

# Steel Valley Dolphins

May 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 BADen at the American Legion Post and quarterly meetings held around our membership area.

- **Make a difference, get to a meeting!**

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

Next Meeting: NEXT BASE MEETING: Our next base meeting is our quarterly traveling meeting. It is being held in Columbiana, Ohio, at the American Legion Post 290.

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



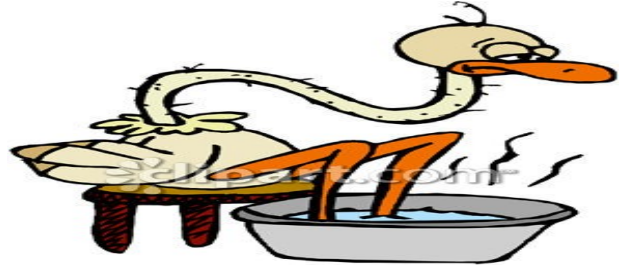
## Binnacle List

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James Kontier

Bob MacPherson

Gerry Gaylor



## Lowe's expands, changes its military discount program

By: [Karen Jowers](#), May 4, 2017 (Photo Credit: Lowe's) National home improvement retailer Lowe's has expanded its everyday military discount program to include all honorably discharged veterans, as of May.

The chain also has expanded the 10 percent discount to Lowe's online shopping, which will include free parcel shipping. It will provide for faster checkout and add the ability to use the discount at self-checkout in stores, said Lowe's spokeswoman Karen Cobb.

But the procedure for getting the discount has changed: Active-duty service members, retirees and veterans must [sign up online](#) for the Lowe's personal shopping card to qualify for the discount. This is not a credit card.

Spouses and dependent children up to age 18 can also get the discount, although the online signup process doesn't include an option for "spouses" or "children."

"The discount is linked to a MyLowe's account, which can be shared by a household," said Megan Lewis, a Lowe's spokeswoman. "Once the service member signs up for the discount program, it will be linked to a MyLowe's card that can also be used by their spouse."

Lowe's has offered discounts to military members and veterans for more than a decade. Previously, the 10 percent discount at Lowe's was available every day to active-duty service members, retired military and other veterans receiving VA benefits who showed their identification. For other honorably discharged veterans, the discount was limited to three days – Memorial Day, July 4 and Veterans Day.

"The verification process is designed to be a simplified one-time signup," Lewis said. "Military and veteran customers can simply present their MyLowe's card at checkout rather than show military credentials each time."

Lowe's is phasing out the practice of presenting the ID at checkout, Cobb said.

[The website](#) notes that Lowe's used a third party to verify eligibility for online enrollment, and may require additional documentation.

In announcing the change, Robert A. Niblock, the chain's chairman, president and CEO, pointed to the business's founder, Army veteran Carl Buchan.

"Enhancing our discount program honors his memory and the commitment servicemen and women and their families make to our country," Niblock said.



# **All Military Active Duty, Reserves & Veterans**

**Ride a Gateway Clipper Fleet  
Three Rivers Sightseeing-Daytime or  
Three Rivers Sightseeing-Evening  
MONDAY thru FRIDAY  
June 5 through November 3, 2017 for **FREE!****

Any family members that join you (up to 8 people) will receive their  
Sightseeing tickets at half price!

Please call the Gateway Clipper at (412) 355-7980 or visit  
[www.gatewayclipper.com](http://www.gatewayclipper.com) to check cruise times and availabilities.  
Your valid Military or Veteran I.D./papers will need to be presented at the  
Ticket Office on the day of the cruise to receive this special offer!

Offer only valid for Military Active Duty, Reserves & Veterans and their families.  
Not valid on holidays, weekends or with any other offer or group discount.  
Certain restrictions apply.

Only valid from June 5, 2017 through November 3, 2017.

## Commissary Prices Update 09 ► Changes Effect On Shoppers' Savings

Early results from widespread commissary pricing changes have shown little effect on shoppers' savings, a commissary official said, but some items could become more expensive thanks to greater price flexibility -- and the extra cash may not be going where customers expect. Some price cuts stem from new, cheaper deals with manufacturers. But other price changes come as the Defense Commissary Agency takes advantage of new rules approved by Congress that allow stores to better line up prices with outside-the-gate competition. If an item is well under the regional price average, for instance, that item's price could go up, and the money saved could go toward bringing down another item's cost.

Or, it could go somewhere else. "We are generating margin for the first time in DeCA's history," said Chris Burns, DeCA's executive director of business transformation, at a recent conference in Richmond, Virginia. Burns uses the term "margin" rather than "profit" because the extra cash will go to reduce the amount of taxpayer dollars used to operate the stores. Those tax dollars -- about \$1.3 billion a year -- had allowed stores to sell all groceries at cost from the manufacturer/distributor plus a 5 percent surcharge, which is used to build and renovate stores. New rules passed as part of the annual defense authorization act mean customers, for the first time, are helping to pay for the benefit.

And while the new pricing setup has shown no overall effect on savings under its limited rollout, that only applies to when customers buy the right selection of items, said Brooke Goldberg, director of military family policy and spouse programs for the Military Officers Association of America. Shoppers who may have bought goods because they were far underpriced compared to local vendors could see their savings vanish. "We hope Congress will exercise the full extent of its oversight in watching these reforms implemented," Goldberg said. "This is one of the most valued non-pay benefits that military families have, and it's not just military families. It's retirees, and survivors and wounded warriors who all value going to the commissary to receive a savings, and know what they're getting. "Now, [officials] are tossing it all in the air and reshuffling everything, and we don't know what that's going to look like."

### A PRICING PRIMER

Two separate pricing changes are in effect. In the first, 10 commissaries adjusted prices on about 1,000 items to better line up prices with area competitors. No product's price can go up by more than 10 percent, per DeCA guidelines, Burns said. The second, which rolled out 1 APR in all 238 stores, lets officials look at specific categories to see what happens when they raise prices on some national brands, in order to help pay for operating costs. They also have negotiated lower prices from manufacturers on "a couple thousand" items, Burns said, so some costs could go down.

Not all savings will be passed on to customers. If DeCA's cost for an item drops by 10 cents, for instance, it may be sold at commissaries for its initial price, and that dime could go toward reducing the cost of another item in the store, or toward store operations, or both. Some of those cents may also go somewhere else: Members of industry have expressed concern privately that the contractor hired to design the pricing program, Boston Consulting Group, will benefit from the arrangement. Some unofficial reports from members of industry familiar with the program say BCG gets as much as 50 percent to 60 percent of the amount the price is reduced. This arrangement has not been confirmed by commissary officials, who say they can't release any information on additional fees, awards or incentives paid to BCG until they are determined at a later date, based on actual contract performance.

Asked if any of the price reduction is going to a third party, Burns said it is not -- that it's going to either reducing prices on that particular item, reductions on other items, or to help fund store operations. It's not clear whether consulting fees are included in store operations. Pressure on distributors and manufacturers to cut prices could mean cuts to special deals, sales or even scholarship donations, multiple sources said. It could also mean fewer brands from manufacturers -- Duracell batteries, for instance, no longer will be sold in commissaries.

### STORE BRANDING

As negotiations with brand-name manufacturers continue, the stores expect to roll out their first "private label" product, bottled water, by the end of May. Trash bags are expected in June, and more private-label products, also known as generics, will be rolled out gradually. The exact price of the private-label products has not yet been determined, said DeCA spokesman Kevin Robinson, who said the new items will "definitely be cheaper than regular national brands." While Congress has given DoD permission to implement the variable pricing and private label programs, lawmakers are monitoring the programs and their effects on commissary savings. "We really believe a certain amount of caution should be exercised in implementing those changes to make sure that if they push patrons away, the changes are reversible," MOAA's Goldberg said. "It will be a lot harder to get patrons back than it is to push



them out the door.” [Source: MilitaryTimes | Karen Jowers | May 4, 2017 ++]

## **TRICARE Nexium Coverage ► Will Cease 29 JUN**

Starting on June 28, 2017, TRICARE will no longer include the drug Nexium in the preferred, or formulary, drug list, and it will no longer be available in military hospitals and clinics. In order to prepare for the change, patients are currently being asked to switch to one of the following three preferred alternatives that have been shown to demonstrate effective results.

Omeprazole

Pantoprazole

Rabeprazole

Your doctor may determine that the preferred alternatives are not right for you and that Nexium is medically necessary. To be medically necessary means it is appropriate, reasonable, and adequate for your condition.. In those cases, TRICARE will continue to cover the cost of Nexium, minus the \$20 copay for a 90-day supply of home delivery and \$24 copay for a 30-day supply via a retail outlet. Your doctor must submit a prior authorization and a reason why it is medically necessary via the Express Scripts doctor line in order for you to fill your prescription. For patients who continue to use Nexium with a prior authorization but WITHOUT a doctor’s medical necessity determination, the non-formulary copay cost will be \$49 for a 90-day supply via home pharmacy delivery or \$50 for a 30-day supply via a retail outlet.

Nexium is a popular drug to treat gastroesophageal reflux disease (GERD). GERD is a chronic digestive disease, which occurs when stomach acid flows back into the esophagus (or food pipe). This acid irritates the lining of the esophagus which over time can lead to GERD. Many people can make lifestyle changes and take over-the-counter medication to manage their GERD symptoms. Other people need stronger medicine to reduce symptoms. Proton pump inhibitors (PPI) is the drug class used to treat GERD. PPIs decrease the amount of acid created in the stomach and relieve GERD symptoms. The drugs also work to heal previous acid damage to the stomach and esophagus.

The Military Health System is committed to supporting the health and well-being of all beneficiaries. For more information regarding the PPI alternatives please visit the National Institutes of Health’s MedlinePlus website <https://medlineplus.gov>. For more information regarding brand, generic drugs and which drugs are on TRICARE’s formulary list please visit the TRICARE website [https://tricare.mil/CoveredServices/Pharmacy?sc\\_database=web](https://tricare.mil/CoveredServices/Pharmacy?sc_database=web). [Source: TRICARE Communication | May 1, 2017 ++]

## **Medical Devices ► Cybersecurity Risks**

More and more medical devices are getting more sophisticated and connected to each other through the internet, hospital networks, other medical devices and smartphones. While “smart” health information technology helps improve patient care and reduces errors, it comes with cybersecurity risks that could affect the safety and security of your medical device. Cybersecurity issues have been found in certain medical devices according to the Food and Drug Administration (FDA) confirming that some medical devices can be at risk for cybersecurity intrusions and exploits.

The FDA recommends that medical device manufacturers identify any risks or hazards and find ways to mitigate any issues their medical devices may have, including cybersecurity risks. Health care facilities and hospitals should evaluate their network security and protect their hospital systems. In a recent case where cybersecurity risk was confirmed in a medical device, a software patch was created to address the vulnerability, and health care providers were encouraged to remind patients to keep their device connected so that it could maintain the latest software and updates. In addition to keeping them connected, there are other ways to be smart in using and securing your medical devices.

Before you even go home with your device, be sure to talk to your doctor and address any concerns you may have.

Make sure that the device works properly and that you know how to use it. This includes knowing how to configure your device so that it is secure as possible.

Be aware if your medical device uses radio frequency, then common household devices like computers or cell phones may interfere with the device’s signal and its ability to work properly.

If your device connects to wireless networks, make sure yours has a strong, unique password and don’t share it. Do not connect your device to public Wi-Fi.

When you are in public places with your medical device, make sure that you maintain physical control over it.  
If you have cybersecurity issues with your device, report them to your provider.  
If you no longer need your medical device, then delete all the information you have stored on it before getting rid of it, where applicable.

For more tips on how to be cyberfit learn more at <https://tricare.mil/cyberfit>. [Source: TRICARE Communications | May 11, 2017 ++]

## Homeowners Insurance Update 02 ► Credit Score Impact Growing

Your credit scores don't just play a role in the interest rates you get on loans. They can also affect your insurance rates — and that impact appears to be growing. A particular type of credit score influenced homeowners insurance premiums to a larger degree last year, the most recent InsuranceQuotes study of the impact found. It's called a "credit-based insurance score." The study found that, on average, Americans with a fair credit-based insurance score paid 36 percent more for home insurance in 2016 than Americans with excellent scores. That was up from the 32 percent more in 2015 and 29 percent more in 2014 found by previous studies.

Americans with a poor credit-based insurance score paid 114 percent more than Americans with excellent scores in 2016. That was up from 100 percent in 2015 and 91 percent in 2014. As with other types of insurance, these increases vary from state to state. But the study report notes: "... it would appear that insurers are placing an increasingly greater emphasis on credit-based insurance scores in setting homeowner premiums. Credit-based insurance scores are used by insurance companies to determine how likely folks are to file a claim, according to the study. The study is based on data from consumers' credit reports maintained by the three national credit reporting agencies — Equifax, Experian and TransUnion). That data can include:

- Outstanding debt
- Length of credit history
- Late payments
- Collections
- Bankruptcies
- New applications for credit

The InsuranceQuotes study emphasizes that insurance companies use credit-based insurance scores differently. So one insurer might give more weight to your credit history than another insurer. Amy Bach, executive director of the consumer advocacy group United Policyholders, tells InsuranceQuotes:

*"If you ask your insurance agent how they calculate your insurance-based credit score in figuring out your homeowner premium, he's not going to have any idea. Nine times out of 10 they won't have a clue what that algorithm is ..."*

Nonetheless, Lamont Boyd of credit scoring company Fair Isaac Corp., or FICO, tells InsuranceQuotes that improving your credit-based insurance score is not unlike improving more well-known credit scores. That means paying credit card bills on time and keeping your card balances low, for example. Low balances are necessary for a good credit utilization ratio — the amount of money you owe compared with the amount of credit you have. As we explain in "Boost Your Credit Score Fast With These 7 Moves," 30 percent of a FICO credit score is based on utilization ratio. Low balances are necessary for a good credit utilization ratio — the amount of money you owe compared with the amount of credit you have. [Source: MoneyTalksNews | Karla Bowsher | May 11, 2017 ++]

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## Dumb Insurance ► Identity Theft, Credit Life, Cellphone & Travel

Insurance, at its best, helps protect against events that could send your finances into a death spiral. Crucial products include insurance against serious car crashes, the loss of or damage to a home, and the loss of income due to death or disability. Other products? Many offer little value, or they're filled with exclusions and caveats. Following are some potentially dumb insurance buys:

⊛ **Identity theft insurance** -- Federal law limits your liability from credit card fraud, so even if a thief uses your credit card, you're off the hook if you report theft promptly. Says [the Federal Trade Commission](#): Your liability for unauthorized use of your credit card is limited to \$50. If you report the loss to the credit card company before your credit card is used, you are not responsible for any unauthorized use. Most card companies go a step further and offer \$0 fraud liability. Report an ATM card missing within two business days after you realize it's gone, and you are liable for no more than \$50 in stolen money. Wait longer to report, and you

could be responsible for up to \$500 in purchases. If you let 60 days go by after your bank sends a statement with unauthorized purchases, you could face unlimited liability, the FTC says.

In 2014, only 14 percent of identity theft victims paid \$1 or more out-of-pocket, says a U.S. Department of Justice report. “Of these victims, about half suffered losses of less than \$100,” it says. Repairing your credit and damage to your identity, on the other hand, can be time-consuming and costly. The National Association of Insurance Commissioners says: Identity theft insurance provides coverage for the cost of reclaiming your financial identity, such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney. Identity theft insurance may cover those costs. Or it may not. Policies vary. Questions to ask: Can you recover lost wages from time away from work? What will the company do to reclaim your identity for you? Read the exclusions, limits and deductibles to decide if a policy is worth it.

**Alternative:** Protect yourself before you’re hit. Monitor your bank and credit accounts regularly. Get three free annual credit reports. If you think your identity has been compromised, place a 90-day fraud alert on your credit file. Follow the guidelines not at <https://www.moneytalksnews.com/10-ways-to-protect-yourself-against-identity-theft>.

☛ **Cellphone insurance** -- In speaking about cellphone insurance, Stacy Johnson says, “If your phone is super expensive and you’re super likely to lose it, it could be worth it.” However, if your problem is a tendency to drop your phone, you could instead invest about \$10 to get a shatterproof cellphone screen cover — essentially tempered glass that is very difficult to break. So, unless you tend to drop your phone in water, you probably don’t need insurance, according to [iGrad.com](#). The average cost is around \$5 a month and there is usually a fairly high deductible. If you’re still interested, check first to see whether your phone has a warranty and what it covers, and make the decision from there. For more detail on this subject, see “[Why Cellphone Insurance Is Not Worth the Cost](#),” which illustrates that in some cases, premiums and deductibles are greater than the cost of replacing the phone.

☛ **Credit life insurance** --You may be offered credit life insurance when you obtain a car loan or a mortgage. It pays all or part of your loan balance if you die. The beneficiary is your lender, not your family. Occasionally, it is built into the loan and can’t be declined. Most often, though, it is a separate and optional purchase. The Federal Trade Commission warns consumers to beware of lenders slipping it into a purchase without asking. That’s illegal.

The FTC advises borrowers to resist lenders’ sales pressure. You can’t be denied credit for declining optional credit insurance. If someone tries, report them to your state attorney general ([find yours here](#)) or state insurance commissioner ([click your state](#) on the map or select it from the drop-down menu). You may encounter other types of credit insurance:

- **Credit disability (or accident and health):** It covers loan payments if you can’t work because you are sick, injured or disabled.
- **Involuntary unemployment (or loss of income):** It covers loan payments if you are out of work involuntarily — a layoff or termination, for instance.

**Credit property:** It protects the property you used to secure the loan — your home, for example, in the case of a mortgage — against damage, loss in an accident, disaster or theft.

The value of these products depends on the price and your situation. Is your job insecure, for example? Is your health or mobility at risk? Also, does it really make all of your payments or only partial ones?

**Alternative:** Compare the price of term life insurance. “Regular term life insurance is usually much cheaper in the long run,” says Money Talks News founder Stacy Johnson. Also, you may be able to get disability insurance through your workplace.

☛ **Travel insurance** -- Travel insurance can be confusing. There’s protection against canceled trips, interrupted trips, medical expenses and many other risks. Policies vary in quality and in coverage. Some cover many eventualities; others insure against a single risk, like a medical evacuation. The New York Times recommends a one-stop site, [InsureMyTrip](#), for policies, articles and detailed information about what products cover. [Travel Insured International](#) is another site for comparison shopping, Forbes says. Expect travel insurance to cost about 4 percent to 10 percent of the cost of the trip, depending on how comprehensive the plan is, says The Simple Dollar. It recommends six companies and urges readers to look for exclusions and loopholes in policies. Travel insurance is a waste of money when:

- Your policy is riddled with exclusions.
- You choose a policy that doesn't cover the risks you are likely to encounter.
- You buy coverage for risks you aren't likely to encounter.

You only stand to lose the cost of the airline ticket cancellation fee.

When is it worthwhile? Travel insurance makes sense if you anticipate unusual risks, beyond the broad fear that “anything could happen.” Examples:

- The traveler, or a family member back home, is in precarious health or elderly and fragile.
- The trip involves a bigger-than-usual possibility of a major disruption — traveling in the tropics during hurricane season, for example, or visiting a country prone to political unrest.
- A hitch in child care arrangements could force you to cut short or cancel the trip.
- Airline connections are tight and missing one of them could set you up for significant costs.
- Prepaid trips where a big deposit is on the line.

You'll just sleep better knowing you're covered and are happy to pay for peace of mind.

Another travel-related precaution: Medical and/or evacuation travel insurance:

- Medical insurance covers your care abroad when your medical plan doesn't. (Medicare, for one example, does not cover Americans outside of the United States.) First, call your medical plan to find out what it does and doesn't cover. Emergency evacuation coverage flies you home if medically necessary — a good idea if your trip entails risky activities (climbing or trekking, for instance) or if your health is fragile. But policies with lots of exceptions and exclusions may be a waste of money.

**Alternatives:** You may already be covered for some of these situations through your homeowners, life, auto or health insurance. Credit cards also may offer some forms of travel insurance, like lost luggage, theft and life coverage.

## Gasoline Savings Update 03 ► U.S. Gas Tax Potential Increase

President Donald Trump says he's open to the idea of raising the U.S. gas tax and using the money for infrastructure improvements. “It's something that I would certainly consider,” Trump said in an interview 1 MAY in the Oval Office with Bloomberg News. Trump said truckers support increasing the federal gas tax “if we earmarked money toward the highways,” according to Bloomberg. The federal per-gallon taxes of 18.4 cents on gasoline and 24.4 cents on diesel haven't been raised since 1993, notes Bloomberg. But at least 40 states have hiked their fuel levies since then. Increasing the gas tax, or tying the rate to inflation, has historically been an idea opposed by Republicans, notes NBC News. White House communications director Sean Spicer says the president isn't committing to a hike in the gas tax, but is simply keeping an open mind “out of respect” for trucking-industry interests, reports Bloomberg.

No matter how much you're forking over for a gallon of gas, there are ways to save money at the pump. For example, you may want to consider joining a warehouse club. In “5 Ways to Slash the Cost of Gas” found at <https://www.moneytalksnews.com/5-ways-slash-the-cost-gas>. Money Talks News contributor Melissa Neiman writes: Warehouse clubs such as Costco, BJ's and Sam's Club all sell gas to members, and it is often — though not always — among the lowest-priced in town. Another easy way to save money at the pump is to pass up the premium gas. Get more information in “U.S. Drivers Waste Billions on Expensive Premium Gas” at <https://www.moneytalksnews.com/drivers-waste-billions-expensive-premium-gas>.

Neiman also recommends using a smartphone app — like GasBuddy or GasGuru — to help you locate the cheapest gas station in town to fill up your car. Gas prices are as high as they've been in more than 19 months and projected to rise further due to the impending summer driving season, according to GasBuddy. But there is some good news. A recent study by the tech company found that you can save money by buying gas at the beginning of a week. Specifically, Monday offers the lowest average gas prices, while Thursday offers the highest, based on GasBuddy's analysis of three years of gas price data. As the company notes: “*To put the amount of savings into perspective: If every U.S. motorist bought gasoline on Thursday for an entire year, they'd collectively spend an extra \$1.1 billion versus filling up on Monday ...*”



The best day of the week for buying gas does vary from year to year and state to state. But the study concludes that buying gas earlier in the week — as well as shopping around for the lowest price — still will save money for “many motorists.” GasBuddy, the company behind the free app of the same name, estimates that drivers can save an average of \$325 per year by shopping around and using the GasBuddy app. [Source: MoneyTalksNews | Krystal Steinmetz & Karla Bowsher | May 2 & 3, 2017 ++]

## **Nuclear Waste** ► **Largely Forgotten Decaying Infrastructure**

On the morning of 9 MAY, workers at the Hanford Site, a Cold War-era plutonium-production facility turned nuclear-waste cleanup project in Washington, discovered a giant hole in the ground. A tunnel had collapsed. Because “tunnel collapse” and “nuclear waste” are two phrases you don’t want to see in the same sentence, the news quickly ricocheted around the national media. It’s too early to give a full account of how bad this is. (As of this writing, the Department of Energy says it has detected no radiation release.) But the tunnel, which houses an old railway used to transport irradiated fuel rods to a uranium extraction facility, is hardly the most dangerous place at Hanford. The most dangerous places are its giant underground tanks, filled with 53 million gallons of radioactive sludge. Over the years, 67 of the 177 tanks have collectively leaked a million gallons—a slow-motion infrastructure collapse that doesn’t lend itself to dramatic photos or headlines. These and other spills have resulted in 61 square miles of contaminated groundwater at the site.

### **A tank farm at Hanford**

This has long been the problem with the troubled and oft-delayed cleanup efforts at Hanford. The possibility of true crisis lurks in the background, but not urgently enough to speed things up. A single-shell tank of waste, for example, began leaking in 2013. The Department of Energy has since evaporated liquid from that tank, but has that stopped the leaking permanently? “It’s not clear,” says Randy Bradbury, communication manager at the Washington State Department of Ecology. And in 2012, the inside shell of a double-shell tank—the type that contains the most dangerous high-level radioactive waste—was discovered leaking and not emptied until 2016. As the tanks keep springing leaks, the DOE is left shuffling waste from tank to aging tank.

These long-term tank problems don’t quite have the dramatic value of “tunnel collapse.” The incident this week may end up releasing radiation or it may not—either way, it’s another symptom of the aging and decrepit infrastructure at Hanford. And perhaps it’ll bring some attention to the site’s deeper problems. The plan to move this high-level radioactive waste out of the tanks has been agonizingly slow. DOE was supposed to “vitrify” the high-level radioactive waste into glass logs and put it in a permanent storage site in Nevada—originally by 1998. That vitrification plant is still under construction. (The Nevada storage site is not even under construction yet, but that’s another story.) Cheryl Whalen, cleanup section manager at the Washington State Department of Ecology, once likened the cleanup efforts to “watching glaciers move.”

The scientists and engineers who built Hanford during the Manhattan Project probably did not give much thought to what would happen to the contaminated site in the future. They had a war to win. Hanford produced the plutonium for the bomb dropped on Nagasaki. And during the Cold War, the site ramped up production to supply the country’s growing nuclear arsenal. A site once emblematic of U.S. scientific and military might is now a sprawling complex of decaying infrastructure, dotted with nuclear waste. And it’s largely forgotten except by the people who live near it and thus bear the brunt of its potential disasters. [Source: The Atlantic | Sarah Zhang | May 10, 2017 ++]

## **Passwords Update 02** ► **Q & A**

World Password Day was 4 MAY, an event designed to promote good password habits online because weak logins like "123456" and "qwerty" continue to top the lists of the most common passwords. The frequent use of weak passwords isn't from a lack of information, however. Results from a Pew Research Center cybersecurity quiz show most people do know better when it comes to password security, but they just choose not to follow best security practices. It's unclear whether that's because of laziness or the false assumption "it won't happen to me," despite hacking attempts and security breaches happening daily across the web. But your identity, privacy and finances are at stake, so it's time to get smart. Here are answers to some of those password questions you thought were too dumb to ask:

**Why is “password” a bad password? Why shouldn’t I use words as my password? Does using numbers instead of letters make my password harder to guess?**

In general, it's a bad idea to make your password a single dictionary word, and that includes "password." When hackers want to crack a password, they can set a computer to try every combination of characters until one finally works. That makes length and complexity some of the most important attributes to a good password. Try combine letters, numbers and symbols in different ways. Another way to create a memorable but difficult to crack password is to come up with a short sentence. If you're unsure, play around with this website to see what it takes to create a strong password.

#### **Does it really matter if I reuse a password? What if I vary it just a little bit?**

"Reusing passwords is one of the worst things people can do," said Michael Kaiser, executive director for the National Cyber Security Alliance. "Basically, it's using the same key on different locks." If one website or account is compromised, the hackers can then try those username and password combinations on other accounts and websites. The 500 million Yahoo users who had their accounts compromised probably wish they had varied their passwords more.

#### **If I can't remember all my passwords, should I use a password manager? Is it safer?**

When just about every website requires a password, it can be difficult to remember them all, especially if you're following the advice above and making them complicated. If you're having trouble, consider using a password manager. It's safer than writing passwords down in a Word document or email draft. Writing passwords down on paper is marginally better than that, but it could still be swiped by a vindictive ex or burglar or accidentally thrown in the trash. "Password managers are useful because they give you the ease of access to that information, probably across multiple devices from where ever you may be," said Laura Bate, program associate with the Cybersecurity Initiative at New America. If you use a password manager, know they aren't fool-proof in terms of risk reduction. Make sure to pick a reputable company. And the password to that password manager should be ironclad and fully committed to memory.

#### **How often should I change my passwords? Does it help security that my job makes me reset passwords every three months?**

The logic behind frequent password changes is that if hackers get access, they won't have it for long. But many hackers could be in and out of a network much faster than password changes occur. But according to Kaiser, the emerging consensus is that the more frequently you ask people to change passwords, the worse password practice they use.

#### **If your workplace does require you to reset your password often, you should follow that protocol—but don't get lazy.**

For personal accounts, you should change passwords if you feel they need to be changed. But having one strong password is better than a string of weak ones, Kaiser said.

#### **If I need to tell someone else my password, how should I do that?**

"Always be skeptical of someone asking for your password," Bate said. "There are very few cases where anyone should ever ask for your password." But if it's your spouse asking for the Netflix password, the best way to share that information is verbally and in person. Verbally over a phone call to or from a recognized number is not as good, but Bate said it's still better than through email or a text message—two worst possible ways of sharing a password.

#### **Does two-factor authentication secure my account better?**

Two-factor authentication can be a pain, but it's one of the smartest online security tactics, Kaiser said. Start with your email account, the hub of your online life. This is where links are sent to reset all of your other accounts. Most major online email providers offer a multifactor login scheme, so there's no excuse. "Does it make your account impervious to hacking? No. But it does improve your odds considerably," Bate said. If available, you should also set up two-factor authentication on any online banking and social media accounts.

#### **Are passwords better or worse than biometrics like a thumbprint?**

We already know when left to their own devices, many people create weak passwords and generally fail at managing their own personal security. Biometrics seems like a great way to circumvent that: You can't have a weak thumbprint. But it's important to know biometrics aren't completely hack-proof. Just ask the more than 5 million people who had their thumbprints stolen in the massive Office of Personnel Management breach. So while you can use biometrics to access your iPhone, for now most online accounts still require a password. And it should be a strong one.

"The truth of the matter is, people know if their passwords aren't any good," Kaiser said. "If you know, then make a better password." [Source: NextGov | Caitlin Fairchild | May 4, 2017 ++]

### **Aging ► Language Advantage**

Question! Would you recognize the word Murgatroyd? - Heavens to Murgatroyd! Lost Words from our childhood: Words gone as fast as the buggy whip! Sad really! The other day, a not so elderly (65) lady said something to her son about driving a Jalopy and he

looked at her quizzically and said what the heck is a Jalopy? He had never heard of the word jalopy! She knew she was old but not that old! Well, I hope you are Hunky Dory after you read this article by Richard Lederer and chuckle -

About a month ago, I illuminated some old expressions that have become obsolete because of the inexorable march of technology. These phrases included "Don't touch that dial," "Carbon copy," "You sound like a broken record" and "Hung out to dry."

Back in the olden days we had a lot of moxie. We'd put on our best bib and tucker to straighten up and fly right - Heavens to Betsy! Gee whillikers! Jumping Jehoshaphat! Holy moley! We were in like Flynn and living the life of Riley and even a regular guy couldn't accuse us of being a knucklehead, a nincompoop or a pill. Not for all the tea in China!

Back in the olden days, life used to be swell but when's the last time anything was swell? Swell has gone the way of beehives, pageboys, spats, knickers, fedoras, poodle skirts, saddle shoes and pedal pushers. Oh, my aching back.

Kilroy was here but he isn't anymore.

We wake up from what surely has been just a short nap and before we can say, well I'll be a monkey's uncle! This is a fine kettle of fish! We discover that the words we grew up with, the words that seemed omnipresent as oxygen have vanished with scarcely a notice from our tongues and our pens and our keyboards.

Poof, go the words of our youth, the words we've left behind. We blink and they're gone. Where have all those phrases gone? Long gone: Pshaw. The milkman did it. Hey! It's your nickel. Don't forget to pull the chain. Knee high to a grasshopper. Well, Fiddlesticks! Going like sixty. I'll see you in the funny papers. Don't take any wooden nickels. Heavens to Murgatroyd!

It turns out there are more of these lost words and expressions than Carter has liver pills. This can be disturbing stuff! We of a certain age have been blessed to live in changing times.

For a child each new word is like a shiny toy, a toy that has no age. We at the other end of the chronological age have the advantage of remembering there are words that once did not exist and there were words that once strutted their hour upon the earthly stage and now are heard no more, except in our collective memory. It's one of the greatest advantages of aging.



## COMMANDERS COLUMN - MAY 2017

Our first official meeting, after the move, was held at the American Legion Post 641, Baden, Pa. Every shipmate and first mate have stated that the move to the Legion was the right thing to do. We had over 50 shipmates and first mates in attendance, which is close to an increase of 25%. The move is complete and everything is in the storage area. The following shipmates assisted on the move – Bouts, Weismantle, Masterson, Elster, Campisi, Allen, Nicotra, Booky and myself. I hope that we can get some wall space to hand our pictures and hopefully we can move our display place in the meeting room.

After the March meeting, we received the bill from the caterer and found we were \$78.00 in the red. My first thought was that some of our shipmates did not show up, after they made a commitment. The reason that we were in the red, is that the caterer never notified us that the cost of lunches went up. So, after discussing the situation, the members present were notified that the price of lunch will be \$12.00 per person. Shipmates, in the future, PLEASE NOTIFY US, IF YOU WILL BE ATTENDING AND STAYING FOR LUNCH. In the past, everyone that specifies that they will be attending and does not show up, the cost of the missing lunch was paid by the member or been absorbed – which is too expensive for the base to handle.

### MEMORIALS & CEREMONIES

May 28 - Sunday Memorial Service on Requin (10:00) hours on board the Requin

Arrive at 09:30 hours – Muster at 09:45

May 28 – Carnegie Parade – (14:00) hours

Muster at (13:00) at Carnegie Borough Building Parking Lot – by VFW

May 29 – Sewickley Parade – (10:00) hours

Muster at (09:30) – flag pole – Frederick Ave & Broad Streets

May 29 – Coraopolis Parade – (13:00) hours

Arrive on Main Street by (12:30) hours

### NEW MEMBER

Bruce [Ladrie](#) qualified on the USS REQUIN SS/SSR/AGSS 481 IN 1957 as an E5(SS). He left the navy in 1959 . Bruce lives in Durham, N.C. with his first mate Christine. Please e-mail Bruce and welcome him aboard - [bruce.ladrie@gmail.com](mailto:bruce.ladrie@gmail.com)

[Eber Tripp](#) served with the United States Marine Corp from 1963 thru 2006 as an E-7. Mike is an officer of American Legion Post 80, in West View, Pa. He joined to support the Requin Base. Mike lives in West View, Pa with his wife Lois. Please e-mail Mike and welcome him aboard - [etripp@msn.com](mailto:etripp@msn.com)

Garry [Gresh](#) qualified on the USS SPINAX SS489 in 1968 as a FN(SS). He left the navy in 1970. Gary lives in Crescent, Pa., with his first mate Debra. Please e-mail Gary and welcome him aboard - [ggresh523@gmail.com](mailto:ggresh523@gmail.com)

Edward [Cramer](#) qualified on the USS S-38 in 1942 as a TM(SS). He left the navy in 1947. Ed lives in Cedar City, UT. He is the great uncle of Mike Amenti, from the USS PITTSBURGH SS720. Ed has no e-mail. April 30th will be 70 years since he was discharged from the USN.

We have reached our quota of ten (10) new members for 2017 – let's not stop

**Pa. License plate program: sixteen (16) plates have been ordered.** Wouldn't it be wonderful if everyone that lives in the state of Pa, got a submarine veterans license plate? That would be 125 more submarine plates riding around the state and advertising that we are submariner's

### BIRTHDAYS

#### Members

Benson, Carl - 6-18-44

Campisi, Joey 6/29/49

Cochenour, David 6/25/75

Hollingsworth, Herb 6/15/24

Lindsay, Robert 6/21/44

Lukasik, John 6/18/46

Messner, James 6/14/52

#### Spouses

Benson, Carol 6/07

Burdin, Shiela 6/04

Ellis, Sandy 6/17

Hoag, Adriana 6/13

Hollingsworth, E. 6/01

Wykoff, Tina 6/02

### ANNIVERSARIES

Bates, Thomas & Tammy 6/04

Bouts, Clare & Nancy 6/01

Goron, Ron & Nancy 6/14

Greenlee, Bill & Donna 6/16

Iden, Larry & Helga 6/30

Mack, John & Vivian 6/01

Schmidt, Robert & Vivian 6/01



Nicotra, Frank 6/01/47  
Sipes, John 6/23/59  
Stoner, Charles 6/11/31  
Sutherin, John, Jr. 6/17/66  
Wiehagen, James 6/14/68

Shook, Ron & Alice 6/25  
Sipes, John & Holly 6/12  
Welts, Robert & Joanne 6/17  
McKinny, Steve & Kelly 6/7/97  
Bookmiller, Eric & Maggie 6/01

### **VETERANS BREAKFAST CLUB:**

All morning breakfasts start at 08:30 hours for a cost of \$12.00

#### **June**

June 2 – Friday – Lamplighter (6566 William Penn Hwy, Delmont, 15626  
June 7 – Wednesday – Seven Oaks C.C. Beaver  
June 10 – Saturday – Free Fayette County – Farmington, Pa  
June 13 – Georgetown Ctr, 526 E. Bruceton Rd, Pleasant Hills 15236

Evening: 18:30 hours

June 15, Thursday – Oakmont Tavern, 814 Allegheny River Blvd, Oakmont 15139

### **NEXT BASE MEETING**

Our next base meeting is our quarterly traveling meeting. It is being held in Columbiana, Ohio at the American Legion Post 290. It is located at 44403 State Route 14, Columbiana, Ohio. Coming from Pa, Route 60 at Chippewa, Pa – turn west on Rt 51 to Ohio line – road turns into Ohio Rt 14. About 14 miles you will come to Rt 17 intersection with Rt. 14. The Legion is on the left, about a half mile west of routs 7/14 intersection. From Ohio turnpike, take the second exit and go south on Rt 7 to 7/14 intersection, turn right about a half mile on the left.

### **Requin Base Meeting Minutes**

May 13, 2017

Baden, PA

**Base Commander Huey Dietrich** called the meeting to order.

**Attendees:** Mike Allen, Carl & Carol Benson, Eric Bookmiller, Lee & Patsy Bookwalter, Clair & Nancy Bouts, George Brown, Tom & Deneen Calabrese, Ron Campbell, Joe & Jill Campisi, Huey & Edie Dietrich, Peter & Stephanie Foster, Rick & Judy Elster, Reno Farina, Dick & Beverly Geyer, Bob & Lynn Gourley, Bill & Donna Greenlee, Gary Gresh, Ric & Joan Guntang, Bat Masterson, JB & Sandra Messer, Bob & Judy Meyers, Frank Nicotra, Dave & Ann Sawin, Jeff & Eileen Simon, George Stass, Jack & Lois Stewart, Jack & Ginny Sutherin, Mike & Tina Wyckoff,

**Base Commander Huey Dietrich:** Quote of the day: “Dolphins, once pinned on your chest, leave a mark right over your heart”

**History of the Requin:** May 1, 1949 Requin sailed east for her first deployment with the Sixth Fleet. May 14 1949 arriving at Gibraltar, Requin operated in the Mediterranean Sea. May 2 1955 Requin sailed for her 5<sup>th</sup> Mediterranean deployment. Detached at the end of July, she returned to Norfolk VA and remained on the east coast with cruises to the Caribbean until November 1957 when she resumed duty with the Sixth Fleet. May 28 1968 Requin departed Norfolk VA as part of search efforts for the missing nuclear attack submarine Scorpion SSN-589. May 24 1990 Requin was towed to Tampa Shipyard for dry docking and hull repairs in preparation for her move 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 LAGARTO (SS 371)	May 3, 1945
USS SCORPION (SSN589)	May 22, 1968
USS SQUALUS (SS 192)	May 23, 1939 (Re-commissioned as USS SAILFISH (SS 192) 1940)
USS STICKELBACK (SS 415)	May 30, 1958

We also remember our departed shipmates of the Requin Base Donald Trombolo, Ed Figas and Richard Tate. 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.

**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. 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.

**Other Reports:**

Binnacle List: Bob MacPherson, Gerry Gaylor, James Kontier

Membership stands at 228 making Requin the sixth largest base in USSVI and the largest located inland.

**Storekeeper/Libraian Frank Nicotra** has submarine veterans hats, USS Requin hats, Requin Base sub lead pencils and other items for sale.

**Base Commander Huey Dietrich** reported on Eagle Scouts presentations.

**Shipmate Joe Campisi** reported on PA License Plate program.

**Memorials And Ceremonies:**

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 28<sup>th</sup> 0930 hours

Efforts for memorial in Cemetery of the Alleghenies were discussed.

Memorial Day remembrance ceremony, Homewood Cemetery, May 28<sup>th</sup> 1400 hours.

**Parades:**

Carnegie, PA May 28<sup>th</sup> 1400 hours

Sewickley, PA May 29<sup>th</sup> 1000 hours

Coraopolis, PA May 29<sup>th</sup> 1300 hours

Canonsburg, PA July 4<sup>th</sup> 1000 hours

Leetsdale, PA July 4<sup>th</sup> 1400 hours

**Social Events:**

Randy Vulakovich honored veterans of the 38<sup>th</sup> District

Gateway Clipper veterans boat ride, Monday to Friday June 5 through November 3

Navy Week June 19 through 25

Navy Ball October 20, Harmar House in Cheswick PA. Two table are reserved, first eight shipmates to fill 16 seats. First come first served, members must pay their own way. Contact Rick Elster if you wish to attend.

**Old Business:**

None

**New Business:**

Lunch at base meetings will now be \$12 per person.

**For The Good Of The Order:**

Veterans Breakfast Club was discussed.

District Commander Election will be in June. A motion to nominate Huey Dietrich was approved by the members present.

**Shipmate Peter Foster** gave the Benediction and blessing of today's meal.

**Adjournment:** The meeting was adjourned.

Eternal Father, strong to save,  
Whose arm hath bound the restless wave,  
Who bidd'st the mighty ocean deep  
Its own appointed limits keep;  
Oh, hear us when we cry to Thee,  
For those in peril on the sea!



**USS Scorpion - SSN 589**  
**On Eternal Patrol 22 May 1968**