

Steel Valley Dolphins

August 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: 1230 9 September at the American Legion in Baden Pa.

2017 USS Requin Base Officers

Base Commander	Hubert C. Dietrich	412-486-2635	hueyfromglenshaw@aol.com
1st Vice Commander	Carl Stigers	412-995-8028	carstenstigers@verizon.net
2nd Vice Commander	Rick Elster	412-751-7967	Relster565@comcast.net
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----- Pride Runs Deep -----



Binnacle List

:
Aaron Ellis
Bernie Sigler
Major Galloway
Dick Geyer



242nd Navy Birthday Celebration, hosted by the CPOA

Date: October 20, 2017
Time: 6:00 PM - 11:00 PM
Cost: \$60.00 per person

Location: Futules Harmar House
1321 Freeport Road
Cheswick, Pa., 15024

On behalf of the Requin Base we have reserved two (2) tables, 8 per table. The names listed below have said they will be attending: Total 14 members. Please forward your check payable to the "CPOA" to :**Rick Elster, 88 Duncan Station Road, McKeesport, Pa., 15135-3302**. I will send you your tickets please pay early.

Help support your Shipmates and your Navy. Thank - Pride Runs Deep.

Rick & Pat Nelson
Huey & Edie Dietrich
Joey & Jill Camspi
Bob & Jude Meyers
Jerry & Linda Gaylor (Paid)
Lou Hamill (ticket issued)
Carl Stigers
Rick & Judy Elster (Paid)

If more would like to attend getting another table will not be a problem.

Respectively,

Rick



USS REQUIN BASE
C/O HUEY DIETRICH, 213
ANDREW DRIVE
GLENSHAW, PA 15116
(412) 486-2635



FINAL REQUEST

TO MY FAMILY, FRIENDS AND SHIPMATES I
LEAVE BEHIND I WANT YOU TO KNOW HOW
GRATEFUL I AM YOU CHOSE TO SHARE YOUR LIFE WITH
ME.

OUR TIME TOGETHER, ALTHOUGH SHORT WAS REWARD-
ING
AND A BLESSING TO ME. TAKE CARE OF ME IN THE MAN-
NER

WE DISCUSSED. SEND ME BACK TO THE SU-
PREME COMMANDER.

THERE I WILL JOIN MY SHIPMATES WHO HAVE GONE
BEFORE ME ON " ETERNAL PATROL."

MY FINAL REQUEST TO YOU IS: IN LIEU OF FLOWERS,
PLEASE

MAKE A DONATION TO THE USS REQUIN BASE MEMORI-
AL FUND SO THEY CAN CARRY ON THE WORK THEY DO
TO BENEFIT THOSE LESS FORTUNATE, IN THE NAME OF
THE UNITED STATES SUBMARINE VETERAN'S, INC.

Retiree Checklist ► What survivors should know

This checklist is designed to provide retirees and their loved ones with some help in preparing for the future. The checklist is not all-inclusive and should be used with other estate planning tools.

1. Create a military file.

- ☐ Retirement orders
- ☐ DD 214
- ☐ Separation papers
- ☐ Medical records

2. Create a military retired pay file.

- ☐ Claim number of any pending VA claims
- ☐ Address of the VA office being used
- ☐ List of current deductions from benefits
- ☐ Name, relationship and address of beneficiary of unpaid retired pay at the time of death
- ☐ Address and phone number for DFAS:

Defense Finance and Accounting Service, U S Military Retirement Pay, Post Office Box 7130, London, KY 40742 7130 (800) 321-1080 option #3 (for deceased members)

3. Create an annuities file, to include:

- ☐ Information about the Survivor Benefit Plan (SBP).
- ☐ Reserve Component Survivor Benefit Plan (RCSBP)
- ☐ Retired Serviceman's Family Protection Plan (RSFPP)
- ☐ Civil Service annuity

Note: (Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland Center office at 1-800 -321-1080.)

4. Create a personal document file.

- ☐ Marriage Records
- ☐ Divorce decree
- ☐ Adoptions and naturalization papers

5. Create an income tax file.

- ☐ Copies of state and federal income tax returns

6. Create a property tax file.

- ☐ Copies of tax bills
- ☐ Deeds and any other related information.

7. Create an insurance policy file.

- ☐ Life Insurance
- ☐ Property, accident, liability insurance
- ☐ Hospitalization/Medical Insurance

8. Maintain a listing of banking and credit information, in a secure location.

- ☐ Bank account numbers
- ☐ Location of all deposit boxes
- ☐ Savings bond information
- ☐ Stocks, bonds and any securities owned
- ☐ Credit card account numbers and mailing addresses
- ☐ 401K Accounts

9. Maintain a membership listing of all associations and organizations.

- ☐ Organization names and phone numbers
- ☐ Membership fee information

10. Maintain a list of all friends and business associates.

___ Include names, addresses and phone numbers

11. Hold discussions with your next of kin about your wishes for burial and funeral services.

At a minimum the discussion should include cemetery location and type of burial (ground, cremation or burial at sea). This knowledge may assist your next of kin to carry out all of your desires.

12. You could also pre-arrange your funeral services via your local funeral home. Many states will allow you to prepay for services.

13. Investigate the decisions that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning

Navy Mortuary Affairs at (866) 787-0081.

14. Once your decisions have been made and you are comfortable with them, have a will drawn up outlining specifics.

15. Ensure that your will and all other sensitive documents are maintained in a secure location known by your loved ones.

Organizations to be notified in the event of a retiree death:

1. Defense Finance and Accounting Service, London, KY (800) 321-1080
2. Social Security Administration (for death benefits) (800) 772-1213
3. Department of Veterans Affairs (if applicable) (800) 827-1000
4. Office of Personnel Management (OPM) (724) 794-8690
5. Any fraternal group that you have membership with (e.g., MOAA, FRA, NCOA, VFW, AL, TREA)
6. Any previous employers that provide pension or benefits.

COMMANDERS CORNER August 2017

The August Base meeting which was held at Rodney's was a great success. There were thirty-four (34) members and first mates in attendance. As each and every meeting comes and goes, the meetings are growing and getting better with all the input from the members. We had our first ASSOCIATE member in attendance--- James Kontier, who was a spook while serving on submarines, lives in Mt Pleasant, and had a GREAT time at the meeting with the rest of the shipmates. Three other shipmates who live in the area also attended – Benson, Galloway and McPherson. Kudos to all the shipmates that lived in the area and attended. Isn't that the reason that we have traveling meetings? Rodney's was so gracious and hospitable, it was such a great pleasure having a delicious lunch with them. Thanks to shipmate Rick Elster on making the arrangements.

We will be sending out the 2018 dues notices in September for Base Officers and Committees. We will be waiting to receive the 2018 USSVI calendars. I have not heard when they will be available or what the cost will be, as of yet! Dues notices for October will be for shipmates who live in Pennsylvania. The out of state members will receive their dues packet in the mail for November collection. The base members who have joined the base in 2017 will receive their dues packet for the December collection.

A few weeks ago, I asked whether anyone did not want to receive their 2018 calendar, to please let me know so that it is not sent to you. I am assisting the base treasurer, BOOKY, who is under a heavy work load at this time of year. It is a big undertaking. If you receive your calendar in error, please return it and deduct the postage from your dues check. No harm done. This is the only base wide fund raiser that the base uses to raise money to cover our base expenses and to help balance our base budget.

Our September base meeting will be held September 9th, at the Baden American Legion, at 12:30 hours.

Birthdays	Anniversaries	
Member	Spouse	
Mike Bond 9/23/40	Beverly Bence 9/04	Bo
Thomas Burdin 9/29/45	Barbra Boutelle 9/13	Ch
	Jill Campisi 9/11	Ma
Huey Dietrich 9/19/44	Pat Cantwell 9/14	Sc
Mike Gasparovic 9/15/66	Bunty Cantwell 9/14	Ja
Phil Elias 9/04/50	Janice Johnston 9/15	Ed
David Howton 9/25/55	Mary Ann Kontier 9/29	Ear
Robert Krautstruak 9/18/24	Pam Lucas 9/01	Jo
Blain Kuhn 9/25/44	Chris Ladrie 9/19	Pa
Jude Myers 9/01/52	Valerie Wendle 9/25	
Sal Molierno 9/18/25	Carol Cochenour 9/08	
Earl Riley 9/17/45	Judy Larson 9/18	
James Ross 9/17/24	Yvonne McKenzie 9/30	
Richard McCarthy 9/27/57	Trudith Stroede 9/14	
Robert Watson 9/21/25	Jude Myers 9/01	
Robert Weismantle 9/17/46		
Patricia Everly 9/25		

Edie, my first mate and I, have started making jam as a fund raiser for the base. We sold our allotment of 20 half/pint jars of peach/apricot, to the shipmates at the August meeting. Now we just finished making 60 jars of the following jams – Strawberry, Red-Raspberry and Black Raspberry. We have sold 20 jars so far, so shipmates, if you plan on attending the September meeting and desiring to purchase a ½ pint jar, please e-mail me. Hopefully there will be some left. The cost is \$5.00 per jar. All cost of

buying the berries, jars + lids and bans are covered by Edie. KUDOS Edie. This is the third or fourth year that we have done this project and it gets bigger and better.

USS PITTSBURGH SSN720 – FROM LCDR David Nichols, Executive officer. During the end of April the PITTSBURGH crew attended the Submarine Birthday Ball at Foxwoods Casino. Everyone was dressed in Dress Blues with PITTSBURGH leading the way with the most crew members in attendance. We proudly displayed our 100 Terrible Towels at the ball and made our Pittsburgh pride well known. During the month of June the ship remained in dry-docked and the crew worked diligently on required maintenance, restoration and repairs. In mid-June the Executive Officer, CSC Spencer< MMW1 Phillips and ETR2 Hess traveled to Pittsburgh to participate in Navy Week. Throughout the week, they were involved in community relations events at local Boys and Girls Clubs, the Carnegie Science Center and met with local politicians. They were also able to enjoy time with the SUBVETS and Pittsburgh Navy League. It was an excellent opportunity to learn about our namesake city and to interact with the citizens of Pittsburgh. In late June the crew returned PITTSBURGH to the water during a very professional un-docking evolution. The following weeks included final training and preparations to return to sea. PITTSBURGH and her crew have successfully returned to sea and are hard at work honing skills in the march towards next year's deployment.

NAVY RECRUITING DISTRICT PITTSBURGH– The Requin Base Officers have been invited to attend the change of command ceremony for the Pittsburgh Recruiting District on September 22, 2017.

Navy Ball - The Requin Base has been invited to attend the 2018 Navy Ball at Futules Harmar House on October 20, 2017. Six shipmates and their first mates will be attending. If anyone wishes to join us for this great occasion, please contact Rick Elster at (412)751-7967.

USS SCORPION SSN589 – a request has been received from the SCORPION Memorial Committee for assistance from USSVI and bases to contribute to the 45th USS SCORPION SSN589 memorial Service. The event will take place from May 25-27, 2018 in Norfolk. To support the "99" for "99" program, the Requin Base voted to donate \$99.00.

LINCOLN BAKERY- Lincoln has donated cakes, cookies and other bake goods to the Requin Base for dessert at our monthly meetings for the last six (6) years. My first mate's family has supported the sub vets since we became members of the base. Joe Porco, who is Edie's brother in law, has out done himself again. He is offering 10% discount on any cakes or bake goods for submarine veterans, as well as all veterans. All you have to do is show your veteran's card. The bakery is located in Bellevue, Pa, 543 Lincoln Ave –(412)766-0954.

VETERANS DAY PARADE- The Requin Base will be participating in this years Veterans Day Parade in the city of Pittsburgh. It will be held on Saturday, November 11th. The parade will kick off at 10⁰⁰30. The staging area will be from 10th Street to 26th Street. We will be notified in which division we will be placed.

The results of the North East Districts election are over. The Requin Base is in District Three. I have been notified that I have been re-elected as North East District Three – District Commander.

We want the first mates to continue to bring their favorite desserts to our meetings. We feel guilty always asking Lincoln, for cakes. So ladies please always bring your favorites.

BINACLE LIST- Please add the following shipmates on your prayer list – Major Galloway who is battling cancer and Dick Geyer had a stroke. Our thoughts and prayers are with the both of you. Hope to see you both at our base meetings to wish you well in person.

Requin Base Meeting Minutes

August 12, 2017

Irwin, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: Mike Allen, Carl & Carol Benson, Eric & Marge Bookmiller, Lee & Patsy Bookwalter, Clair & Nancy Bouts, George Brown, Joe Campisi, Huey & Edie Dietrich, Rick & Judy Elster, Major & Loretta Galloway, Gerry & Linda Gaylor, Rick & Joan Guntang, Lou Hamil, James Kontier, Bob MacPherson, Vince Metz, Chip & Sharon Porter, Jeff & Eileen Simon, Carl Stigers, Jack & Ginny Sutherin, Mike & Tina Wyckoff,

Base Commander Huey Dietrich: Quote of the day: "Submariners are a bunch of intelligent misfits that somehow seem to get along, understand each other and work well together."

Requin History: August 24, 1944 keel laid at Portsmouth Naval Shipyard. August 14, 1945 two weeks after her arrival and three days before starting her first war patrol, WWII ended and the Requin was recalled and ordered back to the Atlantic. August 1, 1952 Requin was back in European waters, during September she visited the United Kingdom, then in October the submarine transited the Straits Of Gibraltar for regular 6th Fleet duty. August 15, 1959 upon her conversion to fleet snorkel configuration, the Requin was given hull classification SS 481 and rejoined Subron 6 in Norfolk VA for operations as a normal attack submarine, a role she retained until her decommissioning. August 7, 1990 Requin left International Ship Repair in Tampa FL under tow to Baton Rouge LA. August 11, 1990 Requin was lifted onto barges and began her ride up the Mississippi River and Ohio River to Pittsburgh PA.

Base Commander Huey Dietrich: Let us at this time, with a moment of silent prayer, remember our Shipmates who made the supreme sacrifice that we may gather here in Peace. We dedicate this meeting to our Shipmates on Eternal Patrol, to perpetuate their memories in our lives and to honor our Shipmates on active duty in the service of the first line of defense of our Nation.

Boats Lost:

USS S 28 (SS 133)	July 4, 1944
USS ROBALO (SS 273)	July 26, 1944
USS GRUNION (SS 216)	July 30, 1942
USS BULLHEAD (SS 332)	August 6, 1945
USS FLIER (SS 250)	August 13, 1944
USS S 39 (SS 144)	August 16, 1942

USS HARDER (SS 257) August 24, 1944

USS COCHINO (SS 345) August 26, 1949

USS POMPANO (SS 181) August 29, 1943

We also wish to remember our shipmates of the Requin Base: Dex Armstrong, John Grienberger, Neal Sever, Frank Gogul, John Irons, Louis Kleinlein, Ed Yoder, Joe Brenkus, Steve Kossler. 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. **Chaplain Carl Stigers** gave the Invocation.

Chief Of The Boat Chip Porter 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 June meeting were published in the SVD and the Requin Base website. July meeting was cancelled. 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.

Eternal Patrol: Ed Covey, Robert Lindsay, Ron Shook, John Yaksich

Other Reports:

Binnacle List: Aaron Ellis, Bernie Sigler

Membership stands at 224.

Chaplain Carl Stigers reported on Eagle Scouts presentations.

Shipmate Joe Campisi reported on PA License Plate program.

Shipmate Vince Metz reported on purchase of Memorial Brick.

Shipmate Lou Hamil reported on the Traveling Wall memorial and static display of the Nautilus float

Memorials And Ceremonies:

Report was given on Canonsburg and Leetsdale parades

Efforts for memorial in Cemetery of the Alleghenies were discussed. Fund raising for memorial expenses are in process. Members wishing to contribute please contact Joe Campisi or Mike Allen.

Parades:

Veterans Day, Saturday November 11.

Social Events:

Change of Command Ceremony, Navy Recruiting District officers, September 22.

Navy Ball October 20, Harmar House in Cheswick PA. Two table are reserved, 12 people have signed up to attend with 4 seats remaining. First come first served, members must pay their own way. Contact Rick Elster if you wish to attend.

Old Business:

None

New Business:

VetTix is a website where veterans can get free tickets to major events.

For The Good Of The Order:

Veterans discount is given at the Lincoln Bakery in Bellevue, PA

There is a new menu for Base meetings.

Results of District Commanders election are in and Huey Dietrich has been reelected for another year.

Report on USS Pittsburgh activities was given.

Motion to donate \$99 to the USS Scorpion 50th anniversary ceremony was approved by the members present.

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

Adjournment: The meeting was adjourned.

Next meeting: Baden PA American Post 641 at 1230 hours on September 9, 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. [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 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 ++]

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 are 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 infor-

mation, 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.

Fatigue ► How To Feel Less Tired

We all feel fatigued now and then. Some changes to your lifestyle can make you feel less tired. Here are some suggestions:

- Keep a fatigue diary to help you find patterns throughout the day when you feel more or less tired.
- Exercise regularly. Almost anyone, at any age, can do some type of physical activity. If you have concerns about starting an exercise program, ask your doctor if there are any activities you should avoid. Moderate exercise may improve your appetite, energy, and outlook. Some people find that exercises combining balance and breathing (for example, tai chi or yoga) improve their energy.
- Try to avoid long naps (over 30 minutes) late in the day. Long naps can leave you feeling groggy and may make it harder to fall asleep at night.
- Stop smoking. Smoking is linked to many diseases and disorders, such as cancer, heart disease, and breathing problems, which can drain your energy.
- Ask for help if you feel swamped. Some people have so much to do that just thinking about their schedules can make them feel tired. Working with others may help a job go faster and be more fun.

If you feel fatigued for several weeks with no relief, make sure to talk about it with your doctor go to https://www.nia.nih.gov/health/fatigue-older-adults?utm_source=20170807_fatigue&utm_medium=email&utm_campaign=ealert to learn more about fatigue.
[Source: National Institute on Aging | August 8, 2017 +]