

Steel Valley Dolphins

October 2019



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: **Baden PA at 1230 hours on November 16, 2019**

USS Requin Base Officers

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



Binnacle List

Grew Bushko
Edie Dietrich



COMMANDERS COLUMN:

The October base meeting was one of our traveling meetings, which was held in New Castle, Pa, and almost broke the record in attendance. Shipmate Dave Cochenour made the arrangements and did an outstanding job – KUDOS David. We were honored to meet Frank Lambiase, a WWII tank commander with General Paton. We also had two submariner's sailors show up and filled out their application on the spot. They are Harrah from Ohio and Mason from Ellwood City. Shipmate Lacey joined earlier last week which was outstanding! That brings the base membership to 188. There are others who have applications and we are awaiting to receive them. They are Flaugh, Le Meau, McCullough and Bonnett. As we have done over the years, any member that recruits a new member, that member receives credit for his base dues for the next year.



REQUIN BASE ELECTION

Bernie Sigler is the Base Election Committee/Chairman – he can be reached either by menhaden377@yahoo.com or 724-301-1505. As of the October base meeting, all present elected officers of the base will continue to serve the base for 2020. November base meeting will be for nominations. The election if needed will be held at the December Base Meeting.

Officers of the Requin Base

Huey Dietrich, Commander

Carl Stigers, First Vice Commander

Rick Elster, Second Vice Commander

Lee Bookwalter, Treasurer

Jeff Simon, Recording Secretary

DUES COLLECTION FOR 2020

The collection of the 2020 dues as of October 15 is as follows:

1. Officers & Committees – 100%
2. Pa Residence 52%
3. Associates 25%
4. September Total 55%
5. Out of state members & new 2019 member's dues notices were mailed out today 10/16

BASE ACTIVITIES FOR THE REST OF THE YEAR:

1. Nov 9th – Veterans Day Parade – Parking at the German Club (Guaranteed 35 for lunch)
Plenty of parking and we have a Troop Transport to ride us over the 16th Street Bridge to the staging area. We will muster at the German Club at 0:900 and proceed to Liberty Ave. We are in Division 1.. Staging area begins on Liberty Ave at 10th to 15th Street. Parade will kick off at 10:30 A.M. Hopefully I am working on a color guard to join us. (Still up in the Air). After the parade, we will return to the German Club for lunch and adult beverages. PLEASE LET ME KNOW IF YOU PLAN ON ATTENDING AND HOW MANY GUESTS WILL BE WITH YOU!!
2. Nov 16th – Base meeting – American Legion Baden, PA (Hoping to have a guest speaker)
3. Dec 1 – Christmas Luncheon – German Club---Entertainment – Singer Nick Fiasco
4. Jan 17 – USS PITTSBURGH – De-Commissioning in Bremington, Washington

BIRTHDAYS

ANNIVERSARIES

MEMBER

SPOUCE

Beauregard, Rich	11-17-65	Bookwalter, Patsy	11-25	Bookwalter, Lee & Patsy	11-30
Bence, James	11-11-47	Bright, Dorothy	11- 22	Dunlop, Graham & Sandy	11-24

Bolcato, Val,	11-09-50	Brown, Cindy	11-01	Donnelly, John & Helen	11-24
Bouts, Clair	11-22-39	Elster, Judy	11-03	Hawk, Bill & Pricilla	11-21
Goldman, Bob	11-11-58	Nixon, Sherry	11-22	Hayes, Fred & Trudy	11-20
Hawk, Bill	11-21-37	Phelen, Marianne	11-05	Ladie, Bruce & Chris	11-02
Hemming, Mike	11-10-43	Simpson, Betty	11-28	Nasso, Ang & Cathleen	11-11
Lewis, James	11-06-40	Weismantle, Trudy	11/01	Porter, Chip & Sharon	11-13
May, Edward	11-25-67	Welts, Joanne	11-27	Shal, Chris & Ruth Ann	11-01
McGee, Allen	11-04-40			Simon, Jeff & Eileen	11/14
Nixon, Charles	11-06-46			Spensor, Dan & Carrie	11-14
Spensor, Dan	11-06-79			Weaver, Ron & Cynthia	11-20
Wendle, James	11-24-45			Guntang, Ric & Joan	11-22

Requin Base Meeting Minutes

October 12, 2019

New Castle, PA

Base Commander Huey Dietrich called the meeting to order.

Attendees: Lee & Patsy Bookwalter, Clair & Nancy Bouts, George Brown, Ron & Nita Campbell, Joe Campisi, Huey & Edie Dietrich, Dave Cochenour, Sandy Ellis, Rick & Judy Elster, Hank FranzGerry & Linda Gaylor, James Gowher, Dick & Beverly Geyer, Bob Gourley, Lou Hammil, George & Barbara Harrah, Bill & Sandy Lindsey, Chuck & Sandy Loshkosh, Ed Masson, Bat Master-son, Jim & Sandra Messer, Vince Metz, Bob & Jude Myers, Frank Nicotra, Mike Pellegrino, Chuck Shrump, Bernie & Dottie Sigler, Jeff & Eileen Simon, Jack Sutherin, Chad Underkoffler, Mike & Tina Wyckoff

Base Commander Huey Dietrich: Quotes of the day: "No one gets too old to learn a new way of being stupid."

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 Wayland, 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.

Chaplain Carl Stigers gave the Invocation.

Base Secretary Jeff Simon led the Base in the Pledge of Allegiance.

Members introduced themselves and the boats they qualified on.

Base Secretary Jeff Simon reported that Minutes of the previous meeting were published in the SVD and on the Requin Base website. With no objections, the minutes will stand as published.

Treasurer Lee Bookwalter informed the members that an accounting of base assets, expenditures, and deposits was available for review.

Other Reports:

Binnacle List: Grew Bushko, Edie Dietrich

Membership stands at 185.

Storekeeper Frank Nicotra nothing to report

Shipmate Vince Metz nothing to report

Social Events

November 9, Veterans Day Parade in Pittsburgh muster 0830 hours at German Club Pittsburgh PA

November 16, Base meeting will be in Baden PA at the American Legion

December 1, Christmas luncheon at the German Club

Old Business:

Thresher Memorial Service was held at Arlington Cemetery on September 26

Navy Ball activities were discussed

New Business:

Bernie Sigler is appointed Election Chairman. Nominations are being accepted to be read at the November meeting

For The Good Of The Order:

Meeting with Commander Jason of USS Pittsburgh was discussed

Decommissioning of USS Pittsburgh is on January 17, 2020. Base members will attend.

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

Adjournment: The meeting was adjourned.

Next meeting: Baden PA at 1230 hours on November 16, 2019



Retirement Regrets

Three Biggest and How to Avoid Them

Regrets. Everybody has a few. But you certainly don't want to reach the end of your working life to find you're not where you want to be. A recent survey by Global Atlantic Financial Group, which sells annuities, asked more than 4,000 Americans, pre-retirees and retirees, about their retirement savings. Of those surveyed, 55% said they had regrets. The top three were that they:

- Did not save enough.
- Relied too much on Social Security.
- Did not pay down debt before retiring.

It's possible to avoid some of this remorse by taking steps now, says Maura Cassidy, vice president of Retirement Product at Fidelity. "There are tools available that can help you plan ahead," Cassidy tells Money Talks News. "Work on a plan now, and you'll have fewer regrets later." Rescuing a retirement from regret starts with these steps well before it's time to quit working.

1. Not enough savings -- Fidelity's recent Retirement Mindset survey found 62% of respondents were confident about their current financial health, Cassidy notes. But when people looked ahead to their retirement finances, that changed. Part of the issue is planning. Only 18% of the Fidelity respondents had a financial plan for retirement. Without planning, it's hard to know if you have enough saved. Find out how much you'll be spending in retirement, Cassidy says. "Sit down and think through your expenses, and amp up your savings."

The most common financial surprises for retirees, Global Atlantic's survey found, are inflation and unexpected medical costs. Consider establishing a health savings account, if you qualify. It can be a valuable retirement planning tool. Picture your retirement lifestyle and think over how you'll fund it, says Brandon Renfro, a fee-only retirement adviser with a Retirement Income Certified Professional credential. "Without knowing what you'll spend money on, simply saving more is like working toward an unknown goal," says Renfro, who also is an assistant professor of finance at East Texas Baptist University in Marshall, Texas. "Plan your savings amount around a definable goal."

2. Relying too much on Social Security -- Rather than viewing Social Security as your main source of income in retirement, Cassidy suggests looking at it as one of several legs of a stool. "There's a lot of misunderstanding about what Social Security can do and what you'll get," she says. "It's supplemental, and not designed to be replacement income." It's not meant to provide all the necessities of life. Also, no one knows how Social Security benefits will change or whether the entire system will face an overhaul. Cassidy says your planning should include other resources, including:

- Tax-advantaged retirement plans
- Pensions
- Taxable investment accounts
- Personal savings
- A health savings account
- Income from businesses or properties

You may not be able to develop all of these, but you can increase your retirement income by working now to diversify your future income. Consult with a retirement planning specialist to assess your resources and make a withdrawal plan. Coordinate that with your plan for taking Social Security benefits. "Relatively little attention is paid to how retirees will withdraw from their savings," Renfro tells Money Talks News. "A good withdrawal plan can add years to your retirement and provide emotional comfort." And you won't have to depend exclusively on Social Security.

3. Not paying off debt before you retire -- For retirees on fixed incomes, debt makes it hard to truly enjoy retirement. Therefore, Renfro advises you to retire any debt you have before you stop working. Do this by systematically focusing on one debt at a time, while making minimum payments on other debts. Get started by targeting the debt with the highest interest, or perhaps the one with the smallest balance. The important thing is to be debt-free in retirement so your financial resources can go toward helping you enjoy life. Cassidy, however, warns against focusing too much on paying down debt. Don't neglect your retirement savings, she cautions. "Compounding really works miracles (with retirement savings), and you can still save while paying down debt."

Cassidy's advice: Put 15% of income toward retirement, making sure to get every cent of any company match you're eligible for. "You can do both, save and pay down debt, and even if you're not putting 15% toward retirement, you can still get a good start," she says.

Bottom line

For the most part, the best way to avoid retirement regret is planning. Start immediately, evaluating your situation and creating a retirement roadmap that helps you get from today to tomorrow. “Taking a small action today helps,” says Cassidy. [Source: MoneyTalksNews | Miranda Marquit | October 5, 2019++]

Laptop Battery

Extending Its Life

Do you let your laptop battery drain away to almost nothing before charging it, and then let the battery charge until it’s at 100%? If so, you are making a mistake that could ultimately shorten the lifespan of your laptop battery. According to Consumer Reports, today’s newer lithium-ion batteries — which you will find in everything from laptops to cellphones — should not be allowed to dip below 20% power or to rise above 80%. Instead, the optimal charging routine is to keep your battery’s power in that 20% to 80% range.

V That advice probably sounds surprising to you; it certainly did to us. Unfortunately, the good folks at CR don’t explain why charging a battery from 0% to 100% is a bad idea. So, we did a little digging — and found an answer. Digital Trends explains that laptop batteries typically are built to handle 500 charge cycles. A single cycle is basically one discharge to 0%, followed by a re-charge back up to 100%. So, allowing your laptop battery to drain to 50% and then charging it back to 100%, for example, is one-half of a charge cycle. As the website further explains: “Over time, each charge cycle decreases a battery’s capacity from its design specifications, meaning that the fewer times you drain it, the longer the battery lasts — all other things being equal.”

So, the key to extending your laptop battery’s lifespan is to avoid giving it too many full charges. One way to prevent too many full recharges is to use the “Battery Saver” feature available as part of the Windows 10 operating system. According to Digital Trends, this mode kicks into action when your laptop drops to about 20% battery life: “This will automatically block background apps, keep your features like Calendar from syncing or pushing notifications, lower screen brightness, and other various changes that will conserve your battery so you can get to an outlet ASAP.” Other tips for conserving power include:

- Leave your laptop in hibernation mode when you aren’t using it.
- Quit all apps or programs you aren’t using, so they are not running in the background and wasting battery life.
- Shut off Wi-Fi and Bluetooth if you aren’t using them.
- Turn off keyboard backlighting and other optional features that you don’t need.

[Source: MoneyTalksNews | Chris Kissell | October 9, 2019 ++]

Printer Ink

Extending Its Life



There is an easy — and often overlooked — way to make printer ink last longer. Printer ink ain’t cheap. Manufacturers who make printers are notorious for selling the devices at low prices, only to later make buckets of cash by selling costly replacement ink cartridges. So, if you have a printer, you want to squeeze out every last possible page before having to replace that cartridge.

Leave your printer turned on. Consumer Reports points out that every time you turn on your printer, it triggers a maintenance cycle. The publication notes that its tests found that many printers use as much ink to clean the print heads as they do for printing itself. According to CR: “When we kept the printers on, we saw a noticeable reduction in ink consumption even on some of the most ink-hogging models.” Consumer Reports urges you not to fret about the environmental impact of leaving your printer juiced at all times. According to the publication, injects consume miniscule amounts of power when sitting idle. [Source: MoneyTalksNews | Chris Kissell | October 5, 2019++]

IRS Tax Forms

Update 01: New 1040-SR in the Works for Seniors

Uncle Sam hopes to offer some relief soon to seniors who hate poring over federal tax forms crammed with words and boxes. The IRS recently released the second draft of a new federal tax return, called Form 1040-SR or “U.S. Tax Return for Seniors.” The new form features large print and streamlined boxes in an effort to simplify the tax-filing process for Americans ages 65 and older. In the past, the government has touted this new tax form as being similar to Form 1040-EZ, which was the simplest tax form available for filing a return prior to 2017’s federal tax reform but has since been discontinued.

According to a recent report in Forbes: “Unlike the old form 1040EZ, there are no income limits or restrictions on the kinds of income that can be reported on form 1040-SR. But unlike the old form 1040EZ, the draft form 1040-SR allows taxpayers to claim the standard deduction or itemize deductions.” For the curious, the latest draft — which runs two pages — can be found at the IRS website <https://www.irs.gov/pub/irs-dft/f1040s--dft.pdf>. If you like what you see — or even if you loathe it — at WL1040.Comments@IRS.gov you can let Uncle Sam know your thoughts by emailing comments to

You are unlikely to need any version of the 1040 if you rely on software or a professional to file your federal income taxes, though. The software or pro would fill it out your return for you. “While 15 million taxpayers could benefit from the new form — approximately 10% of taxpayers — that number is likely on the high end,” the Forbes report notes. “Many seniors don’t file their tax returns by hand.”

Even though the year is not yet over, you can get a jump on your 2019 tax return by educating yourself about changes in store for next year’s tax season. For starters, don’t count on taking the alimony deduction. As we reported earlier this year: “A spouse who gets divorced this year and pays alimony this year cannot write the payments off on a tax return in 2020. That also means that a spouse who gets divorced this year and receives alimony this year will not count the payments as income on the tax return filed next year.” For more about such changes from the 2017 Tax Cuts and Jobs Act and other adjustments that will impact your 2019 return, check out “7 Ways Your Taxes Will Change in 2020” at <https://www.moneytalksnews.com/ways-your-taxes-will-change>.

Looking ahead to the next tax season is probably the last thing you feel like doing if you still have tax debt looming from previous years. But while you can run from Uncle Sam, you can’t hide. So, instead of fleeing your obligations, try sprinting toward some expert help. Stop by the Money Talks News Solutions Center and look for qualified tax-debt pros who can help you develop a plan to put your tax-debt problems in the past. [Source: MoneyTalksNews | Chris Kissell | October 8, 2019 ++]

NEWS-01: National website database personal profile

Submitted by: Wayne Standerfer, NC on 10/17/2019

Shipmates,

In an attempt to injection a little humor into our mundane lives dictated by advanced age, this is a follow-up to NJVC Steve Bell's previous request sent through the normal chain of command (RD to DC to Base CDR's) addressing the reluctance of far too many of our members to keep their personal USSVI Website profiles .

As a comparison to the requirements to qualify on a Submarine, Steve's request is an elementary no-brainer. Please take the few minutes it requires to go on line and verify that your personal information on our National Website is correct, there is no way USSVI can properly handle this task without your cooperation (please don't force us to open a background discussion questioning your ability to qualify on a Submarine at an earlier stage of your life by ignoring this).

Our upcoming "New National Website" (regardless of the prevailing opinion, it will happen) will only be as accurate as the information each of you or your Base Webmaster has entered in your profile.

Please, go to the USSVI website

Log-in with your preassigned Login Name and Password – (If you do not have or have forgotten this information, simply click the Click button above if you forgot your password). This will start the process of having an e-mail sent to you with the information needed to sign on to our website.

Click the left side "Updfile" Button.

The page that comes up enables you to edit all areas of the needed pertinent information.

Pay particular attention to the tab "Naval Career", this is where you will enter your years of service which determines if you are listed as a "War Veteran".

Please verify that all of your contact information is correct and click the "Save changes made to this page" link (bottom center) before exiting.

Guy's, I know most of us have reached the age where we become annoyed with receiving e-mails containing instructions as to what we should do to make someone else's live easier, but please humor us with this request and make all of our lives (especially the National Office Staff) less complicated by just updating or confirming the information on your USSVI Website Profile is correct.

