

Steel Valley Dolphins

July 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: Aug 12th 12:30 hours Where: Rodney's 557 Wendel Road, Irwin, Pa. 15642 (Exit #5 off the pike). Telephone: 724-864-3222

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



Binnacle List

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James Kontier
Huey Dietrich
Bob MacPherson
Gerry Gaylor
Bernie Sigler



COMMANDERS CORNER JULY 2017

Our last base meeting was cancelled due to Captain Covey going on Eternal Patrol. In addition to the Captain, shipmate John Yaksick also sailed on Eternal Patrol. John's situation was truly sad. He lived in a senior citizen high rise on the north side of Pittsburgh. He very rarely came to a meeting and I tried to connect with him throughout the year. He was taken to a senior health complex where he passed. We have been trying to gather some information about his passing! We have been told that because of the HIPPA law- we cannot find out the day that he passed. He was not married and lived alone.

Captain Covey was under doctor's care and he put up a good fight. His wife Rosemary, appreciated the Requin sailors giving a great memorial service. She sent me a note, it reads as follows, "Dear Huey – I want to thank you for the wonderful service Ed's shipmates (sub-vets) conducted at his funeral. They did an outstanding job. Everyone was so impressed and proud. Please accept my check and another to be used wherever needed in Ed's memory. Again please convey our appreciation to all. CHEERS, Rosemary 7/11/17."

The rest of my column will be without detailed information on all our past events ----- I was in sick – bay and missed the wonderful opportunities to participate. KUDOS to the officer's and members of the base who stepped up to the plate and made the base activities very successful.

NAVY WEEK: The crew of the USS PITTSBURGH SSN720 were in town for the entire week. Thanks to the XO, LCDR NICHOLS, who insisted on spending quality time with members of the Requin Base. Thanks to Junior Vice Commander Rick Elster who assumed the responsibility of showing the crew of the Pittsburgh, a great time. On Wednesday, June 21, with the assistance of shipmate Joe Campisi, the crew was taken to the Allegheny Elks for their "Banjo Show". The crew was treated with great food, drinks and camaraderie. The band leader introduced them to the audience and was reconized with a big round of applause. Friday afternoon, the crew was taken to the Teutonia Mannerchor (German club) for a great German Buffet. Taking nothing away from the food, the crew really enjoyed all the

all the liquid refreshments. There were a great number of base members and first mates in attendance, and if I start mentioning them by name, I know I will miss quite a few. But I would be remiss not to mention shipmate Michael Cherock.

Mike supplied the van to shuttle the crew of the Pittsburgh around town, picked up the cost of the lunch and liquid refreshments and made arrangements for the crew to visit Heinz field and the Great Hall where the five (5) Steeler Super Bowl trophies are on Display.

The crew had really a great time visiting with us and all the activities that they participated in while here in Pittsburgh. I am so glad that the Requin Base made their visit so enjoyable. **VIET - NAM WALL:** The next week the traveling Viet-Nam Wall was in Hampton Twp, which is about ten (10) miles outside of Pittsburgh, in the North Hills section of the suburbs. It was here the entire week from June 29 thru July 4th. On Wednesday, June 28, the crew of the Requin Base along with our 'NAUTILUS' float met the traveling wall at the turnpike exit 39 & Rt 8 and escorted it to the community park. Shipmate Lou Hamill made all the arrangements and towed the NAUTILUS.

The wall is a very touching memorial to witness. It was on display twenty-four (24) hours a day. They expected forty (40) thousand visitors during the week long memorial service. I believe that number was far exceeded. Once again, the members of the Requin Base really stepped up. Each and every day, base members stood guard duty on the wall and the Nautilus. There were hundreds of visitors who had a ton of questions that our base members were more than glad to answer. Every veterans group that visited the wall and the Nautilus thanked the base members for their service and were really impressed with our float.

The Nautilus was removed from the Staging area on the evening of July 3rd in participation for the fourth of July parades.

CANNONSBURG Parade: The Requin base and the Nautilus arrived at 08:30 hours at the VFW in Cannonsburg, . We mustered at the VFW so we could be shuttled to the starting point of the parade. The parade was scheduled to start at 10:00 hours and kicked off, right on time. I believe there were twelve (12) shipmates that participated in this parade. Still in sick bay, I was listening to the radio when they began talking about the parade, and it was just as they were interviewing Lee Bookwalter our Treasurer. He did an outstanding job and educated the radio audience on exactly what the REQUIN Base is all about. Shipmate Eric Bookmiller is our go-to guy for the Cannonsburg parade and once again did a wonderful job.

After the parade, we went into the VFW for some refreshments and they treated us like brothers. The parade was over early and gave the base members time to refresh themselves and to prepare for the travel to our next parade.

LEETSDALE PARADE: The Nautilus arrived in Leetsdale for the start of the parade at 14:00. The borough of Leetsdale holds a special place in our hearts. We started as a base, meeting in Leetsdale, at the VFW. It's a very small community and it feels good that we can give something back to the community. Seven (7) shipmates showed up for this parade, which is great, since this is the second parade of the day, which makes for a long day. Once again, we led the parade with our float.

This is the fifth parade that we participated in this year. Each year it gets better and better. We can only participate in parades and our other base activities with the participation of the members of the base. Please consider on becoming involved with our base activities. Only you can

make a difference -----come to a meeting and engage in a base activity. Thanks to all for being there throughout these days when I was ill and not able to be with you. Once again, everyone stood head and shoulders and proved to yourselves that you're both good shipmates and true friends.

ANY ADDITIONS OR DELETIONS PLEASE LET ME KNOW!

Our next Base Meeting is a traveling meeting.

When: Aug 12, 2017

Time: 12:30 hours

Where: Rodney's

Address: 557 Wendel Road, Irwin, Pa. 15642 (Exit #5 off the pike).

Telephone: 724-864-3222

I will be putting out a meeting notice on or about Aug 4. We have to notify them by the Aug 8th. The menu will be posted on the meeting notice.

The cost of lunch should be around \$15.95 + tax & tip per person.

► TRICARE Fee Increases

The Senate Armed Services Committee has yet to release its complete version of the 2018 defense authorization bill after markup. The lack of transparency in the hearing process leaves us wondering what controversial provisions might be included to prompt such secrecy. However, if "past is prologue," we do have a few clues as to which way the wind will blow in the Senate - and you can expect higher TRICARE fees. In most cases, health care costs will be much higher and probably more in line with DoD's recent budget proposal.

With regard to higher TRICARE fees, pharmacy copayments are once again in the crosshairs of the budget writers. These provide an especially ripe target for increases, because the pharmacy benefit consists of mandatory spending for beneficiaries over the age of 65. The savings resulting from these potential fee hikes can then be used to fund other accounts and programs, including measures like the Special Survivor Indemnity Allowance (SSIA) to remedy the SBP/DIC Widows Tax, which offsets a military survivor's monthly Survivor Benefit Plan annuity by any Dependency and Indemnity Compensation they receive. MOAA has a long-standing record of advocating for a permanent fix for the widow's tax/SSIA situation. However, taxing beneficiaries' earned benefits is not the way to fix it. Keep in mind, many of those affected by the Widows Tax also use the pharmacy benefit.

TRICARE enrollment fees, as well as other fees, most likely will get hit with hikes, too. DoD is looking for ways, in their words, to "plow savings back into readiness." Raising fees by repealing the grandfathering clause for TRICARE fees contained in last year's law which shielded currently serving members from new fees, as is currently proposed by the DoD, is one way they aim to supplement readiness or other unspecified projects.

"We do not think raising TRICARE fees through the repeal of last year's grandfathering, which is now law, is in any way fair to beneficiaries," says Capt. Kathy Beasley, USN (Ret), MOAA's Government Relations Director for Health Affairs. "The House saw fit to maintain the existing grandfathered fee structure and to maintain focus on the implementation of current TRICARE reform efforts. MOAA strongly agrees with the House." [Source: MOAA Leg Up | July 07, 2017 ++]

Exchange Online Shopping Update 11 ► Beta Test Results

The last time Forrest Cornelius, 51, shopped in a base exchange was in 1989, when he completed his six-year stint in the Marine Corps. He recalls saving 10 to 15 percent on department store goods and that shoppers paid no sales tax. Last month, Cornelius began to enjoy those advantages again as one of 12,000 or so "beta test" participants for veterans' online exchange shopping, which is open for millions of honorably discharged veterans on Veterans Day, 11 NOV 2017.

All veterans are being encouraged to take the same first step Cornelius did by confirming veteran eligibility status at <https://www.vetverify.org>. It might be a multi-step process, if the Defense Manpower Data Center lacks information to verify a veteran served and received an honorable discharge. But for Cornelius, it went smoothly. He also got an email inviting him to be a test participant and begin to shop immediately through four exchange service portals: www.shopmyexchange.com for Army & Air Force Exchange Service (AAFES); www.mynavyexchange.com for Navy exchanges; www.mymcx.com for Marine Corps stores; and www.shopcgx.com for Coast Guard exchanges.

Cornelius said his email invitation was timely. He had lost his sunglasses and the replacement pair of Ray-Bans, priced at a

local retail outlet near his Texas home, would cost \$180. Using AAFES online to comparison shop, he found a special sale, \$20 off any pair of sunglasses costing \$100 or more. “So I got that discount,” he said, “plus it was 10 to 15 percent cheaper than retail, plus tax-free, plus free shipping. I wound up paying about \$120 total, saving me quite a bit.” His wife then used his benefit, shopping for undergarments that were on sale with a major retailer, but out of stock in the sizes and colors she wanted. AAFES had them, and she saved money too, he said. Soon they were buying sportswear for their son. Every item was timely shipped, he said, and arrived three days later. “It was great. It was super easy. And the vetverify.org process took five minutes. I entered my full name, the last four of my social [security number], and it said 'You've been verified.'”

By early July, 90,000 veterans had attempted to register to exchange shop online starting Nov. 11. Twelve percent of them got invitations to shop immediately. AAFES was monitoring shopping patterns to ensure their online portal and distribution system are ready for waves of new shoppers this fall, said Ana Middleton, president and chief merchandising officer for AAFES. “My worst fear,” said Middleton, “is a tsunami on November 11th, if everybody decides, 'Hey, I'm going to check this out' and they sign on that day” and also at the same moment. AAFES is building website capacity to allow for 30,000 simultaneous shoppers at any given time. A lot of shoppers “would have to be signing on at that exact same millisecond to stress it out. So yes, I feel that we are sized appropriately.”

Of “beta” veterans shopping, surveys showed their top reason was the tax break. But a surprisingly close second reason, said Middleton, was an appreciation that exchanges support military quality-of-life and base support programs. The Exchange uses profits to pay staff salaries, fund store operations, and ensure adequate website capacity - but even more profits are distributed to on-base Morale, Welfare and Recreational activities including child development centers, fitness centers, outdoor recreation, and, overseas, on-base school lunches. “Everything is just turned back to our customers,” Middleton said, and “not paying anything to any shareholders” as retail stores must.

Besides discounts and tax breaks, AAFES online promises a price match. “If we are not the lowest price -- say you found a vacuum cleaner below our price at Walmart -- you can challenge our price, and we will match it,” she said. Shoppers will find prices particularly attractive on certain items like premium running shoes and children's clothing. Profit margins on electronics are narrow everywhere, so exchange prices “are close to comparable,” Middleton said.

Exchange services aren't sure how many veterans ultimately will shop online. AAFES will be pleased if one to two million do so, Middleton said, though “we probably don't need that many” to declare the effort a success. In its business plan, as leading advocate for opening exchanges online to veterans, AAFES estimated its annual sales would climb by \$185 million to \$525 million and earnings would increase by \$18 million to \$72 million, easing budget pressure on the Army and Air Force, which have had to divert more and more appropriated dollars to family support programs as on-base store sales have been hit by force drawdowns and store closures overseas.

Veterans with only Reserve or National Guard experience have asked if they too will be viewed as “veterans” for online shopping. That remains unclear. Last December, Congress did bestow honorary “veteran” status on Reserve and National Guard retirees who completed careers of drill time but had not completed an active duty period under Title 10 to meet the legal definition of “veteran” and receive a DD-214 “Certificate of Release or Discharge from Active Duty.” Reserve retirees 60 and older do have exchange shopping privileges. But what about Reserve and Guard veterans who didn't retire or didn't receive a DD-214? Here's what AAFES could tell us:

“The litmus test for access to the veterans online shopping benefit resides with each veteran's electronic records. All honorably discharged veterans, according to official government sources such as the Defense Manpower Data Center, are considered authorized to shop military exchanges online via the veterans online shopping benefit. Veterans can confirm their eligibility by visiting Vet-Verify.org”

Veterans who do shop online, said Middleton, will find products “competitively priced. Are we across the board lower than everybody? No.” Beta shoppers so far have focused, as expected, on “male-dominated” categories such as electronics, running shoes, and sports apparel. Baby care, children's clothing, and cosmetics, however, also are selling briskly. “The reality is [married couples] share in the purchase-making decisions,” Middleton said. “It's like if I had a Costco card, and my husband didn't -- would he still want to make buying decisions with me if I came home and said, 'Hey there's a great price on a TV?' Probably. But this benefit is afforded to the [veteran] military member. ... If your spouse is using your password we have no way of knowing.” Merchandise selection is wider online than in base stores. The only goods veterans are barred from purchasing are military uniform items.

Exchanges are delighted to be offering this new benefit, Middleton said, particularly to so many veterans who didn't get to enjoy it more while serving. “The sad reality is so many of these kids went to basic [training] and then to war, so their recollection of who we are is a Coke and bag of chips in a war zone. Do they have an understanding of the breadth of products we sell?” Soon, many more of them will. [Source: MOAA Leg Up | Tom Philpott | July 07, 2017 ++]

Sleep Apnea Update 06 ► Don't Let It Steal Your Sweet Dreams

Most people who have sleep apnea don't realize it. That's because this disorder only occurs during sleep. Sleep apnea is when you have pauses in breathing while you're asleep. These pauses can last from seconds to minutes. You may have difficulty breathing a

few times or dozens of times an hour. These breathing pauses can be dangerous if they cause the oxygen level in your body to drop or disturb your sleep. When oxygen drops, your brain does whatever it can to get you to resume breathing. And then you may snore, gasp, snort loudly, or make a choking sound. A family member or bed partner might be the first to notice these disruptions in your sleep.

Sleep apnea is a common disorder. Anyone can develop it. “Sleep apnea can occur in both genders, in all races and ethnicities, and in people of all sizes and shapes,” says Dr. Michael Twery, a sleep expert at NIH. The most common type of sleep apnea is called obstructive sleep apnea. Any air that squeezes past a blocked airway can cause loud snoring. When you’re awake, the muscles in your throat help keep your airway stiff and open. In adults, the throat muscles and tongue can relax during sleep, or fat tissue in the neck can narrow your airway to cause an obstruction. In children, the airway may become blocked if their tonsils are so large they obstruct the airway opening. The other type of sleep apnea is central sleep apnea. In central sleep apnea, the brain doesn’t send the correct signals to your breathing muscles, so you stop breathing for brief periods.

So how can you tell whether you may have this disorder? One of the most common symptoms is excessive daytime sleepiness. “Anyone who feels so tired on a regular basis that this is a drag on their daytime function—that even if they allow enough time to get enough sleep on a regular basis and they still feel this way—then they need to discuss it with their doctor,” Twery says. Another common symptom is loud, frequent snoring. But not everyone who snores has sleep apnea. Other symptoms of sleep apnea may include feeling irritable or depressed, or having mood swings. You may have memory problems or trouble concentrating. Or, you may wake up with a headache or a dry mouth.

Your doctor can diagnose sleep apnea based on your symptoms, a physical exam, and a sleep study. For a sleep study, your doctor may send you to a sleep lab or provide a portable sleep monitor. Sleep studies record things like heart rate and oxygen level while you sleep. A sleep study can show whether apnea is mild or severe. “The largest proportion of the population with sleep apnea has mild sleep apnea,” Twery explains. “Mild may or may not be associated with any daytime symptoms.” People who are so sleepy that they’re at risk of a drowsy driving accident are probably in the moderate to severe range. Doctors may prescribe breathing devices that pump air or mouthpieces that adjust the lower jaw or hold the tongue. Other treatments are available and may be considered with advice from a physician familiar with your health.

If you feel extremely sleepy during the daytime or your bed partner says that you stop breathing when you’re asleep, go talk with your doctor. Everyone deserves a good night’s sleep. Some self-care tips for breathing better while you’re sleeping are: Avoid alcohol before bedtime and don’t take medicines that make you sleepy. They make it harder for your throat to stay open when you’re asleep. Maintain a healthy weight. Extra fat in the walls of your throat can make it narrower. Sleep on your side instead of your back. This helps keep your throat open. Ask your physician about medicines. Some medications can help open your nasal passages.

[Source: NIH Health in News | July 2017 ++]

Aging Update 01 ► End of Life Decisions

It can be overwhelming to be asked to make healthcare decisions for someone who is dying and is no longer able to make his or her own decisions. It is even more difficult if you do not have written or verbal guidance (see Prepare Advance Directives and Other Documents at <https://www.nia.nih.gov/health/publication/end-life-helping-comfortand-care/planning-end-life-care-decisions#advance-directives>). How do you decide what type of care is right for someone? Even when you have written documents, some decisions still might not be clear since the documents may not address every situation you could face. Two approaches might be useful. One is to put yourself in the place of the person who is dying and try to choose as he or she would. This is called substituted judgment. Some experts believe that decisions should be based on substituted judgment whenever possible.

The simplest, but not always the easiest, way to prepare is to talk about end-of-life care before an illness. Discussing your thoughts, values, and desires about end-of-life care before you become sick will help people who are close to you to know what care you want. You could discuss how you feel about using life-prolonging measures (for example, CPR or a ventilator) or where you would like to be cared for (for example, home or nursing home). Doctors should be told about these wishes as well. For some people, it makes sense to bring this up at a small family gathering. Some may find that telling their family they have made a will (or updated an existing one) provides an opportunity to bring up this subject with other family members. As hard as it might be to talk about your end-of-life wishes, knowing your preferences ahead of time can make decision-making easier for your family. You may also have some comfort knowing that your family can choose what you want.

On the other hand, if your parents (or another close relative or friend) are aging and you are unsure about what they want, you might introduce the subject. You can try to explain that having this conversation will help you care for them and do what they want. You might start by talking about what you think their values are, instead of talking about specific treatments. Try saying something like, “When Uncle Isaiah had a stroke, I thought you seemed upset that his kids wanted to put him on a respirator.” Or, “I’ve always wondered why Grandpa didn’t die at home. Do you know?” Encourage your parents to share the type of care they would choose to have at the end of life, rather than what they don’t want. There is no right or wrong plan, only what they would like. If they are reluctant to have this conversation, don’t force it, but try to bring it up again at a later time.

If you are faced with making healthcare decisions for someone who is dying and no longer able to make his or her own decisions, ask the medical staff these 7 questions: □ What is the care plan? What are the benefits and risks? □ How often should we reassess the care plan? □ If we try using the ventilator to help with breathing and decide to stop, how will that be done? □ If my family member is dying, why does he or she have to be connected to all those tubes and machines? Why do we need more tests? □ What is the best way for our family to work with the care staff? □ How will I make sure to get daily updates on my family member's condition?

[Source: National Institute on Aging | June 26, 2017 ++]

Grocery Stores ► Things You Should Not Buy There

Do you love your neighborhood grocery store? Buy everything you need there? If so, your local grocery store probably loves you too. It loves that you're willing to spend so much on items you could get for a whole lot less money elsewhere. Keep supporting your local store, but skip the following 20 things. These are the goods you should never buy at the grocery store when you have cheaper options available.

1. Greeting cards -- Anyone who's bought a grocery store greeting card has felt the sticker shock. \$4.95 for a piece of cardstock with a pretty design? You can do better. Go to the dollar store and pick up some equally nice options for a buck. Buy in bulk on Amazon, and spend even less. Or if you're the crafty type, simply make your own.
2. Batteries -- Batteries are an essential part of life, particularly if you're a parent on Christmas morning. However, there's no reason to overpay. Head to the warehouse store of your choice — Costco, Sam's Club or BJ's Wholesale Club — where you can stock up on bulk packages that bring your per-battery cost down. Not a member? Amazon also has good prices on bulk batteries.
3. Magazines -- A single issue of a magazine at the grocery store will set you back \$3 or \$4. For many publications, you can subscribe for the entire year for less than \$20. There are also plenty of ways to get discounted access to your favorite titles. Or go to your library where, you guessed it, the magazines are FREE to read!
4. Diapers -- Who knew it cost so much to cover your little one's bottom? Well, experienced parents know, but it's often a surprise to new moms and dads. Using cloth diapers you can wash and reuse is always an option, but for many people, disposables are the only way to go. Buying those from a grocery store is easy, but you'll pay a lot less per diaper by going through the Amazon Subscribe and Save service. It gives Prime members 20 percent off diaper subscriptions. Plus, if you schedule deliveries right, you should never have to worry about finding yourself amid a middle of the night blowout diaper-less.
5. Alcohol -- Beer and wine are money-makers for grocery stores, but you can minimize the markup by shopping at a warehouse club instead. Thanks to many state laws, even people who aren't members can walk into these stores to buy booze.
6. Toothbrushes -- Are you really buying toothbrushes at the grocery store? Don't you go to the dentist? If you do, you'll find they have drawers full of them for the taking. Yes, most people go to the dentist once every six months, and you should change your toothbrush every three months. However, we bet if you ask really nicely, your dentist will give you two to last until your next visit.
7. Special occasion cakes -- Getting a birthday cake at the grocery store is convenient, but it isn't all that cheap, especially if you need to feed a crowd. Instead, we're going to send you back to your warehouse club where you can get a giant decorated sheet cake for the same price many grocery stores charge for their small ones.
8. Pet food -- The grocery store isn't the worst place to buy pet food, but you can do better. The subscription service through Chewy.com works a lot like Amazon's Subscribe and Save. You can set up automated shipments and get a discount in return. Stores like Petco, Pet Supplies Plus and PetSmart also offer competitive prices, coupons and loyalty programs that can result in free food. Don't forget to also visit your local feed store to look for deals.
9. Bottled water -- Unless you happen to live in a city where the water is unfit to drink, there is no reason to buy bottled water ... period. The water from your tap will hydrate you just fine. Invest in a couple of reusable bottles and fill them for cheap at home. Water tastes iffy? Buy a filtering pitcher, and keep it in the fridge for a cold fresh drink when you want it and to refill those reusable bottles. If you absolutely must have individual bottles from a store, buy them at your warehouse club.
10. Frozen pancakes -- Why frozen pancakes are a thing is a mystery. Making pancakes at home is super easy. A basic recipe takes about five minutes to whip up and slightly longer to cook. We know you can do it. Cook up a big batch on the weekend and freeze the extras to eat throughout the week. Your cost will be pennies per pancake.
11. Basic baking mixes -- Let's take it one step further and say you should banish buying all basic baking mixes from the grocery store. If you're baking with Bisquick, you really aren't saving any time if you think about how long it takes to mix together flour, sugar, salt and baking powder. All you're doing is paying more. Same can be said for basic cookie, cake and brownie mixes. Really. These things aren't that hard to make from scratch. By skipping the mixes, you'll save money and possibly be a little healthier too.

12. Kitchenware -- Speaking of baking, the grocery store knows you might need some equipment to cook up all the delicious food you're buying. That's why most have a selection of pots, pans and even small kitchen appliances for purchase. Resist the urge. You can probably find better prices and quality at stores like TJ Maxx, Marshalls and HomeGoods. For rock-bottom prices on your kitchenware, wait until the Black Friday sales when department stores sell theirs for a song.

13. Spices -- Herbs and spices can be another item leading to sticker shock in the grocery store. That tiny little bottle costs how much?! If you have a bulk food store that sells spices, you can save a bundle. Not only could the per-ounce cost be less than the grocery store, you only have to buy as much as you need. No reason to get a whole jar when you only want a teaspoon for a recipe. Note: you can also get cheap spices at the dollar store, but the quality may be questionable.

14. Party supplies -- Like greeting cards, party supplies are sold at the grocery store for a premium. Don't make the mistake of getting your candles, tablecloths and colorful napkins there. Swing by the dollar store and buy them on the cheap instead.

15. Coffee -- It's the elixir of life for many people, which is probably why it costs so much at the grocery store. To get cheaper coffee, you have a couple of options. Your warehouse store (noticing a theme here?) is a good place to stock up on bulk packages of whole-bean, ground and K-cup coffee. If you have a Keurig machine, you can also register it at Keurig.com, where they send out the occasional good deal. Perhaps most surprisingly, you can find low sale prices on coffee at office supply stores like Staples. These shops also have online coupons and loyalty programs to help you save even more.

16. Toilet paper -- There may be no more essential product to family harmony than toilet paper. It is also shocking how much tissue paper rolled around a tube can cost in the grocery store. Head to your warehouse club or office supply store for discounted bulk purchases. Amazon's Subscribe and Save is also your friend here.

17. Light bulbs -- Now that incandescent lightbulbs are no more, it can cost a lot of money to light up your house. Walk past that display in the grocery store if you want to save some cash. You could go to Costco, Sam's Club or BJ's for lower prices, but the best prices per bulb we found were on Amazon.

18. Individually wrapped snack items -- You know you should buy the jumbo box of goldfish crackers and put them in baggies for school lunches, but that's way too much work. OK, fine. Just don't buy those individually wrapped snacks at the grocery store. You can get a big box of them at a much cheaper price per serving if you go to a warehouse club. If brand doesn't matter, see what your local dollar store has in stock.

19. Gift cards -- Forgot to buy a gift? No problem! Grocery stores have set up convenient displays of all sorts of gift cards by the checkout lanes. Now, for many of these, you might only pay face value. So you're probably wondering why we're saying that you're overpaying. That's because you can go to Costco and get \$100 worth of gift cards to many restaurants for only \$80. If your warehouse store doesn't have the gift card you want, check out one of the many gift card reseller sites and see if you can't get a deal there before shelling out full price at the grocery store.

20. Bread -- If you have a bakery outlet store nearby, you should never buy bread at the grocery store. They practically give the bread away at the outlet, and it usually freezes quite well. Even if your outlet store isn't around the corner, it may be worthwhile to take a trip. These discount shops are often filled with all sorts of bread and snack products. Stock up your freezer and then eat your carbs for cheap all month long.

[Source: MoneyTalksNews | Maryalene LaPonsie | June 20, 2017 ++]

