steel Valley Dolphins

September 2017



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." The official newsletter of the USS Requin Base of the USSVI Pittsburgh, Pennsylvania



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 14 October 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		
Secretary	Jeff Simon	724-502-4505	jeffsimon@zoominternet.net		
Treasurer	Lee M. Bookwalter	412-795-8337	booky143@verizon.net		
Storekeeper	Frank Nicotra	412-835-6540	nicotrafrank@gmail.com		
Chaplain	Carl Stigers	412-995-8028	carstenstigers@verizon.net		
Past Base Commander	Joe Campisi	412-322-3201	jcampisi1@comcast.net		
Newsletter Editor	Jack Sutherin	330-482-4175	jack.sutherin@comcast.net		
Webmaster	Lee M. Bookwalter	412-795-8337	booky143@verizon.net		
COB/Historian -	Clyde Porter, jr.	740-635-3179	candsporter@comcast.net		
Photographer	Peter Foster	724+980-7657	gopetro2000@gmail.com		
SVD Hard Copy	Rick Elster	412-751-7967	relster565@comcast.net		
Pride Runs Deep					



Binnacle List

Aaron Ellis Bernie Sigler 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

COMMANDERS CORNER September 2017

Hi Shipmates – Our last base meeting was another great success. There were twenty-five shipmates in attendance along with fifteen first mates and one daughter. Everyone raved about the new menu, which was stuffed pork chops, mashed potatoes with gravy and mixed vegetables. Again, thanks to all the first mates that brought their personal dessert trays. All of them were yummy. Thanks to everybody for notifying me on who would be in attendance and whether they would have any guests. It's so important to have a correct head count, so we can order the right amount of food and not run out or have to make up the difference when any one does not show after making the commitment to attend. KUDOS to all the shipmates.

To make it more convenient for anyone desiring a soft drink, the base will be running a tab, at the bar, so anyone can just ask the bartender, and the base will cover the cost.

The Baden American Legion has started their Friday night food. We cannot set up our meeting room on Fridays during their food service. We have to set up on Saturday morning before the meeting. It would be appreciated if some of the shipmates could arrive early, around 10:30. Shipmate Bookmiller suggested that we arrange the tables to make it more member friendly so the members can have easy access to shoot the breeze, this is a great idea! NEXT BASE MEETING:

Saturday, October 14th

Time: 12:30 hours

Place: American Legion Post 641

State Street, Baden, Pa

BASE ELECTION ARTICLE XII – ELECTION OF OFFICERS

Section 1: The Commander, First Vice-Commander, Second Vice Commander, Secretary and Treasurer will be elected by a majority vote of the members in good standing at the regular meeting held in the month of December.

Section 2: A nominating committee will be appointed in the month of October to solicit nominations and will present the slate of nominees to the membership at the November meeting. Section 3: Additional nominations may be made by any member on the floor of the meeting prior to the election.

Section 4: Any vacancy in office shall be filled by the REQUIN Base Commander, with approval of the Board of Directors, to complete an unfilled term.

Birthdays	Anniversaries	
Member	Spouse	
Beadle, Bill 10//29/35	Beamer, Helen 10/06	Alfr
Beal, Jeff 10/26/67	MacPherson, Deb 10/06	Cala
Bruce, Jon 10/04/50	Alfred, Elizabeth 1-/29	Die ⁻
Bookmiller, Eric 10/02/54	Bates, Tammy 10/04	Elst
Ewald, John 10/03/57	Calabrese, Deneen 10/07	Gay
Galloway, Major 10/12/52	Gasparovic, Kela 10/25	Gre
Garlock, Robert 10/12/29	Lukasik, Ginny 10/30	Joh
Kaufman, Robert 1021/19	Galloway, Loretta 10/25	Mc
Mann, Steve 10/10/58	Schmidt, Kathy 10/19	Kon
McKenzie, Paul 10/06/46	Dolgos, Kathleen 10/15	Мо
Nunnery, Doug 10/09/36		Gib
Perlowitz, Ed 10/31/63		Gre
Porter, Clyde 10/02/54		Phe
		Sim
		Tho

Message from the xo from the PITTSBURGH: Dated 9/18/17

PITTSBURGH has spent a significant portion of the last 2 months at sea. The crew has been honing our warfare skills in preparation for upcoming inspections and to build a solid base for deployment work up. We also conducted a VIP Cruise that included Rep. Michael Quigley IL, D) and many Congressional staffers. Everyone was very impressed by the PITTSBURGH and the professional performance of the crew. Our efforts were rewarded with 4 days in port in Port Canaveral, Florida. The crew took great advantage of the opportunity for some relaxation and sightseeing. The most popular locations for the crew were Disney, Kennedy Space Center and the local beaches. We were also given the opportunity to bring some of our family onboard for a Tiger Cruise during our transit back to Groton. It was an excellent chance to show family and friends what it like to live under the water and prowl the deep. We were able to allow them to experience many submarine staples including fire drills, angles and dangles, battle stations and of course movies with pizza. Again PITTSBURGH and crew received great reviews and huge thanks from our guests.

I will be turning over with LCDR Garcia in the middle of October. I will make sure that I turn over all of your contact information as well as an introductory email. Change of command is still scheduled for middle of January with 12 JAN as the most likely date.

VR - LCDR DAVID NICHOLS

EXECUTIVE OFFICER – USS PITTSBURGH (SSN720)

USSVI & REQUIN BASE DUES

The dues collection process is underway for 2018. We are waiting on the 2018 USSVI calendars to arrive. They should be here towards the end of September. September dues collection is for base officers and committee-persons to start the process. The base members that live in Pennsylvania will receive their dues packet in the mail for October collection. The out of state members will receive their dues packet in the mail for November collection. Our base members who have joined in 2017 will receive their dues packet for December collection. A few months ago, I asked if anyone who did not want to receive their 2018 calendar, to please let me know and it would **NOT** be sent to you. If you receive your calendar in error, please return it and deduct the postage from your dues check. NO HARM – NO FOWL. For the members attending the October meeting, I will bring your dues slip and calendar to the meeting.

MEMBERSHIP – 225

New Member – Michael Hemming qualified on the USS REQUIN SS 481 in 1963 as mm3 (SS). He left the navy in 1967. Michael lives in Easton, Md., with his wife Florence. Please email Michael and welcome him aboard – hemming@goeaston.net

VETERANS DAY PARADE

The Requin Base and our Nautilus Float will be participating in the Pittsburgh Veterans day parade on Saturday, November 11th. The parade will kick off at 10:30 hours. We will be meeting at the Teutonia Mannerchor, 857 Phineas St., Pgh, Pa 15212. There is plenty of parking at the Teutonia and we will transport everyone to the parade site, which is directly across the 16th street bridge and will transport them back to the Teutonia. We will have food and refreshments awaiting us. Come join your brothers!!!! Please let me know if you are planning on attending.

NAVY BALL

The Navy Ball will be held on Friday, October 20th at the Harmar House in Cheswick, Pa. Please contact Rick Elster for tickets.

MEMORIAL SERVICE

Our memorial Service at the Cemetery of the Alleghenys is on hold until the engraver submits the proper paper work. Shipmate Joe Campisi and Sarge Allen is working closely with him and we should have more updated information at the October Base meeting.

FUND RAISING ACTIVITIES:

The base is selling tickets on three different items to be raffled off at the December meeting.

- 1. An autographed submarine book \$1.00 per ticket
- 2. Hall Desk- Hand made by shipmate Carl Stigers \$1200.00 value \$10.00 per ticket.
- 3. Requin Base Corn Hole donated back from a shipmate who won it at our USSVI convention

(never used) - \$5.00 for 3 tickets.

Shipmates Vince Metz is the ticket seller.

REQUIN BASE CANDY PROGRAM

Our candy program is up and running all year long. Bernie Sigler (DBF), our candy Czar, purchases the bars from Daffins and fills our orders as quickly as possible. The candy comes in boxes of 36 and the cost is \$1.00 per bar. The candy bars are Milk Chocolate, Crunchy, Peanut Butter, Carmel, Almond, Pretzel and Dark! We can make up a box of what ever kind of bars you may want.

The program is set up this way – the members order the candy and pays upfront. Then to recoup his money, he sells the 36 bars of candy and it does not cost him a penny. The \$36.00 per box is divided - \$18.00 is given back to the candy company and the other \$18.00 is given back to the base. The member decides which base activity that he wants the candy Profit (\$18.00) to go – Kap(SS) 4 Kid(SS), Eagle Scouts Program or the General Fund. The bottom line is – that it helps us balance our base budget for 2018. You can order the candy directly from Bernie (menhaden377@yahoo.com) and you can pick up the candy at the next base meeting. If you want your candy order in boxes of mixed bars, then just reach out to me and I will mix a box of your preference.

HICKORY BARK SYRUP

As another base fund raiser, we sell Hickory Bark Syrup. There are only three (3) individuals that make the syrup in Pa. I only have six (6) bottles left. The cost of a 8oz jug or bottle is \$12.00 and \$15.00 for a 12 oz bottle.

HOME MADE BLACK PLUM JAM

There are only 9 - 80z jars left. My first mate and I make the most delicious jam. The cost of making the jam and jars are donated by Edie and the entire profits are donated to the base. Both the jam and syrup will be at the October meeting, along with the raffle tickets listed above.

Requin Base Meeting Minutes September 9, 2017 Baden, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: Mike Allen, Eric & Marge Bookmiller, Lee & Patsy Bookwalter, Clair & Nancy Bouts, George Brown, Ron Campbell, Joe Campisi, Huey & Edie Dietrich, Peter & Stephanie Foster, Major & Loretta Galloway, Gerry & Linda Gaylor, Dick & Beverly Geyer, Bob & Lynn Gourley, Bill & Donna Greenlee, Rick & Joan Guntang, Lou Hamill, Mark & daughter Hoag, Carl Humes, Bill & Sandy Lindsay, Vince Metz, Rick Nelson, Frank Nicotra, Jeff & Eileen Simon, Harry Sills, George Stass, Carl Stigers, Jack Sutherin, Mike & Tina Wyckoff,

Base Commander Huey Dietrich: Quote of the day: "Good ideas are not adopted automatically. They must be driven into practice with courageous patience."

Requin History: September 18, 1945 Requin arrived at Staten Island, New York, to begin what would be in the words of Commander Cutter, "a dull and boring assignment" essentially becoming a target for sonar school ships. September 30, 1963 Requin completed her 5000th dive. September 4, 1990 Requin arrived at the Carnegie Science Center, 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-5 (SS 110)
 September 1, 1920

 USS GRAYLING (SS 209)
 September 9, 1943

 USS S-51 (SS 162)
 September 25, 1925

 USS CISCO (SS 290)
 September 28, 1943

 USS COCHINO (SS 345)
 August 26, 1949

 USS POMPANO (SS 181)
 August 29, 1943

We also wish to remember our shipmate of the Requin Base, Donald Miller, Marion Irons, Don Lennox, and Monty Silvers. Finally, we honor remember all the brave submariners who died performing their duties aboard submarines, some individually and some in groups, but where the submarine itself was not lost.

Chaplain Carl Stigers gave the Invocation.

Treasurer Lee Bookwalter 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. 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: Dick Geyer, Arron Elis, Bernie Sigler, Dick Geyer

Membership stands at 226.

Chaplain Carl Stigers reported on Eagle Scouts presentations. A total of 48 presentations have been made this year.

Storekeeper Frank Nicotra reported on available small stores including license plate brackets.

Shipmate Joe Campisi reported on PA License Plate program and efforts for submarine memorial in Cemetery of the Alleghenies.

Memorials, Ceremonies and Parades:

Veterans Day in Pittsburgh, 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 tables are reserved, 12 people have signed up to attend with 4 seats remaining. Contact Rick Elster if you wish to attend.

Thank You letter from Gary Ireland was read.

Old Business:

None

New Business:

Results of District Commanders election: District 1 – Peter Koester, District 2 – Mike Bost, District 3 – Huey Dietrich, District 4 – Ron Olsen, District 5 – Jim Irwin. Only 11 Requin Base members voted.

Active duty members can now join USSVI dues free for the first year of membership.

Dues notices will be sent to members as soon as 2018 USSVI calendars are available.

Motion to purchase Longevity Pins for 5-10-15-20-25 years members was approved by the members present.

Lunch at future meetings will be \$12 per person.

For The Good Of The Order:

Hickory Syrup is being sold as a fund raiser

Huey Dietrich is taking orders for Black Plum Jam at \$5.

Several items being raffled at the base meetings will be awarded at the December meeting.

Letters from LCDR Justin Kaper and USS Scorpion Memorial were read.

A donation will be given to the base memorial fund from the United Way.

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

Adjournment: The meeting was adjourned.

Next meeting: October 14, 2017. Exact location willbe communicated via email. VA Suicide Prevention Month

► #Be There for Veterans & Servicemembers

We all can take action to help prevent suicide, but many people don't know what they can do to support a Veteran in their life who's going through a difficult time. During Suicide Prevention Month and year round, help VA let people know that preventing suicide starts with this simple act of support: **Be There**.

You don't need to make a grand gesture: A simple act of kindness shows you care. You can call up an old friend, check in on a neighbor, cook someone dinner, or invite a colleague on a walk. You can also encourage Veterans to take time for themselves and to focus on their own health and wellness. If you are worried about Veterans who may be at risk for suicide, here's what you can do to help connect them with treatment and support:

- If you are concerned that a Veteran is in crisis or at immediate risk for suicide, call the Veterans Crisis Line at 1-800-273-8255 and Press 1. Caring, qualified VA responders can help you determine ways to keep someone safe and connect the Veteran you care about with support.
- If you notice that a Veteran is going through a difficult time and aren't sure how to start a conversation or how to
 connect them with support, contact VA's Coaching into Care program. Call 1-888-823-7458 to connect with a
 licensed clinical social worker or psychologist who can help you figure out how to help motivate someone to get
 support.

- Talk with a Veteran's friends. Peer support, especially from others who have military experience, can be crucial in helping someone open up.
- Encourage everyone, especially those going through a difficult time, to store their firearms safely. Watch VA's gun safety video to learn more: VeteransCrisisLine.net/GunSafetyVideo

Letting a Veteran friend or loved one know you're concerned about them may seem daunting, but know you can make a difference by starting a conversation. The most important thing is to show genuine, heartfelt support for someone going through a tough time and being there to help. To learn how you and others in your community can **Be There** to prevent suicide go to https://www.veteranscrisisline.net/BeThere.aspx. Also, at http://spreadtheword.veteranscrisisline.net you download materials to share with others to help spread the word about this toll-free, confidential resource that connects Veterans in crisis and their families and friends with qualified, caring U.S. Department of Veterans Affairs (VA) responders. [Source: VAntage Point | September 6, 2017 +++]

Sleep Update 04 ► The Importance of Sleep - You Lose if You Don't Snooze

Whether trying for a quick snooze, occasional siesta, or attempted slumber, Sailors and Marines are continually at risk for the actual health threat of insufficient sleep. "Sleep has been identified and prioritized as a leading Health and Wellness Department and disease prevention goal. Sleep is an important element of health and well-being just like nutrition and physical fitness. Adequate sleep is necessary to fight off infection, support the metabolism of sugar to prevent diabetes, perform well in school, and work effectively and safely," said Trish Skinner, Naval Hospital Bremerton Health and Wellness Department health educator.

According to Fleet and Marine Corps Health Risk Assessment surveys and the Navy and Marine Corps Public Health Center (NMCPHC), personnel are reporting insufficient sleep at a steady increase from 31 percent in 2008-2009 to 37 percent in 2016. A related DoD survey shows that 40.9 percent get 7-8 hours of average sleep, with 43.5 percent getting 5-6 hours and 11.4 percent averaging less than four hours. "There were 37 percent of military members and 29 percent of civilian staff who reported they do not get enough restful sleep to function well on the job and in their personal life. Our department is focusing on the needs and benefits of adequate sleep with awareness, education and intervention techniques," Skinner said.

Sleep deprivation and lack of rest, are impactful physically as well as mentally. Research shows even young, healthy service members lose 25 percent of their ability to think clearly after only one day without adequate sleep. "When we sleep our body goes through a very intricate process where it recovers and rebuilds. Short and long-term memories are allocated and stored. It (also) gives our physical body time to rest and rebuilt broken down muscle and tissue," said Navy Hospital Corpsman 2nd Class Christopher Stevens, NHB Mental Health sleep hygiene specialist. The effects of poor sleep have been documented leading to mishaps involving aviation and motor vehicle accidents; work performance issues with higher error rate; quality of life concerns such as increased fatigue, decreased response time and lowered immune function; and mental health consequences such as irritability.

Yet people still take sleep for granted. "When we start to feel stressed, self-care is one of the first things we throw out the window. When we have an important test coming up, a deployment, when we are feeling stressed at work, or we are having trouble with our personal lives, it's very easy for us to find time to accommodate these stressors by neglecting things like physical fitness, nutrition and sleep. In the end, neglecting self-care only helps to decrease performance as we are not able to effectively manage stressors at an optimum level," explained Stephens. "Chronic poor sleep can also result in cardiovascular disease, depression and obesity. When it comes to physical recovery, workouts can be totally wasted by not giving our body time to rest and recover," added Stephens.

Skinner attests that the prevailing consensus is that adults should strive for seven to eight hours of sleep every day for optimum performance. Studies have shown that those who do get that amount of sleep are able to learn and retain information better and outperform those not as rested on daily activities.

There is available guidance to assist with good sleep hygiene. Simple tips to help get a good night sleep include; minimize noise and light; maintain regular sleep and wake hours; foster a comfortable sleep environment; limit caffeine four to six hours before sleep; and limit the use of technology with a screen light at least 15 to 30 minutes before sleeping. Yet those in the military, especially in an operational status, know that at times being able to implement such simple tips can be easier said than done.

"It's no secret that military service often results in periods of decreased sleep. Service members need to use what opportunity they have to get good sleep. Taking time to focus on self-care increases our performance to the physical and mental demands of arduous tasks or deployment. You can think of it like trying to cut down a tree with a blunt saw. Trying it that way is difficult. Taking the time to sharpen the saw will make the cutting down the tree more effective. Our mind and body are like that saw. So take the time to sharpen your saw," explained Stephens. [Source: Health.mil | Douglas H. Stutz | September 6, 2017 ++-]

TRICARE Podcast 414 ► Traveling | Enrollment Transfer | TFL Webinar

Traveling with TRICARE -- It's never fun when things go wrong on summer getaways or family vacations. If you or a family member on vacation picks up a nasty cold or steps on a jellyfish, remember that TRICARE travels with you. Before you pack up and head out, learn how to receive care when traveling.

The rules for receiving care while traveling depend on your plan and location. For specific guidelines visit www.TRICARE.mil/traveling:

- When you're having a medical emergency in the U.S. If you're stateside, dial 911 or go to the nearest emergency room. But you also need to notify your primary care manager or regional contractor within 24 hours or by the next business day.
- When you're having a medical emergency overseas. If you're overseas, go to the nearest emergency care facility or call
 the medical assistance number for your location. And if you're admitted into the hospital, you'll also need to call your PCM
 or the TOP Regional Call Center before checking out. This step helps to coordinate authorization, continued care and payment.
- When you don't know if you should to see to a doctor. If you're stateside and you aren't sure whether you need care or what level of care you need, you can call the Nurse Advice Line 24/7 to talk to a registered nurse.
- When you need urgent care. For urgent care, you can go to an urgent care facility. The Urgent Care Pilot Program allows most TRICARE Prime beneficiaries to get two urgent care visits per fiscal year without a referral from your PCM. Learn more at TRICARE.mil/UrgentCarePilot.
- When you live overseas, but you're traveling in the U.S. If you live overseas but are traveling stateside, you don't need a referral from your primary care manager to go to urgent care. You must get your care from a TRICARE-authorized provider. If you have questions, contact your Regional Call Center.

Retirement Planning Update 13 ► Your Expenses Cannot be Invested

Pop quiz: How much money did your household spend last year? If you don't track expenses, you may have no idea how many dollars departed your bank account in 2016. The average household, however, blew \$57,311 — an increase of 2.4 percent since 2015. Most of that spending — 61.3 percent — went toward only three types of expenses: food, housing and transportation. This unsettling data is courtesy of the U.S. Bureau of Labor Statistics' recently released Consumer Expenditure Survey data for 2016. The data measure how consumers allocate their spending, with expenditures classified into eight main categories. Here's how much the average household spent in those categories last year:

- Food \$7,203
- Housing \$18,886
- Apparel and services \$1,803
- Transportation \$9,049
- Health care (includes health insurance) \$4,612
- Entertainment \$2,913
- Cash contributions \$2,081
- Personal insurance and pensions (includes Social Security) \$6,831

Every dollar you spend on expenses like food, housing and transportation is another dollar you didn't invest in a retirement account. So, such expenses stand between you and retirement: Technically, the more money you allocate to them, the further back you push retirement. Let's take a closer look at the three biggest expenses that are keeping Americans from retiring sooner.

- **1. Food --** The Consumer Expenditure Survey further categorizes food expenses as either "at home" or "away from home." Spending in one of those categories ballooned a lot more than the other last year:
 - Food at home \$4,049 (up 0.8 percent)

• Food away from home — \$3,154 (up 4.9 percent)

Even if eating out is important to you, know that giving it up is not the only way to save money on food away from home. Money Talks News founder Stacy Johnson points out, "If going out to dinner with your significant other is something you enjoy, not doing it may create a happier bank balance, but an unhappier you. ... Eating an appetizer at home, then splitting an entree at the restaurant, however, maintains your quality of life and fattens your bank account. Finding ways to save is important, but avoiding deprivation is just as important."

- **2. Housing** -- A traditional rule of thumb says that to maintain a healthy budget, you should not spend more than 30 percent of your income on housing. That might seem impossible, given that home prices and rent costs generally have increased in recent years. Still, it won't hurt to take a closer look at your housing costs and current options for decreasing them. Stacy says: "One of the dumbest things Americans do is buy the biggest, fanciest things they can possibly afford. And nowhere is this mistake more evident than in home shopping."
- **3.** Transportation -- Getting around is our second-biggest expenditure despite that transportation spending has fallen in recent years. Total transportation expenditures by the average household dropped 4.8 percent between 2015 and 2016. The Bureau of Labor Statistics primarily attributes this to folks spending 9.1 percent less on vehicle purchases and 8.7 percent less on gas and motor oil last year. The average annual gas and motor oil expenditure has been falling since 2012. The only transportation cost subcategory that increased last year, rising by 4.6 percent, is the "other vehicle expenses" subcategory. It includes:
 - Finance charges
 - Maintenance
 - Insurance
 - Rentals/leases/licenses

[Source: MoneyTalksNews | Karla Bowsher | September 6, 2017 ++]

TO ALL THE KIDS WHO SURVIVED THE 1930's, 40's, 50's, 60's and 70's!!

First, we survived being born to mothers who smoked and/or drank while they were Pregnant. They took aspirin, ate blue cheese dressing, Tuna from a can and didn't get tested for diabetes.

Then after that trauma, we were put to sleep on our tummies in baby cribs covered with bright colored lead-base paints. We had no childproof lids on medicine bottles, Locks on doors or cabinets and when we rode our bikes, we had baseball caps not helmets on our heads.

As infants & children, we would ride in cars with no car seats, No booster seats, no seat belts, no air bags, bald tires and sometimes no brakes. Riding in the back of a pick-up truck on a warm day was always a special treat.

We drank water from the garden hose and not from a bottle. We shared one soft drink with four friends, from one bottle and no one actually died from this.

We ate cupcakes, white bread, real butter and bacon. We drank Kool-Aid made with real white sugar.

And, we weren't overweight. WHY? Because we were Always outside playing...that's why!

We would leave home in the morning and play all day, As long as we were back when the Streetlights came on. No one was able to reach us all day. And, we were O.K.

We would spend hours building our go-carts out of scraps and then ride them down the hill, only to find out. We forgot the brakes. After running into the bushes a few times, we learned to solve the problem.

We did not have Playstations, Nintendo's and X-boxes. There were no video games, no 150 channels on cable, no video movies or DVD's, no surround-sound or CD's, w cell phones, w personal computers, no Internet and no chat rooms.

WE HAD FRIENDS. And we went outside and found them!

We fell out of trees, got cut, and broke bones and teeth. And there were no lawsuits from these accidents.

We ate worms and mud pies made from dirt, wnd the worms did not live in us forever.

We were given BB guns for our 10th birthdays, wade up games with sticks and tennis balls and, although we were told it would happen, we did not put out very many eyes.

We rode bikes or walked to a friend's house and knocked on the door or rang the bell, or just walked in and talked to them.

Little League had tryouts and not everyone made the team. Those who didn't had to learn to deal with disappointment. Imagine that!!

The idea of a parent bailing us out if we broke the law was unheard of. They actually sided with the law!

THESE GENERATIONS HAVE PRODUCED SOME OF THE BEST RISK-TAKERS, PROBLEM SOLVERS AND INVENTORS EVER.