for safety and efficacy in people at high risk for colorectal cancer. Meanwhile, they said their results, so far, “support the use of low-dose aspirin for chemoprevention.” They added that Aspirin-PC/PL2200 has “similar chemopreventive actions to low-dose aspirin and may be more effective.” The research study was supported by the National Institutes of Health. For more information about VA research on cancer, visit www.research.va.gov/topics/cancer. [Source: VA News Release | March 1, 2017 ++]

Heart Health for Women Update 01 ► Leading Cause of Death in U.S

Heart disease accounts for about one in every four deaths in women each year, making it the leading cause of death for females in the United States, according to the Centers for Disease Control and Prevention. But there's good news: women can take steps to reduce the risk. The Military Health System works to lower the odds by educating women – and those who love them – to recognize the range of symptoms of heart disease, know when to take action when symptoms arise, and know what to do to take responsibility for their own health. “While heart disease is a common problem for all Americans, it's more of a problem for women because the typical symptoms associated with heart ailments are not always easy to recognize for women,” said Dr. Manju Goyal, a cardiologist at Fort Belvoir Community Hospital.

Some symptoms of heart disease, such as chest pain, pressure or discomfort, may not be as severe in women; therefore they may not recognize they are having a heart attack and don't seek proper care, said Goyal. Women might experience symptoms that seem unrelated to heart disease, such as sweating, unusual fatigue, nausea or vomiting, shortness of breath, lightheadedness, or pain in one or both arms. Women can also experience discomfort in the neck, jaw, shoulder, upper back, or abdomen. Because these symptoms can be mistaken for other medical conditions, women may wait to seek help or misunderstand what's really going on.

The term “heart disease” covers a range of conditions, including coronary artery disease, heart failure and heart rhythm problems. According to the National Institutes of Health, the most common cause for heart disease for both men and women is the loss of blood supply to the heart when arteries and blood vessels get blocked, or become narrow. This occurrence can lead to a heart attack or stroke. “The risk for women over the age of 55 for heart disease becomes equivalent to that of men,” said Goyal. “It's not a cause-and-effect relationship, but something we've observed through studies.” Smoking, high blood pressure, and high cholesterol are key risk factors for heart disease. Other possible influences include family history, diabetes, excessive alcohol consumption, obesity, and physical inactivity. Women face additional risk with pregnancy complications and menopause.

Women can take major steps to reduce their risk for heart disease by making lifestyle changes, such as limiting alcohol consumption, not smoking, eating healthy, reducing stress, and exercising. Any type of physical activity can improve health, according to Army Col. Robert Oh, chief medical officer at Martin Army Community Hospital, Fort Benning, Georgia. Even so, exercise is about more than weight and fitness, he added. “It's really about health for life,” said Oh, adding that about 150 minutes of moderate-intensity exercise a week or 75 minutes of vigorous-intensity exercise a week, is recommended. “A new study suggests that even if you did less than 150 minutes a week, but you did one or two sessions per week, [you] could have some significant health benefits.”

Service women get regular health check-ups, but once they leave the military, they need to keep track of their health, just as dependents of service members do, said Goyal. “Women need to ask their doctor, ‘Hey, do I need to worry about this?’ and, ‘Do I need to take an aspirin a day to reduce the risk of heart disease?’” said Goyal. “Knowing that heart disease is so prevalent, it's really more of a public health issue for everyone.” [Source: Helath.mil | March 9, 2017 ++]

SBP Beneficiaries Update 01 ► Educate Them | Checklist

Sometimes the most difficult conversations to have are the most important, like helping your loved ones be prepared for when you die. Talking to your family about this topic beforehand is a way to show that you care, and it will help to ease the financial burdens they may face. Military retirees can have beneficiaries for their arrears of pay (AOP), and if they have elected coverage under the Survivor Benefit Plan, they will have an SBP beneficiary as well. This article is intended to help you prepare your AOP beneficiary to file a claim when the time comes.

First -- Make sure you understand what an Arrears of Pay beneficiary is and the nature of the benefit to which they are entitled. Find more information on this benefit here. <http://www.dfas.mil/retiredmilitary/provide/aop.html>

Second -- Tell your beneficiaries who they are. Hopefully, you've designated your beneficiaries for any arrears of pay that may be due. When no beneficiary is named, the payment is made to the highest person in what is known as the "Order of Precedence." The Order of Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary. To find more information on "Order of Precedence" refer to <http://www.dfas.mil/retiredmilitary/provide/aop/aop-order.html>. Keep in mind that it can take many months to locate your survivors, identify who comes highest in the Order of Precedence and then make the payment. That's why having a current, correct, and complete beneficiary designation on file is important to prevent delays or errors in your arrears payments.

Designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary. AOP determination is based exclusively on the AOP beneficiary election in your retired pay account. To review your current arrears of pay beneficiaries and to make changes, visit the Beneficiaries for Arrears link once you've signed in to your myPay account. For more detailed instruc-

tions on designating an Arrears of Pay beneficiary on myPay, you can review the article on our website <http://www.dfas.mil/retiredmilitary/provide/aop/aop-beneficiary.html>.

Third -- Let your beneficiary know that sometimes money that has already been deposited into your checking account needs to be returned to DFAS. Military retired pay is only payable for as long as you are alive. Entitlement to your military retirement ends when you die. Most banks will automatically deduct any overpaid funds without warning, which can be troublesome, especially if you share a joint account.

Fourth -- Tell your beneficiaries what documents they will need to send in to make their claim. One copy of the death certificate that includes the manner of death needs to be sent to us. Also, each beneficiary should complete a Claim for Unpaid Compensation (SF 1174). It's a great idea to go over this claim form with them to make sure they will have all of the information they need to fill it out. If you want a more detailed explanation of this process, check out the instructions at <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html>.

Fifth -- Let your beneficiaries know that sometimes there is no money due. Each situation is different. It just depends how up to date the account was kept. You can make sure your account is in good standing by performing a yearly audit.

Sixth -- When an arrears payment is made, there is a statement on the check that reads, "Retired Pay Payable only during life of Payee." Please do not let this statement alarm your beneficiaries. As long as the beneficiary's name is accurate on the check, the check can be cashed.

DFAS wants to take the best care of your loved ones when you die, you can help them by having a conversation with them to prepare them so they can know what to expect. We know talking about it might be difficult, but hopefully this checklist gives you an idea of the things to say. Don't put it off. Have a conversation about it with your loved ones today.

[Source: <https://www.dfas.mil/retiredmilitary/newsevents/newsletter/educateyourbeneficiaries.html> MAR 2017 ++]

Funeral Homes Update 01 ► Cost Estimate Reliability

It can be difficult to get an accurate cost estimate for the price of a funeral these days. Why? Because some funeral homes are effectively burying their costs from consumers. A Federal Trade Commission regulation known as the Funeral Rule (<https://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule>) is intended to protect consumers in part by requiring funeral homes to provide transparent pricing information. However, some funeral homes fail to comply with those federal disclosure requirements. A recent undercover investigation by the FTC revealed that 31 of the 133 funeral homes it investigated were in violation of the Funeral Rule because they did not provide consumers with an itemized price list.

Joshua Slocum, executive director of the death care watchdog Funeral Consumers Alliance refer readers to <http://www.npr.org/2017/02/08/504031472/despite-decades-old-law-funeral-prices-are-still-unclear> for an explanation of the funeral pricing challenge: "*The consumer stands firmly in 1951, because that seems to be the technological level and the transparency level that the majority of American funeral homes are stuck at.*" Fortunately, funerals don't have to break the bank. Many Americans are now opting for cremation, rather than a traditional burial. Cremation offers a significant cost savings, but that's just one of the "7 Reasons Cremation Is Becoming America's Favorite Last Act" at <http://www.moneytalksnews.com/7-reasons-cremation-becoming-americas-favorite-last-act>. You can also opt for a "green" or "natural" burial, or perhaps even a home burial. Those are just two of the money-saving ideas included in "15 Ways to Have a Memorable Funeral on the Cheap" at <http://www.moneytalksnews.com/15-ways-to-have-a-memorable-funeral-on-the-cheap>.

Hosting a funeral in an alternative location has benefits beyond saving money, as that story makes clear: *A simple memorial service also can be held in a park, the mountains, the beach or another lovely place that's free of charge or perhaps was meaningful to the deceased.* If you're planning the funeral of a loved one and you're not sure where to start, check out "How to Manage the Costs of a Funeral" at <http://www.moneytalksnews.com/how-manage-the-costs-funeral>. [Source: MoneyTalksNews Krystal Steinmetz | February 16, 2017 ++]

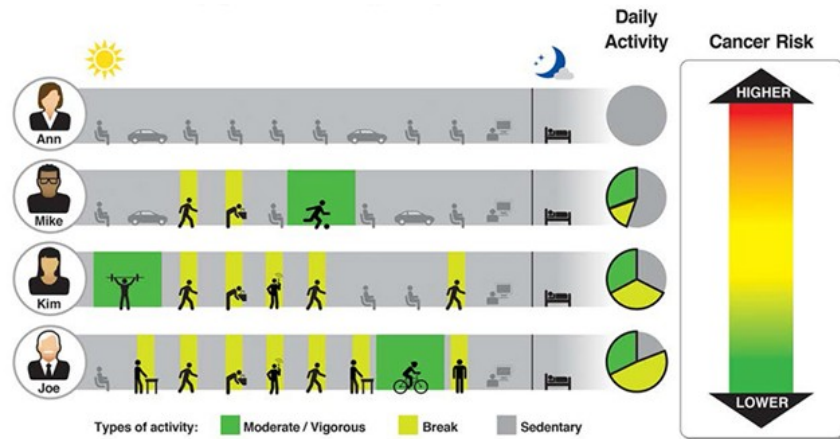
Sitting Disease Avoidance ► Reduce Your Cancer Risk

Getting at least 30 minutes of exercise each day improves fitness and reduces your risk of chronic disease. But what you do for the other 23½ hours also can affect your health. Even though you're getting the minimum amount of exercise, you're at risk of "sitting

disease,” if the rest of your day is spent doing sedentary activities such as sitting or sleeping. You’re still at risk of heart disease, diabetes, and other illnesses too. But there are ways to move more throughout your day.

The sedentary lifestyle

For many, a typical day is spent sitting or sedentary – whether you’re at your desk, in the car, at the dinner table, on the couch, or in bed. All this sedentary time puts you at greater risk of chronic diseases, including heart disease, diabetes, high blood pressure, and even cancer. The simple act of standing up has even more physiological benefits when compared to sitting. The “active couch potato” phenomenon shows that even people who are relatively fit and meet the minimum requirements for daily exercise still exhibit risk factors for metabolic syndrome and other chronic diseases as sitting time increases. Sure, you might take the dog out for its morning walk, or maybe you did PT before work. Still, the more time you spend sitting the rest of the day, the greater your risk of disease. According to the American Institute for Cancer Research, even those who engage in moderate amounts of exercise and physical activity are still at risk of cancer if 12 or more hours in the rest of their day is spent seated or lying down.



Workplace workout

Time is often a major reason that people say they don’t get enough exercise or physical activity during their day. It’s true that work can get busy, but it might just take a little creativity to turn it into a productive and physically active workday. It’s still unclear exactly how much exercise offsets or reduces your risk from sitting, and more research is needed in this area. In the meanwhile, try these tips to help reduce your sedentary time:

- Bike or walk to work, if possible. If you don’t live close enough to bike or walk the entire commute, try walking for at least part of your travel time. For example, park further from your building. Or choose a higher level in the parking garage.
- Take walking breaks. Walk to a coworker’s office instead of calling or emailing. You could walk to a cafeteria, park, or nearby bench before eating lunch. Experts suggest that even 2 minutes of walking per hour can be beneficial, so set your timer and go.
- Take the stairs. The more you climb, the easier it will get. Walk up and down escalators too instead of riding. Avoid elevators as much as possible.
- Take small standing breaks. When your phone rings, you could stand up to answer it and remain standing during the call. When someone visits your workspace, stand during your conversation. Or consider switching to a standing desk in your office.
- Use an activity tracker. Wearable technology can help remind you to stay active and keep moving.

Doing what you can to increase the amount of time you spend standing, exercising, and being physically active will improve your chances of a longer and healthier life. [Source: Human Performance Resource Center | February 14, 2017 ++]