

# Steel Valley Dolphins

October 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 November 11th. Will be the Veterans day parade See Huey's commanders notes for info.

## 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      |
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----- Pride Runs Deep -----



## Binnacle List

Aaron Ellis  
James Hughes,  
Clair Bouts,  
Jude Myers



The sun was shining bright on this fine October day. The grass was green and the breeze was blowing just enough to move the flags in harmony with the ceremony. The men you see before you all share a common past. Each one at some point served his nation on a submarine. From Diesel Boats to sleek modern Nuclear powered submarines, each offered his service to protect the greatest country on the face of the earth. None consider themselves a hero, yet all have done things others would consider heroic. In the end, they just consider themselves a Band of Brothers. — at [National Cemetery of the Alleghenies](#). Bob MacPherson.

## COMMANDERS CORNER October 2017

### ANNOUNCEMENT

From the National Scholarship Committee:

The 2018-2019 Academic Year Scholarship application package has been posted on the USSVI.org website and may be downloaded. The Scholarship page is found in the Charitable Fund Section –

1. click on “Charitable Fund”
2. Scholarships
3. Applications

On this page you will see the application form, instructions and a guidance/hint sheet to help you.

The three documents located in the Scholarship Application page must be downloaded. Interested sponsors and applicants are encouraged to read through the instruction and procedure document followed by the application form and then guidance pages to ensure they understand the process and the due dates for the submission and supporting documentation. If an one has any questions , please contact me by e-mail hueyfromglenshaw@aol.com or (412)486-2635

Any additions, deletions or corrections, please let me know

| <b>Birthdays</b>          | <b>Anniversaries</b>   |                               |
|---------------------------|------------------------|-------------------------------|
| <b>Member</b>             | <b>Spouse</b>          |                               |
| ALFRED, Lloyd 11-17-36    | Patsy Bookwalter 11-25 | Lee & Patsy Bookwalter 11-30  |
| BEAUREGARD, Rich 11-17-65 | Dorothy Bright 11-22   | Graham & Sandy Dunlop 11-24   |
| BENCE, James 11-11-47     | Dorothy Brown 11-01    | John & Helen Donnelly 11-24   |
| BOLCATO, Val 11-09-50     | Judy Elster 11-03      | Ken & Judy Edwards 11-17      |
| BOUTS, Clair 11-22-39     | Audrey Lasher 11-08    | Bill & Priscilla Hawk 11-21   |
| GOLDMAN, Robert 11-11-58  | Sherry Nixon 11-22     | Fred & Trudy Hayes 11-20      |
| HAWK, Bill 11-21-37       | Marianne Phelen 11-05  | Bruce & Chris Ladrie 11-02    |
| KLINE, Robert 11-09-31    | Betty Simpson 11-28    | Angelo & Cathleen Nasso 11-11 |
| LEWIS, James 11-06-40     | Trudy Weismantle 11-01 | Cylde & Sharon Porter 11-13   |
| MAY, Edward 11-25-67      | Joanne Welts 11-27     | Chris & Ruth Ann Shal 11-01   |
| McGEE, Allen 11-04-40     |                        | Jeff & Eileen Simon 11-14     |
| NIXON, Charles 11/06/46   |                        | Ron & Cynthia Weaver 11-20    |
| SEGELEON, Vince 11-12-24  |                        |                               |
| WENDLE, James 11-24-45    |                        |                               |
| HEMMING, Michael 11-10-43 |                        |                               |
|                           | 3                      |                               |
|                           |                        |                               |
|                           |                        |                               |

## NEW MEMBERS

**MICHAEL HEMMING** – qualified on the USS REQUIN SS481 in 1963 as a MMFN. He left the navy in 1967 as a MM1(SS). Mike lives in Easton, Pa with his first mate Florence. Please e-mail Mike and welcome him aboard [hemming@goeaston.net](mailto:hemming@goeaston.net)

## DUES COLLECTION OCTOBER 23, 2017

The collection of 2018 dues as of Monday October 23 is as follows:

1. Officers & Committees – 61%
2. Pa residence – 54%

The official Dink list will be posted on November 1<sup>st</sup>. – There are nine (9) days left in October

The dues notices for out of Pa residence and the 2017 new members will be mailed out by October 28!

## NOVEMBER BASE MEETING

We are attempting something special this year. There will not be a regular base meeting in November. Since the VETERANS DAY PARADE will be held on November 11<sup>th</sup>, which is the date of the regular base meeting, we are participating in the PITTSBURGH VETERANS DAY PARADE. Any base business that needs to be discussed will be done after the parade – but no official meeting.

We will be mustering at the TEUTONIA MANNERCHOR (German Club), 857 Phineas St, Pittsburgh, Pa 15212.

We will be meeting at the German Club at 09:15 and departing at 09:30 and we will go across the 16<sup>th</sup> Street Bridge. The staging area is between 10<sup>th</sup> Street and 26<sup>th</sup> Street. We don't know which division we are in as of yet. The parade will kick off at 10:30. We will have the Nautilus Float and as many marchers as possible. Afterwards, we will travel back to the German Club for lunch and refreshments. We will need a head count so we can notify the German Club on how many shipmates and first mates will be having lunch. (They are very accommodating and I hope we have a good turn-out. (WE HAVE TO GUARENTEE THEM 25 LUNCHES)

Our last base meeting went along as planned. We will be trying out some of our new luncheon menus . With the change of having our meeting at our new location, which everyone approves and loves, there comes adjustments that have to be made. The American Legion has their Friday Food. We cannot set up as we used to, on the evening before, so we have to set up prior to the meeting. We need volunteers to arrive early on Saturdays, so the tables can be arranged and set up properly. We need to bring our supplies out from the storage room to set up for the meetings. The tables have to be set with tablecloth's , and the serving table has to be put into place with the sternos and serving utensils . The garbage cans need to be properly placed and the coffee and water to be properly placed. Afterwards, all the table have to be broken down and put into their proper places and garbage removed and clean out the coffee pot, and put our supplies back into our closet. What is left over, it's taken out to the bar area. It's really no big deal, if the volunteers help in a timely fashion. It can go like clockwork. Remember to jump in without having to be asked. Why should a few shipmates have to do everything, with so many shipmates in attendance. Of course we will not be meeting at the American Legion until January (18). It gives me time to get the names of the VOLUNTEERS.

## LONGEVITY PIN PROGRAM

The Requin base is both proud and honored to recognize the following shipmates for their loyalty to the base for 2018, for their continuous membership! The pins were mailed with their 2018 calendar. The five year shipmates will also receive a patch for the pin to be attached.

| FIVE            | TEN            | FIFTEEN        | TWENTY         | TWENTY-FIVE |
|-----------------|----------------|----------------|----------------|-------------|
| Alters, David   | Elias, Phil    | Gaylor, Gerry  | Hilgendorf, C. | Kieler, Ed  |
| Biemer, Richard | Gasparovic, M. | Messer, James  | Klein, Bob     | Lyons, Ed   |
| abrese, Tom     | Kuhn, Blain    | Wassenaberg, P |                | Cal-        |
| Foster, Pete    | Murman, Al     |                |                |             |
| Gibson, Chris   | Regits, Al     |                |                |             |
| Julian, Dave    | Ross, James    |                |                |             |
| McCarthy, Rich  | Sawin, Dave    |                |                |             |

McGee, Allen  
Metz, Vince  
Swinney, Terry  
Taskey, Don  
Thompson, Jeff

Simon, Jeff  
Rodgers, Bill

AS A REMINDER, IF YOU HAVE CHILDREN OR GRAND-CHILDREN AND THEY ARE COLLEGE AGE AND WILL BE ATTENDING SCHOOL IN THE 18/19 SCHOOL YEAR, PLEASE FILL OUT THE 2018/2019 ACADEMIC YEAR SCHOLARSHIP APPLICATION AND HOPEFULLY THEY MAY WIN A SCHOLARSHIP.

Our next issue of the SVD will feature pictures of the Navy Ball and our Memorial Service which was held at the Cemetery of the Alleghenies.

What a great group of ship mates you guys are-----WHO-YAU !!!

### Requin Base Meeting Minutes

October 14, 2017

Baden, PA

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

**Attendees:** Mike Allen, Eric Bookmiller, Lee & Patsy Bookwalter, George Brown, Joe Campisi, Huey & Edie Dietrich, Rick & Judy Elster, Gerry & Linda Gaylor, Rick Guntang, Bill Lindsey, John Lukasik, JB & Sandra Messner, Vince Metz, Bob Meyers, Frank Nicotra, Chip Porter, Dave & Ann Sawin, Bernie & Dot Sigler, Harry Sills, Jeff & Eileen Simon, George Stass, Carl Stigers, Jack & Jenny Sutherin

**Base Commander Huey Dietrich:** Quote of the day: "The function of the Navy is to carry the war to the enemy so it is not fought on US soil."

**Requin History:** On October 1, 1947 Requin moved north for exercises with her sister radar picket submarine Spinax SS-489. On October 1, 1966, Requin cruised around the South American continent with various South American navies. On October 20th Requin was dedicated as a memorial and exhibit and opened for tours.,

**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.

|                       |                  |
|-----------------------|------------------|
| USS SEAWOLF (SS 197)  | October 3, 1944  |
| USS S-44 (SS 155)     | October 7, 1943  |
| USS WAHOO (SS 238)    | October 11, 1943 |
| USS DORADO (SS 248)   | October 12, 1943 |
| USS ESCOLAR (SS 294)  | October 17, 1944 |
| USS SHARK II (SS 314) | October 24, 1944 |
| USS DARTER (SS 227)   | October 24, 1944 |
| USS TANG (SS 306)     | October 25, 1944 |
| USS O-5 (SS 66)       | October 29, 1923 |

We also wish to remember our shipmates of the Requin Base: Jack Hart, Thomas Whalen, Eugene Camarota, John Clarkin and Charles Tolbert. Finally let us remember all the brave submariners who died performing their duties aboard submarines, some individually and some in groups, but where the submarine itself was not lost.

**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. With no objections, the minutes were approved as published.

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

#### **Other Reports:**

Binnacle List: James Hughes, Clair Bouts, Jude Myers

Membership stands at 226.

**Storekeeper Frank Nicotra** reported on available small stores including new items from National Storekeeper.

**Chaplain Carl Stigers** reported on Eagle Scouts presentations. A total of 55 presentations will be made this year.

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

### **Memorials, Ceremonies and Parades:**

Submarine memorial dedication at Cemetery of the Alleghenies on October 21, 2017 at 1230 hours.

Veterans Day in Pittsburgh, Saturday November 11.

### **Social Events:**

Navy Ball October 20, 1800 to 2300 hours, Harmar House in Cheswick PA. Two tables are reserved, 14 people have signed up to attend with 2 seats remaining. Contact Rick Elster if you wish to attend.

Christmas luncheon will be December 9<sup>th</sup> at the German Club.

### **Old Business:**

Change of Command for Pittsburgh Navy recruiters was attended by base members.

Dues collection is underway.

Longevity pins were given to Peter Foster (5 years) and Jeff Simon (10 years).

### **New Business:**

Bernie Sigler is appointed as Base Election Chairman

Efforts are underway to obtain WWII jeep siren for mounting on the Nautilus float.

Motion to spend \$75 for three years Liability Insurance Policy was approved by the members present.

November base meeting is cancelled due to participation in the Veterans Day parade.

### **For The Good Of The Order:**

President of the Lapon Association is available as a guest speaker. Cost and schedule to be discussed by the board.

United Way is making a donation to the base.

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

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:** December 9, 2017 1230 hours at Teutonia Mannerchor (German Club), 857 Phineas St., Pittsburgh PA 15212.

Meeting starts at 1230 hours (Election, Tooling of the Boats, POW/MIA Ceremony). North Star Kids perform at 1400 hours.

Members are encouraged to participate in a \$10 gift exchange (male, female, generic). RSVP to Huey Dietrich.

## **Vaccines ► Learn Which You Need to Stay Healthy**

There are two main vaccines recommended for all adults. Getting these vaccines can prevent illness, missed work, increased medical bills and not being able to take care of family. The following vaccines are recommended:

- Seasonal flu vaccine
- Tdap (tetanus, diphtheria and pertussis, also known as whooping cough) followed by a Td (tetanus and diphtheria) booster every 10 years

### **Adults 19-26 years old**

The HPV vaccine can protect against the human papillomavirus, a virus that causes cervical cancers, anal cancer and genital warts. This vaccine is recommended for the following groups:

- Women up to age 26
- Men up to age 21
- Men ages 22-26 who have sex with men

### **Adults 60 years and older**

Our immune system gets weaker as we get older. This may put us at higher risk for certain diseases including shingles and pneumonia. To protect against these diseases, the following vaccines are recommended:

- Pneumococcal vaccine (65 years and older) to protect against pneumonia
- Zoster vaccine (60 years and older) to protect against shingles

### **Adults with Health Conditions**

Adults with certain health conditions may be at a higher risk for certain illnesses or diseases. These health conditions include the following:

- Diabetes
- Heart disease, stroke or other cardiovascular disease
- HIV infection
- Liver disease
- Lung disease (including asthma)
- Renal disease
- Weakened immune system

If you have any of the above conditions, talk with your doctor to find out which vaccines are recommended for you. Take a quiz at <https://www2.cdc.gov/nip/adultimmsched> to find out which vaccines you may benefit from: [What Vaccines are Recommended for You from the Center for Disease Control and Prevention: https://www.cdc.gov/vaccines/schedules/hcp/adult.html](https://www.cdc.gov/vaccines/schedules/hcp/adult.html). [Source: Vantage Point Blog | August 31, 2017 ++]

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## **Opioid Addiction ► Early Stage Recovery Advice**

September is Opioid Awareness Month and veterans are especially susceptible to opioid addiction. Addiction is a complex disease that affects friends and loved ones, too, says retired Marine Sergeant Donald Elverd, a senior psychologist at the Betty Ford Foundation in St. Paul, Minn. Recovery can be a challenging process for everyone involved and works best when family members are both appropriately supportive and attentive to their own needs. He says to do these things if your loved one is in the early stages of recovering from a substance use disorder:

- 1. Maintain supportive and direct communication with your loved one.** Focus on being clear about what you want and your concerns. As much as possible, use “I” statements - those focused on your feelings and beliefs - rather than the thoughts and characteristics you might attribute to your loved one.
- 2. Practice self-care.** Eat well and get enough sleep. Stress reducers like exercise, meditation, yoga, and prayer can be very helpful, too. Engage in activities that bring you joy. Remember: You will not have much to give to others if you are not taking care of yourself.
- 3. Don't try to control the outcome.** This will prevent the substance use disorder from controlling your life. **Trust your loved one with their journey of recovery.**
- 4. Stay true to your values.** Remember who you are in the world and what you stand for. If you operate from your core values, you will be a solid role model for your loved one.
- 5. Do you need to work on your own recovery from substance abuse?** Consider participating in a 12-step fellowship such as Alcoholics Anonymous or Narcotics Anonymous, attending another type of support group, and/or seeking therapy, counseling, or other forms of help for yourself.

[Source: MOAA News Exchange | September 12, 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 ++]

## **Housing Cost ► Considerations for Military Retirees**

Housing is a major component of any household budget, so it's important to recognize all the expenses associated with the options you're considering, including renting a home or moving to a long term care facility or retirement community. But moving from your home isn't the only housing option. Retirees also might want to consider the expenses associated with adapting their current home situation for changing circumstances.

**Aging In Place.** Staying in your existing home, or aging in place, is the goal for many retirees. You know what it takes to keep the place running — mortgage, taxes, insurance, maintenance, utilities, and homeowners dues — and you think your budget can handle it. However, aging in place will likely mean some increased costs down the road when you're less mobile. To manage getting around your home in the years to come, you might need costly renovations such as better lighting, a walk-in bathtub, higher toilets, or outdoor ramps, to name a few. Don't forget to budget for the potential costs of hiring help, such as cleaning and yard services, and maybe even having prepared meals delivered, if you no longer are willing or able to do these tasks on your own. Another concern is paying for transportation if driving is no longer a safe option for you.

As a homeowner, you might have some options for funding these types of expenses. If you have built up equity in your home, you might be eligible for a second mortgage, more commonly known as a home equity line of credit. It's a fairly straightforward way to get cash, and interest rates are lower than using your credit card. But, like your first mortgage, the loan must be paid back on a regular schedule or you risk losing your home. There also are fees to pay, and, like any outstanding loan, it will affect your credit rating. If you don't have much equity in your home, check into refinancing, which might free up some money to spend on those extra services.

Another option, popularized by TV commercials proclaiming you can turn your home into cash, is the reverse mortgage. You must be age 62 or older to qualify, but there are no credit score or income requirements, and the loan doesn't have to be paid back as long as you still are living in the home. There are drawbacks, though, including potentially high fees, and it might negatively affect your eligibility for some government assistance programs. Also, be wary of unscrupulous lenders. Working with a U.S. Department of Housing and Urban Development-sponsored counseling agency is suggested to help you fully grasp all the pros and cons.

Read more aging-in-place considerations at <http://www.moaa.org/Content/Publications-and-Media/Features-and-Columns/MOAA-Features/Decide-Now-to-Retire-Where-You-Are.aspx?list=4294967917&cat=4294967326>.



**Long Term Care.** Home ownership might prove to be a burden if your personal situation changes rapidly. For instance, let's assume your spouse becomes ill and requires long term care immediately. You decide the best option is for the both of you to move to a retirement community, where you can live with him while he receives the assistance he needs. The catch is you need to sell your house in order to pay for it, but there is no guarantee when you will sell your house or for how much.

Fortunately, retirement communities and financial services companies have recognized and addressed this dilemma through programs that offer deferred interest-free loans and bridge loans or even to buy your home if it fails to sell. One potential option is the veterans' Aid and Attendance and Housebound Pension. An oft-overlooked source of funding, this program can provide money for long term care and is in addition to your VA pension. Visit [www.benefits.va.gov/pension](http://www.benefits.va.gov/pension) for more information.

**Renting.** Flip the pros and cons of owning a home, and you have renting. Renting means no big down payment, little commitment, and low maintenance, which translate into more time on the golf course. If you need to move quickly, you can, but you might be on the hook for a few months' rent, though this often can be avoided if you have a flexible landlord who will let you sublet. Be sure to budget for rent increases, which currently average about 3 percent a year. However, your rent can skyrocket unexpectedly, possibly forcing you into an unwanted move. Adapting your space for aging in place usually is not an option when renting, though some communities rent to seniors and have some of these desired features already in place.

As a current homeowner, you might be reluctant to sell your home and become a tenant because your monthly rent check is doing nothing to build up your assets or reduce your taxes. But ask yourself whether your house, as an investment, is still important. You no longer need to build equity in the hopes of one day buying a bigger and better home. Besides, the recent loud pop of the housing bubble proved the value of your house doesn't necessarily always go up.

From a tax perspective, your income likely will be less in retirement, making the mortgage interest and property-tax deduction less attractive. In fact, as you get closer to paying off your mortgage, your interest costs might become so low, you might not even be able to itemize deductions on your return. Selling your home and investing the proceeds wisely might provide the income you need to fund the retirement lifestyle you really want.

**Retirement Community.** Let's say you're contemplating a move to a retirement community. Maybe your health is not great or you're living alone and would prefer the company and comforts assisted living provides. Can you afford it? The assisted-living retirement community fee might look higher than your home expenses on the surface, but be careful to compare apples to apples. Their fee likely will include items such as meals, transportation, entertainment, and cleaning services — where your mortgage does not. The renting versus owning decision again becomes a consideration when moving into a retirement community. In general, all the pros and cons already mentioned apply, and if you want to buy, consider carefully how you will fund any down payment and closing costs. If you had equity in your previous home, that might be your answer, but if not, think twice before reaching into your retirement savings or brokerage accounts. As always, consider consulting with a finance professional before making any complex and life-changing decisions.

[Source: MOAA News Exchange | Vera Wilson | August 29, 2017 ++]

## **Flood Damaged Vehicles Update 01 ► Buyer Beware**

Hurricane Harvey's rains could end up destroying 500,000 cars, according to an analysis by Cox Automotive. That's double the number of car casualties associated with Superstorm Sandy in 2012. If Harvey does indeed drown a half-million vehicles, it seems likely that countless more cars will suffer flooding damage ranging from mild to severe. Some of these autos inevitably will end up on the open market. So, buyer beware: The last thing you want is to end up with a water-logged ride.

Fortunately, learning the signs of flood damage — some are obvious and some are not at all — can help you avoid being suckered into buying a vehicle that appears fine, but is actually at the end of the road. A flood-damaged car may look decent on the outside but could be rusting from the inside, setting a buyer up for major costly repairs. In a warning to consumers after heavy flooding in 2015, the National Insurance Crime Bureau, which works with law enforcement agencies, insurance and car rental companies to assess damage, issued this word of warning in a press release:

*“Unfortunately, natural disasters bring out dishonest salvage dealers who don't tell you that the vehicles they're selling are heavily water-damaged,” said NICB President and CEO Joe Wehrle. “Consumers need to know that these vehicles may appear advertised for sale without any indication that they were affected by the flooding. As always, buyers should be careful when considering a used vehicle purchase in the weeks and months following a disaster...”*

### **How to spot a flood-damaged vehicle**

To avoid purchasing a flood-damaged vehicle, the first thing you should do is have it examined by a trusted mechanic. The next step is to order a vehicle identification number (VIN) check, according to DMV.org, a privately owned website not affiliated with any government entity. Flood-damaged vehicles are supposed to be reported. If the vehicle you want is deemed flood-damaged, it

should appear when you order a vehicle history report, also known as a VIN check or VIN report (<http://www.dmv.org/vehicle-history.php>). Another precaution is to check the status of the title, according to the Federal Trade Commission. A “salvage title” means the car was declared a total loss by an insurance company because of a serious accident or some other problems. A “flood title” means the car has damage from sitting in water deep enough to fill the engine compartment. The title status is part of a vehicle history report.

There also are visible warning signs that might indicate the vehicle has been in a flood, says DMV.org. They include:

- Upholstery in a used vehicle that doesn’t match the carpeting.
- Rust in places like door hinges and trunk latches.
- Rust under the gas and brake pedals.
- Silt or mud under the seats or in the glove compartment.
- Wet floor carpeting.
- A musty or moldy smell inside the vehicle, or the smell of cleaning agents and car fresheners trying to mask the mold.
- Brittle wires underneath the dashboard, which could mean they have been wet and then dried out. Reach down there to make sure the wires are pliable.
- Malfunctioning electronics or accessories. Turn on the ignition and make sure all dashboard warning and accessories work properly. Test the air conditioning, heater, windshield wipers, radio and turn signals several times.
- VIN inconsistencies. Make sure the VIN on the dashboard matches the VIN on the door jamb.

Finally, if you see something fishy, say something. “If a dealer fraudulently tries to sell you a flood-damaged car, they’re breaking the law: Report them,” says Money Talks News founder Stacy Johnson. If you suspect a dealer is knowingly selling a storm-damaged car or a salvaged vehicle as a good-condition used car, contact your auto insurance company, or local law enforcement agency. Or, call the NICB at 800-TEL-NICB (800-835-6422). You’ll help someone else avoid a rip-off. [Source: MoneyTalksNews | Hiram Reisner | August 30, 2017 ++]