



WESTINGHOUSE SURE NEWS

www.westinghousesure.org

Issue No. 112

A Publication for Westinghouse Retirees

May 2011

The President's Message

Maury Fey

(724) 327-5594

mgfey@comcast.net

Our final results are in for 2010 and I'm very pleased to report to you that Westinghouse SURE has maintained our total membership, number of volunteer projects and volunteer hours compared with 2009. We finished the year with 878 supporting households or 1555 total members including spouses who contributed so heavily to the 60,214 hours registered. Of those hours, 91% were dedicated to SURE's community service volunteer activities, the balance to member services. When considered on the basis of dollar value, we contributed the equivalent of \$1,286,000, based on value data published by Independent Sector, a national organization of non-profits. Thanks to every one of you who gave of your most precious time. Together, you've done a lot of wonderful things for our communities and for our fellow members.

In addition to our membership and volunteer successes, you've also donated generously, enabling us to proceed with SURE's new Matching Gift Program. It is intended to help the non-profits we serve that have been so badly hurt by financial cutbacks resulting from the recent recession. While we can't fill the gaps in their budgets, your matching gifts - when combined with SURE's, provide some very much appreciated help. The Matching Gift Program was announced in January, with a total of \$1,250 allocated for each quarter of 2011. I'm pleased to tell you that the entire amount was donated in the quarter ended March 31, and about half of the second quarter has been subscribed as I write this message in April. We hope to be able to continue this program, or perhaps increase it as long as we can keep it solvent. Thanks for helping!!!

Westinghouse SURE will hold its second annual Golf Outing at Willowbrook Country Club on Monday, July 18, the location of last year's very enjoyable event. The Golf Outing will be a scramble event from the gold (senior) tees, starting at 12:30 pm. The charge will be \$60 per person, and will include green fees, cart fees, prizes and a cookout buffet. Other details are in the article on page 5. Be sure to register early!

SURE members will be treated to a unique six day tour in October. It will be conducted by George Westinghouse IV in the area of the Berkshire Mountains of New York where his great grandfather grew up then spent his later years, and where he conceived and developed a number of his great inventions. This wonderful trip is described on page 13. For us, it will be an opportunity to step back in time as George Westinghouse IV describes the area and memorabilia from his unique family perspective.

And finally, please plan to come to the SURE annual meeting on June 8 at our site in Churchill. The day will begin with a travelogue by Parvin Lippincott on his trip to Africa, and a presentation on the current state of the Westinghouse Nuclear Power Business by a member of the Cranberry team. The Annual Meeting will be a picnic lunch in the downstairs dining room and feature our election of officers and annual awards. Be sure to send in your registration - you'll find it inside on page 4. We need an accurate count.

"A man with a new idea is a crank until he succeeds." - Mark Twain

Westinghouse SURE News

Published six times a year

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GW RTP Room 401-3X43
 1349 Beulah RD
 Pittsburgh PA 15235-5069
 Telephone: (412) 256-2860

(If no answer please leave a short message, we will return your call.)

Daffodil Days

Don Kopelic
 (412) 487-2610 dkopelic@verizon.com

Thanks are extended to the following SURE members who supported the American Cancer Society in their Daffodil Days fund-raising effort this year. Their efforts included sales at the Century III Mall and also making deliveries to various schools in the area. In addition to daffodils, the ACS had vases and teddy bears for sale.

Don Angel Betty & Melvin Buchin
 Marv & Joanne Chidester Jim Chisholm
 Jeannie Cloherty Maury Fey
 Don & Margaret Gerken Annette Karnash
 Jack & Peggy Kearns Don & Peggy Kopelic
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For a 2011 SURE **Matching Gift Program** form, see the Home page of the SURE web site.

www.westinghousesure.org

Thank You!

Agnes Sink, Project Coordinator
 (412) 461-6736 agnessk624@live.com

I am again taking this opportunity to thank ALL volunteers for your cooperation in reporting your hours. Your efforts and unselfishness are greatly appreciated. At this time I especially express my thanks to the following Hospital volunteers who so diligently donate their time: Annette Karnash, Pat Felice, Ernie Metz, Ruby Dunlap, Mike Meharr, Henry Morycz, Theresa Yerman, John Yerman and Larry Vachon. Just remember Volunteers are priceless and not worthless! More to come in next issue. Thank you again and if you are out there and should be in here please give me a call.

Spotlight Award For May

Marv Chidester, Projects Director
 (412) 271-8426 mchidester@verizon.net

Don L. Harrison is our SURE Spotlight Award Volunteer for May. He has logged hours in our SURE database with the Boy Scouts of America program since 2001, now totaling more than 2500 hours. He has also served as an elected Bethel Park Councilman for the last 38 years. His selection for this award was strongly supported by Len Finnell, his coordinator, as well as our board of directors.

Don grew up on a farm near Clarksville IN and went to high school in Jeffersonville IN. He never thought he might go to college, and so he took the Commercial curriculum. However, a part-time job with the Colgate Palmolive Peet Company while in high school led to a full time job after graduating. This permitted him to attend night school at the Jeffersonville extension of Indiana University for three years and then two years at the main campus of the University of Louisville earning a Bachelor of Science degree. After earning the degree and seven years with the company, he left Colgate to attend Indiana University where he achieved a Master of Science degree.

Don then served time in the Army which took him to Fort Belvoir (Engineer Research Development Laboratory) where he met Larissa, his bride to be. She had come to America from Riga, Latvia under the guardianship of a caring Virginia family. They were married in 1957, shortly after Don completed his military obligation.

Upon leaving the military, Don chose to come to Pittsburgh and Westinghouse to work at the Bettis Atomic Power Laboratory. They purchased a home in Bethel Park and before long, Don found himself involved in the local government there, now serving his 38th year as a council member. Along the way, he was also instrumental in the building of their community center. When his son turned 12, they both became involved in the local Boy Scout troop. His son is now grown and has moved away, but Don continues to be a significant factor in the leadership of Troop 228, the Thunderbirds. Over the years, he helped locate some 150 acres or so of private land in Greene County they are permitted to use as a campsite; he has helped build several buildings there in addition to a 30' flagpole; he continues to gather and then transport 5-gallon buckets of rock from his home lot to the campsite to improve the ingress road; and he has been involved in the ongoing maintenance there. The result is a wonderful campsite (Proving Grounds) for the young men of this troop. In addition to developing this campground, Don has served as Senior Assistant Scoutmaster; has run week long troop campouts for 11 years; has planned and executed

Spring Educational Trips for 20 years; has run twice-yearly fund raisers for 20 years; has served as counselor for three Eagle required citizenship merit badges; and the list goes on.



Len Don Marv/Larissa Maury

During Don's 37.5 years with Westinghouse, he worked in a surface ship nuclear design and analysis group. He wrote several reactor startup and testing procedures and oversaw the startup and testing of reactors at the Idaho reactor test site, the nuclear carrier Long Beach and the aircraft carrier Enterprise. He eventually became manager of a nuclear design and testing group and also managed the radiological control plant safety group. Don ended his career writing the refueling procedure for the aircraft carrier Nimitz.

As is obvious, Don loves the outdoors which is where he can usually be found. He and Larissa have raised a son and a daughter. The daughter is now married and has made Don and Larissa the proud grandparents of three grandchildren which they get to see frequently.

Don is very proud of the fact that he was the first and only member of his family tree down to his generation to go to college. When asked why he volunteers, Don says he finds enormous satisfaction in helping others in any way possible. Who knows how much difference he has made in the lives of the many young men he has helped.

Geraldine M. Angel, R.N., PhD.

1939 - 2011

We mourn the passing of our dear friend Gerry Angel. Sadly, she left us all too soon on April 19. A friend to all who knew her, Gerry was a key member of the SURE organization, and a member of its Advisory Council for many years, in fact for most of its existence. Shortly after we started our initial member service activities with a Newsletter and Financial Seminars, Gerry attended one of our Advisory Council meetings and suggested that as retirees, SURE members would be well served if we could provide in-depth information about taking care of our bodies too.

Asked by then President Bob Crouse if she could help, she eagerly conceived and organized SURE's early Health Care Seminars. She invited noted Specialists to present interesting educational materials on several Health issues affecting seniors, the first including arthritis, heart disease and nutrition. Later programs included cancer treatment techniques, prostate issues and stress management. Gerry's early Health Care Seminars were extremely popular with SURE's membership, and with our spouses as well.

This program has been continued, as Gerry later teamed with Annette Karnash to develop Health Care seminars, now on a bi-annual basis. In keeping with her approach to senior life issues, she organized seminars on alternative living arrangements, recognizing that as we age, our needs for a home change as well. She recruited specialists in at-home visiting support, assisted living facilities and even unique homes designed specifically for seniors, complete with automation and monitoring. Further, recognizing that an



extended late life illness could rapidly deplete life savings, Gerry provided educational programs on long term care insurance and was always happy to discuss specific issues with SURE members.

Ever a fountainhead of good ideas, Gerry proposed the concept of travel to the SURE organization. Recognizing that some members enjoyed both day trips as well as extended ones, Gerry has organized a varied menu, with several

trips for SURE members each year. Early on, she took us to the Drake Oil Well Museum in Titusville, to the GM Automobile assembly plant in Ohio, to the Delaware Valley with its many museums and gardens, to Washington and to Gettysburg. Longer trips went to such places as Mackinac Island, Branson, New England and Alaska. More recently, Gerry led the SURE travel group to the Italian, Swiss and Austrian Alps and in 2010 to Ireland. Her most recent plans include a trip conducted by George Westinghouse IV to the summer home of his great grandparents in the Berkshire Mountains.

Gerry touched all who met her with her warm and positive manner, and our world is a poorer place without her.

On a personal note, I have come to depend on Gerry for her thoughtful and positive ideas. Virtually every part of the Westinghouse SURE organization that she got involved in, she made better. But most of all, I will miss her lasting friendship.

Maury Fey

SURE Golf Outing

July 18, 2011 Tee Off: 12:30 PM

Willowbrook Country Club
181 Grossheim RD
Apollo PA 15613

Pro Shop (724) 727-3442

Game: "Scramble from Gold (Senior) Tees"

\$60.00 per person. Includes Greens Fee, cart fee, prizes and cookout buffet

Payment: Send check payable to (W) SURE with registration form to:

Don Kopelic
2806 Sullivan Drive
Glenshaw, PA 15116-1534
(412) 487-2610
Email: dkopelic@verizon.net

General Instructions:

1. At your request, driving directions will be sent via Email.
2. Plan to arrive early for time to practice on the range, greens and bunkers and to reacquaint with old friends.
3. This event is open to both men and women. Please bring a friend.
4. Beverages will be available at the bar anytime during the outing.

Registration Form:

Name: _____

Address: _____

City State Zip _____

Phone: _____ Email: _____

Individuals to include in your foursome:

Please return this form and your check by July 1, 2011 to Don Kopelic at his address above. Do not send to the club!

The Consumer Corner

Mary Bach, Consumer Advocate
(724) 327-6969 mbaadvocate@msn.com

Do You Have Supermarket Fatigue?

Decades of shopping in area supermarkets have enabled me to come to the realization that no one store or chain gets its act perfect. That my children hate grocery shopping reinforces this conclusion. Over the years I have recorded many of my pet peeves and find that they seem to be as much a part of the shopping experience today as they were when I tendered my first coupon for five cents back in the 1960's.

I am inviting all those who read this column to permit me to list some of the many irritations I have encountered over the years. Put a checkmark next to those you have experienced. It may surprise you to see how many we share.

- You reach for a plastic bag for your produce and the whole roll dislodges.
- You finally get a bag detached and you have an awful time trying to open it, even thinking you are trying to open the wrong end of the bag.
- The floor is so dirty or sticky from a fresh spill that your shoes keep scratching the floor tiles or sticking to them.
- The product you really want on this trip isn't where it usually is or is sold out.
- The price of the item you have selected is nowhere to be seen, or the shelf is so crowded with price tags that you need a magnifying glass to see if there's a match.
- You get into the express check-out line for 12 items or less and the person in front of you has more than 25 items.
- There are four deli clerks behind the counter, but three are doing various things and only one is trying to wait on 10 customers who are getting impatient.
- You finally get your order on the check-out counter and the cashier is either socializing with the bag boy or leaves to get a new register tape at the office.

- The lines are moving so slowly that you start to worry about the frozen items that may actually defrost before you get home.
- You notice that the “New and Improved” item you just purchased isn’t as good as the “Old and Reliable” one used for years.
- You have to spend an unusually long time trying to find a dozen eggs that has no unbroken or sticky eggs in the carton.
- No matter what the experience level of the deli clerk, your order is always “a little over” and you always accept it “as is”.
- The aisle is so full of restocking carts or display shippers that you have to back-up.
- You reach for one of the last of an item on sale and the “pull/freshness” date is expired, or the box or jar has been opened.
- The package of fresh fruit you carefully chose reveals several bruised pieces when you unwrap the package at home.
- The cashier huffs as if each coupon you want to redeem on products you are buying is coming out of her own pocket.
- Your register receipt is printed so lightly that it cannot be deciphered.
- Everything goes just fabulously at the supermarket without any problems. You proceed to your car and discover that an unreturned and loose shopping cart has just left a big ugly dent or scratch on it.

CASA of Allegheny County

Fred Kraft, Project Coordinator
(412) 343-7178. kraftfl1@verizon.net

CASA (Court Appointed Special Advocate) is a private nonprofit organization that mobilizes volunteers to speak up for abused and neglected children in the child welfare system. Volunteers work with the system and the Court to ensure that children live in safe environments where they can thrive. In Allegheny County, there are over 6,000 children who are active with Juvenile Court because they have been abused or neglected.

Once appointed by a juvenile court judge, CASA volunteers begin a process of information

gathering with the goal of guiding abused children out of the foster care system, identifying the child’s needs and ensuring rehabilitative services. They act as a communications link among the complicated pieces of the child welfare system. Volunteers gather all the pertinent information about their child’s case and make recommendations to the judge based on that information.

Volunteers come from all careers, cultures, educational backgrounds, ages, and experiences. CASA volunteers are ordinary citizens. No special or legal background is required. The primary requirements for being a CASA volunteer are that you have a genuine interest in the well being of children, are a proactive communicator and successfully complete our thorough screening and training course.

Volunteers average 15-20 hours on their case per month. Although the majority of CASA volunteers work full-time, committed retirees bring a valuable set of experiences and skills to our program.

If you would like more information on CASA, please contact Fred.

CASA also operates programs in Westmoreland, Beaver and Washington counties.

Types Of Arthritis

Annette R. Karnash, R.N., B.S.N., M.N.
(724) 941-7473

Arthritis is a disease that is widely used to cover nearly 100 different conditions that cause aching and pain in the joints and connective tissue throughout the body. Arthritis is many diseases, affecting all age groups. However, a majority of those over 60 have some form of arthritis some of which is mild and cause no pain, and some severe, causing disabilities. Literally, arthritis means inflammation of a joint, but not all forms of arthritis involve inflammation.

Rheumatism is a term used interchangeably with arthritis and is described as unexplained aches and pains in joints and muscles. Inflammation, which presents as redness, swelling, heat and pain, is the body's reaction to injury. The injury inside the

joint results in inflammation, which results in more damage, which results in further inflammation – a vicious cycle. This damage changes the bones and tissues of the joints, distorting them, making them stiff and often making normal movements difficult. The major forms of arthritis are chronic or lifelong. The damage may remain permanent and tends to worsen, unless proper precautions are taken to prevent it. Pain can come and go or may be ongoing. It may occur while one is sedate or when active and may be in one area or in many areas of the body. Pain may be more severe at certain times of the day or after doing certain tasks, such as opening a jar or climbing stairs. The cause is not known, but research is looking into genetic factors inherited from parents, what occurs to us during our lifetime and how we live. Women are more at risk. Excess weight increases risk for developing arthritis of the knees and overweight men develop more gout. Joint injuries and overuse increase the risk for some types of arthritis.

Rheumatoid arthritis is the most serious type of arthritis because it can lead to crippling. It is chronic, inflammatory, tends to subside and flare unpredictably, often causing progressive damage to tissue. Children, mostly girls, can develop a serious form known as juvenile rheumatoid arthritis and women with rheumatoid arthritis are three times more affected than men. It attacks joints primarily, but can cause disease in the muscles, skin, spleen, lungs, heart and blood vessels. It often affects the same joints on both sides of the body.

Osteoarthritis is a degenerative joint disease due to wear and tear as we age. It is usually mild and generally *not* inflammatory. It affects only the joints and not other parts of the body but can be painful. Mild to severe disability may develop gradually. Often it affects the fingers and weight bearing joints such as the feet, hips, knees and back.

Systemic Lupus Erythematosus (SLE) is an acute systemic disease that inflames and damages joints and organs throughout the body, including the kidneys, heart, lungs, blood vessels and brain. It affects more women than men. A facial skin rash is common. A milder form of the disease affects only the skin in discoid lupus erythematosus.

Fibromyalgia affects muscles and their attachments to bones. It causes fatigue, stiffness, disturbances in sleep and psychological distress. It affects mostly women and results in widespread pain and tender points on the body. It is common but difficult to diagnose

Ankylosing spondylitis is a chronic, inflammatory arthritis of the spine and usually begins in the teens or early twenties.

Low back pain results from a back injury or certain types of arthritis. It is very common in the U.S. and can occur in both men and women at any age.

Gout results when the body is unable to rid itself of a natural substance called uric acid that forms needle-like crystals in the joints, causing severe pain and swelling. It affects more men and usually affects the big toe, knees and wrists. It is in many cases an inherited disease, but not always.

Rheumatic Fever is considered an arthritic' disease because it inflames joints. It is caused by the streptococcus bacillus infection, tends to recur and can damage the heart. It normally does not cripple, though painful and usually clears completely with proper treatment of antibiotics.

Bursitis and tendonitis result from irritation caused by injury or overusing a joint. A bursa is a sac containing fluid that cushions at friction points between adjoining tissues within a joint structure. Irritation causes extreme tenderness, pain, redness and swelling. It can affect the shoulders, hips and elbows.

Scleroderma affects the connective tissue with symptoms of arthritis in the joints. It causes the skin to thicken and harden and can cause inflammation in the esophagus, heart, lungs, kidneys and G.I. tract. It affects more women and occurs at any age, but usually begins in the 40's and 50's either abruptly or with ups and downs. Scleroderma is puzzling and stubborn in its response to therapy.

Psoriatic arthritis is a common skin disease of unknown cause, affecting many, many Americans. About one of ten cases is complicated by arthritis which acts like rheumatoid arthritis. Treatment is similar to that for rheumatoid arthritis.

No matter what the type, arthritic disease tends to run a different course in each of its victims. Sometimes this makes treatment difficult but not impossible. So if you think you have arthritis; don't shrug the symptoms off or take something because it was recommended by a friend. Let a doctor do the diagnosing with a complete physical, x-rays and blood tests that will settle the issue. Then follow the doctor's advice.

Modernizing Your Memories

Seventh in a Series: Disc and Storage Issues

Nic (John) Nicolaus nicncarol@aol.com

Discs: How long will they last? The jury is still out, but estimates range from a few years to more than 100. Just like the recording media that preceded them (film, tape, vinyl) it depends on factors such as disc quality; recording quality; handling and storage; and environmental conditions.

It's a good idea to stick with name-brand discs—such as Memorex, HP, Verbatim—and avoid *el cheapos*. Shop online, where you can find them for around \$20 - \$25 for a 100-disc spindle. Or watch the Sunday newspaper ads for places like Office Max, Staples, and Office Depot. They often have sales for as low as \$13 - \$20 for a spindle.

Storage: For long-term storage, it's probably best to use hard plastic cases—not paper or cardboard sleeves. I like the slim Jewel cases, because they take up less space. (But they aren't as sturdy.) These can also be found for less than \$25 per 100.

There seems to be disagreement over whether discs should be stored flat or vertically. We have had it drilled into us that LP records should never lie flat, because they can warp. But remember that they would be supporting the weight of the records on top of them, whereas CDs and DVDs in rigid cases do not bear any such weight. From the articles I've read, it would seem it really doesn't matter which way you store them—your choice!

Like LP records, discs will last longer if stored in a moderate environment. Handle them by their centers and edges, and keep them in their cases when not in use.

Tip: If you want to play it safe, simply copy a new set of discs every few years.

Labels: When creating new discs, you'll want to label them clearly. The simplest method is with an ultra-fine point permanent marker, such as a Sanford Sharpie®. Mark them with titles, subjects, dates, run times, and any other information that will help identify the recorded material.

Another option is to create and print your own labels. This is what I do, using Roxio *Express Labeler* that came with my computer. I usually add artwork or photos that relate to the content of the disc. There are numerous labeling apps to be found, many of them free. But make sure you have compatible software and adhesive labels. I buy labels online for about a quarter each.

It's almost imperative that you use a label applicator when affixing labels to the discs. This assures that the label is centered and applied smoothly. Expected life? Who knows? It's a risk.

A third method is to use special *LightScribe*® discs that can be “printed” with your disc burner, if you have that feature. They cost a little more—about 50¢ to 60¢, but you don't have the cost of a label. I tried this, and the results were terrible. I don't know if it was my fault, the computer, or the discs. But I went back to printing adhesive labels.

Verify: Finally, test any CDs or DVDs that you create. Play them in the CD/DVD player that you are going to use to make sure they work. Try them in your car. I have sometimes burned a disc that wouldn't play, so I just made another one.

Title Slides: As an option to spruce up your slide shows, you can create title slides with dates, subjects, or other explanatory information. A simple and very straightforward method is to make them by hand or use a word processor to print index cards. They could be in color or B&W. Print them out and then scan them, selecting JPEG file type (i.e., *filename.jpg*). Then insert them in your files of digital photos, assigning appropriate *filenames* and *dates* to get them in the right sequence.

If you have Microsoft *PowerPoint*, the process is much simpler. Create your titles and then use “Save As” and “Other Formats.” On the “Save as

type” drop-down menu, choose “JPEG.” Select a destination (e.g., “Desktop”) and your title slides will be saved as separate JPEG files in a new folder (on your “Desktop”). Now you merely have to move and insert them into your picture files.

Next: Sayonara!

From the Desk of Bob Miler

(412) 242-6256

millerri2@verizon.net

First Memorial Day: - Three years after the Civil War ended, on May 5, 1868, the head of the Grand Army of the Republic (GAR) established **Decoration Day** as a time for the nation to decorate the graves of the war dead with flowers. Maj. Gen. John A. Logan declared that Decoration Day should be observed on May 30. It is believed that date was chosen because flowers would be in bloom all over the country. The first large observance was held that year at Arlington National Cemetery. The ceremonies centered around the mourning-draped veranda of the Arlington mansion, once the home of Gen. Robert E. Lee. Washington officials, including Gen. and Mrs. Ulysses S. Grant, presided over the ceremonies. After speeches, children from the Soldiers’ and Sailors’ Orphan Home and members of the GAR went through the cemetery, strewing flowers on Union and Confederate graves, reciting prayers and singing hymns.

Veterans: - many establishments provide 10% discounts on; Memorial Day, July 4, Labor Day and Veterans Day. Some establishments give a 10% discount for several days around these national holidays and some give vets a discount every day of the year on all items. Just ask for a Vets discount and show any type of veteran evidence, like a VA card or American Legion card, etc. And don't forget that Verizon and other phone companies will give veterans a 15% discount on their cell phone bills for their lifetimes, as well as deeper discounts on new phones. Ask to talk to store manager and show him your DD-214 or other discharge papers, as many clerks are unaware of this benefit.

Recalls? Log on to www.recalls.justia.com for a comprehensive recall listing of appliances, medications, toys, furniture, clothing, autos, etc.

Traveling? Call your credit card company; tell them in advance when you will be traveling abroad or great distances. Precludes holds on your credit card purchases in areas far from your home.

Driving to Canada? Ask your insurance co. for a "Canada non-resident inter-province motor vehicle insurance card". Your insurance co should provide the card at no cost. It is often called a yellow card. If involved in an auto accident without this card, Canadian authorities most likely will not accept your insurance.

May 1, 2011: Sign up for social security for the first time after this date and you no longer can receive monthly social security via US mail. You will have to accept direct deposit in your checking or savings account or accept a social security "Debit Card". If you are currently receiving social security checks, you must switch to electronic payments by March 1, 2013. If you don't, the Treasury may send your benefits via the debit card program to avoid an interruption in payment. There are fees associated with using these debit cards. People age 90 and over getting Social Security benefit checks, will continue to receive their benefit checks. Those living in areas with trouble getting to banks can petition for a waiver from the new rules.

Replace lost social security card: File Form SS-5, available at Social Security Administration offices and at www.ssa.gov. Public Law 108-458 limits the number of replacement Social Security cards you may receive to 3 per calendar year and 10 in a lifetime.

Fees imposed? Banks, credit card companies and financial institutions are starting to impose fees on accounts to recover income lost due to new federal regulations. Some firms may wave the fee if you agree to receive reports via the internet rather than US Mail. But, carefully examine monthly statements as you may already be charged fees following prior notices buried in pages of small print. One SURE member reported an unannounced \$20 per quarter fee on his financial account. When he inquired about it, the firm was unapologetic, so he transferred his account. **Lesson: to avoid paying unnoticed and unwanted fees closely examine monthly statements.**

Debt forgiveness raises your tax! IRS says credit card and similar debt forgiven or reduced is considered to be a form of income and therefore is taxable. Credit card companies, etc. must issue a Form 1099-C to the consumer who must then pay tax on this phantom income.

Medicare Surcharge? If you made a Roth conversion that raised your Adjusted Gross Income (1040 line 37) above \$85,000 for singles or above \$170,000 for a joint return, it could temporarily push you into a higher bracket for Medicare part B and D monthly charges. It may take two years for the increase to show up. If your AGI drops below these levels the surcharge will disappear usually in two years.

Tax audits to increase: Latest statistics show tax audits last year, (1.11% of 2007 individual returns) were highest level since 1997. IRS is still working on 2008 returns, and screeners are selecting 2009 returns for even more audits.

Nuclear Energy Institute & American Nuclear Society: Log on to www.nei.org & www.ans.org for accurate information about the tragedy at Japan's Fukushima nuclear reactor and general information about the nuclear industry and the effects of radiation.

Windstorm blows my tree into neighbor's yard, who pays? If the tree damages your neighbor's house or garage, his homeowners policy generally pays to fix the damage to the structure. If your tree damages your neighbor's car, then his auto insurance comprehensive-coverage portion usually pays to repair it. But in most cases, nobody's insurance policy will pay if the tree falls but doesn't hit anything. If that happens, it's probably up to you to pay for cleanup if you want to keep your relationship with your neighbor cordial.

2010 PA Property Tax/Rent Rebate: Eligible Pennsylvanians 65 and older; or widows and widowers age 50 and older; or people with disabilities age 18 and older; with home owner income limit \$35,000 (which excludes half of Social Security income) and renters income limit \$15,000. Rebate for both homeowners and renters from \$500 to \$650. Deadline to apply for rebate on 2010 property taxes or rent is June 30, 2011. Get forms at legislator's offices, download from www.revenue.state.pa.us or call (888)-222-9190.

Ordering checks? Have only your initials and last name printed on check and no street address. Always sign your checks with your full first name. If someone steals your checks or checkbook, they won't know how you sign your checks. Bank computer imaging machines will flag checks with signatures using only initials.

Unwanted Gift Cards? Donate them to favorite charity at www.PlasticJungle.com (click "Sell Now" and you'll see an option for donating) or sell them. Check out www.CardPool.com, www.GiftCards.com and www.CardGranny.com. Most likely you'll get 80 to 90% of face value or exchange your card for another gift card at www.Amazon.com.

Jury Duty? Suppose the phone rings, caller says he is an officer of the court and has a warrant for your arrest for failure to report for Jury Duty. You say you never received such a notice. Caller says to clear this up he'll need some information for "verification purposes." You are asked for your birth date, your social security number, maybe even a credit card number. At this point: **hang up!** It's a scam. Communities in more than a dozen states have reported this scam. The bold simplicity is what makes this scam effective. They get you scared first, you're caught off guard, and you part with information to defuse the situation. Remember: **NEVER** give out personal information when you receive an unsolicited call.

Federal income tax statistics: (from www.taxfoundation.org data report Oct 6, 2008) Top 50% of taxpayers pay 97.3% of federal income taxes. Bottom 50% of taxpayers pay 2.7% of federal income taxes. If your adjusted gross income (1040 line 37) exceeds \$30,860, you are in the top 50% of taxpayers. If your AGI exceeds \$103,000 you are in the top 10% and you and your fellow taxpayers pay 70% of federal income taxes. And 43.4 million tax returns, representing 91 million individuals, had a zero or negative tax liability. 30% of Pennsylvania tax payers filing federal tax returns had zero or negative tax liability. 32 % was the average of all states for this same group of "non" taxpayers.

From the desk of Bob Miller provides general information only and does not constitute legal or financial guidance or advice.

DEATH Notices**Allman, Bobby (82)**

Blairsville
Retired from Derry
Died 3/16/2011

Angel, Geraldine M (71)

Mt Lebanon
SURE Travel Dir & Wife of Don
Died 4/19/2011

Ambrose, Bernard J (93)

Fountain Valley CA
Retired from R&D Center
Died 2/10/2011

Anderson, Harry A (84)

Wilkins TWP
Retired from Westinghouse
Died 3/24/2011

Arendt, Jr, Carl Henry

Olympia WA
Retired from Westinghouse
Died 3/4/2011

Blasco, Sr, Stephen J (91)

Latrobe
Retired from Derry
Died 4/11/2011

Bridenbaugh, James L (84)

Loyalhanna
Retired from Derry
Died 2/25/2011

Brunclik, Ralph R (88)

Irwin
Retired from East Pittsburgh
Died 4/7/2011

Campbell, Sarah K (90)

Hempfield TWP
Retired from Westinghouse
Died 3/28/2011

Chlystek, Martin T (78)

McMurray
Retired from Greentree DCBU
Died 3/29/2011 **SURE Member**

Ciaramitaro, William (69)

Murrysville
Retired from Westinghouse
Died 4/4/2011

Collins, Janet N Wyant (77)

Pittsburgh
Retired from Westinghouse
Died 2/25/2011

Coyne, Robert B (85)

Monroeville
Retired from Bettis Lab
Died 3/9/2011

Depree, James O

Greensburg
Retired from Monroeville NFD
Died 4/6/2011

Dickey, Sr, David E (84)

Blacksburg VA
Retired from Large
Died 2/17/2011

Doumas, Menelaos (89)

Southpointe
Retired from Bettis lab
Died 3/2/2011

Echko, Ethel (99)

Braddock Hills
Retired from Westinghouse
Died 3/5/2011

George, Clarence E (90)

Brighton TWP
Retired from Beaver
Died 4/8/2011

Gray, Anthony William (85)

Bellevue WA
Retired from Bettis Lab
Died 2/15/2011 **SURE Member**

Hauck, Sr, Thomas "Tim" (96)

Murrysville
Retired from Westinghouse
Died 2/21/2011

Hogan, James E (80)

Munhall
Retired from Westinghouse
Died 4/9/2011

Irwin, Constance

Pittsburgh
Retired from Emerson
Died 3/27/2011

Kapera, John (98)

Export
Retired from East Pittsburgh
Died 2/20/2011

Kelly, Elaine A (61)

Greensburg
Retired from Blairsville
Died 2/16/2011

Kolonay, John B (93)

Trafford
Retired from Trafford
Died 3/7/2011

Koper, Michael A (102)

N Huntingdon TWP
Retired from East Pittsburgh
Died 3/26/2011

Kozubal, Robert J (86)

Trafford
Retired from Trafford Printing
Died 2/14/2011

Kugler, Herta M (89)

Monroeville
Retired from East Pittsburgh
Died 3/27/2011

Lay, Eli Thomas (88)

McMurray
Retired from Bettis Lab
Died 3/15/2011

Locante, John (83)

Monroeville
Retired from Westinghouse
Died 3/16/2011

Lupari, Hildo A (89)

Elizabeth TWP
Retired from Bettis Lab
Died 3/17/2011

Miller, Harry E (82)

Latrobe
Retired from Youngwood
Died 3/31/2011

Miller, Jr, John Galt (83)

Monroe NC
Retired from Pittsburgh
Died 3/8/2011

Moran, Romualdo (91)

Argentina
Retired from International Co
Died 10/23/2009

Narayan, Jamabunathan B (71)

Delmont
Retired from Blairsville
Died 3/3/2011

Padden, Thomas R (85)

Greensburg
Retired from Waltz Mill
Died 3/8/2011

Palumbo, Edith "Gajdana" (90)
Wilmerding
Retired from East Pittsburgh
Died 3/31/2011

Parkinson, Helen (83)
Venice FL
Retired from Westinghouse
Died 2/27/2011

Pasquini, Russell (64)
Upper St. Clair
Retired from Westinghouse
Died 3/23/2011

Romell, Joseph (89)
Forest Hills
Retired from Westinghouse
Died 4/18/2011

Sabatini, Julius J (89)
Finleyville
Retired from Bettis Lab
Died 3/7/2011

Service, Roger L (77)
Mt Lebanon
Retired from Westinghouse
Died 2/13/2011

Sheridan, Robert J (90)
N Huntingdon TWP
Retired from R&D Center
Died 4/13/2011

Skalka, Joseph (93)
N Braddock
Retired from East Pittsburgh
Died 3/5/2011

Srdoch, Rudolph "Rudy" R (89)
Level Green
Retired from East Pittsburgh
Died 3/15/2011

Ummer, Edward F (93)
Chalfant
Retired from East Pittsburgh
Died 4/11/2011 **SURE Member**

Wawrzyniak, Walter J (87)
Mt Pleasant
Retired from Derry
Died 3/13/2011

Whetstone, James Rodney (89)
Bethel Park
Retired from Bettis Lab
Died 3/4/2011

Yacobucci, Sr, Joseph A (80)
Derry
Retired from Blairsville
Died 3/26/2011

Yandora, Sr, Walter B (84)
Latrobe
Retired from Derry
Died 3/9/2011

Trips Update 2011

Gerry & Don Angel
(412) 561-4241 LTC@gerryangel.com

SPRING: Tuesday, May 17, 10 am

Westinghouse Nuclear Center, Cranberry Twp.

Since we are limited to 40 participants, and have many more than that who are interested, we have a "wait-list." **If you have not been contacted by May 2 to confirm, please contact Gerry at LTC@gerryangel.com with your confirmation.**

If she doesn't hear from you by May 15, your reservation will be forfeited. (She will be out of town from May 7-14.) If you need directions, let her know. She will e-mail them to you. There is Visitors Parking to the right of the main entrance. If filled, locate any available space. Sign in at the Security Desk at the Main Entrance for a Visitor Badge. We will begin promptly at 10 am. Lunch and Transportation are on your own.

FALL: Berkshires in Massachusetts led by George Westinghouse IV

Monday, October 3 to Saturday, October 8, 2011. See next page for details.

Price for the entire trip is: \$860pp single or double occupancy. We are accepting deposits of \$200pp to secure your space. Please make check payable to: Westinghouse SURE and send to: Gerry Angel,

111 Abington DR, Pittsburgh PA 15216. Include your name, address, phone, and e-mail. *Reservations are limited and will be accepted in order of postmark date and time.* Seating on the motorcoach is in order of deposit received. If you wish to purchase trip insurance, it is due within 14 days of deposit. Request insurance flier, *Access American Classic*. Please register by phone (800) 284-8300 or on line at www.accessamerica.com. Direct all insurance questions to *Access America* directly. There is no paper form. Payment is by credit card only. You can request a Certificate of Insurance on registering. Without insurance, refunds on cancellation only if a replacement can be found. Final payment is due by August 15, 2011. Other details, including Meal Selections and Accommodations, are on the SURE web site or e-mail LTC@gerryangel.com

CHRISTMAS: Thursday, December 8, 2011

One-day motorcoach to Wheeling, WV & Ogelby Resort. Price of this tour is \$99 pp.

Reservations are already coming in. Make your check out to: Westinghouse SURE and send to Gerry Angel, 111 Abington DR, Pittsburgh PA. 15216. As always, seating on the motorcoach is in order of payment received.

Berkshire Tour with George Westinghouse IV

Gerry and Don Angel, Trips and Tours Coordinators (412) 561 4241 LTC@gerryangel.com

Monday, October 3 to Saturday, October 8, 2011



SURE Members will be treated to the unique opportunity of a guided tour led by George Westinghouse IV through the Berkshires where his great grandfather grew up, spent his early life and later years – and where he conceived many of his great inventions. Here's the itinerary:

- ★ Monday, October 3. Travel by coach to Schenectady, NY. Dinner at the Aperitivo Bistro. Evening – Exclusive tour of the nearby Edison Tech Center. Overnight at the Hampton Inn.
- ★ Tuesday, October 4. Visit the Feldhausen Case Building, where GW worked on inventions including the Air Brake and Union College, where he went to school. Other visits include the house GW built for his mother in 1886. Dinner will be at the famous Stockade Inn.
- ★ Wednesday, October 5. Travel to Central Bridge, NY where GW was born, then through Roxbury, Middletown and on to the Hanah Golf Resort and Country Club in Margaretville. Enroute, we'll stop at Lansing Manor, a powerplant where water flows uphill. Dinner and Overnight at the Hanah Resort and Country Club.
- ★ Thursday, October 6. We're up early and depart for Lee, Lenox and Stockbridge MA, the area of GW and Marguerite's estate. Check in at the Apple Tree Inn and board two small coaches to tour the area. Our many stops will include the estate at Erskine Park, the power plant where he developed the A.C. generator, and the Lenox Lamp Posts, demonstrating early A.C. lights. Dinner and overnight will be at the Apple Tree Inn.
- ★ Friday, October 7. Visit home of Norman Rockwell and actual studio in Stockbridge, along with the Rockwell Museum, home of the world's largest collection of original Rockwell art. After lunch, enjoy a private tour of Chesterwood, the home, studio and gardens of Daniel Chester French, sculptor of the Lincoln Memorial and the Minuteman in Concord, MA. Tour Downtown Stockbridge with its quaint shops and the Shantz Galleries. Dinner at Michael's.
- ★ Saturday, October 8. After Breakfast, Bid goodbye to George Westinghouse IV and depart for Pittsburgh with memories of this most unique week's experiences.

The price for the entire trip will be \$860 per person, single or double occupancy. Departure times, details, and registration forms are posted on the SURE website www.westinghouseSURE.org. Or contact: Howard Finney (724) 834-3450

Please Note: Westinghouse SURE accepts no liability for expenses or other occurrences not included in the price calculation for this trip. Trip Cancellation Insurance is available upon request.

**Westinghouse SURE
G(W)RTP 401-3X43
1349 Beulah RD
Pittsburgh PA 15235-5069**

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15290
PERMIT NO. 4849**

**Nuclear Center
Cranberry
Tuesday, May 17, 2011, 10 AM
See page 12**

**Berkshires MA
Monday, October 3 to 8, 2011
See pages 12 & 13**

**Christkindl Christmas
Wheeling WV
Thursday, December 8, 2011
See page 12**

**Details of these trips are included
On the Travel page of www.westinghousesure.org**