



WESTINGHOUSE SURE NEWS

www.westinghousesure.org

Issue No. 117

A Publication for Westinghouse Retirees

March 2012

The President's Message

Maury Fey

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Our 2011 Volunteer hours continued at the high rate of 54,581 hours; about 12% of which were dedicated to Member Services, the rest to Community needs. Members contributed 40,658 hours, spouses 13,923. Thanks to everyone for your selfless efforts devoted to those in our community who need it most. Together, we continue to be a major force for good in our communities.

It's been a long winter and I want to suggest something to start off your return to springtime. It will make you feel good the whole year through! On the first really warm, sunny day don't get out the rake and start to clean up the yard. Rather, call a shut-in friend or family member and take them out for a long drive. Stop at a restaurant for a leisurely lunch—your treat! When you get that person back home later in the day, there will be a sparkle in the eyes of both of you, and you'll get the warmest hug you can imagine. Try it and see if you don't return home with a very special feeling—one that will last all year long.

SURE's 2012 supporting membership drive is now underway, and to date most of you have sent in your annual dues. I'm happy to note that quite a large number have made donations as well. Many thanks to all of you who have done so. Your extra donation will help to keep our Matching Gift Program solvent! Just in case you've forgotten, please fill out and clip the renewal form on page 15 and send it along with your check to the SURE office. Why not do it now, while you're thinking about it—don't let it to get lost in that pile again!

The SURE Board has authorized the Matching Gift Program for 2012, following its success last year. You may donate any amount from \$100. to \$250. to an organization we currently serve with our Volunteer efforts. If you are considering a contribution but haven't yet done so, please know that your gift will be a great help to a struggling non-profit. To make your donation, please fill out the form on page 2 and send it along with your check to the SURE office. SURE will match your gift on a dollar-for-dollar basis.

It's been suggested that we publish details on get-together breakfasts and luncheons being held by retirees from various Westinghouse operations. We'll be happy to publish yours if you will provide us with the needed information. Please send a note to the SURE office advising of the date, time and place and we will let your fellow retirees know about your get-together.

We need your help! The term for SURE's officers will end in June, and our bylaws require that officers be elected at our Annual Meeting. Why not consider getting more involved? Perhaps your personal situation has changed due to the loss of your loved one, retirement from your second job, or maybe that life of leisure isn't as much fun as you dreamed it would be. We all have talents, and life has been very good to us, so why not give a little of your precious time to help us at SURE. Please contact me to get involved or to nominate a friend who might be willing to do so.

I don't know what your destiny will be, but one thing I do know: The only ones among you who will be really happy are those who have sought and found how to serve.... Albert Schweitzer

Westinghouse SURE News

Published six times a year

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

To participate in the SURE 2012 Matching Gift Program, please complete this form.**2012 - WESTINGHOUSE SURE MATCHING GIFT PROGRAM****SURE MEMBER:**

Name _____

Phone _____

Gift Amount _____ Check No. _____

NON-PROFIT/CHARITY:

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Attention: _____

PLEASE INCLUDE DONOR CHECK AND SEND TO W SURE AT:

WESTINGHOUSE SURE
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SURE will match donations to any organization served by a SURE project.

To be eligible, SURE 2012 dues must be paid. This is indicated on your mailing label as: DUES CURRENT, Paid to 12/31/2012

SURE will match donations between \$100 and \$250. Individual matching gifts from SURE will not exceed \$250.

Members (including spouses) may make only one donation to be matched per quarter.

Matching gifts will be disbursed on a first come-first served basis. Donations not matched due to insufficient funds will be served in the following quarter.

Matching funds will be available at the rate of \$1,250 per quarter.

Spotlight Award for March 2012

Nick Sowko, Projects Director

(412) 678-7309 nickgsowko@msn.com

Charles (Chuck) R. Diehm and his wife **Grace** are the Spotlight Volunteers for March. They have been volunteering for the Bethel Park Meals-on-Wheels program since 1994 and have logged nearly 3400 hours.

Chuck was born in Reading, PA and Grace in Norwich, Connecticut. After graduation with a degree in Electrical Engineering from Penn State, he enlisted in the U.S. Navy during the Korean War and attended Officer Candidate School at Newport, Rhode Island. As an Ensign, Chuck became a supervisor at the Electric Boat Company located in New London, Conn. Electric Boat Company has built many of the Bettis designed nuclear powered submarines including the Nautilus.

Chuck met Grace at Electric Boat where she was a Nurse in the Shipyard Hospital. They were married in New London while Chuck was still in the Navy. After completion of this tour of duty, Chuck was hired by Westinghouse and they moved to Pittsburgh. Grace earned a BSN in Nursing at Duquesne University; worked at Central Medical Hospital in Pittsburgh and finished her career as a Bethel Park School Nurse. Charles and Grace have two daughters, Patricia and Elaine and have 5 grandchildren. Patricia resides with her family in Medford, New Jersey and Elaine with her family in Cranberry, PA.

Following training at the Bettis Atomic Power Laboratory, Chuck was transferred to the Bettis Resident Engineering Office (BREO) at the Electric Boat Company in New London and later to the BREO at the New York Shipbuilding in Camden, New Jersey. After completion of a total of nine years of field service, Grace and Chuck returned to Pittsburgh and settled in Bethel Park. Chuck worked in Operating Plants Project, Operations Training, NRF project, S6W, and Refueling. He served as Manager of Naval Training and Manager of NRF Programs. Chuck added a second B.S. degree in Administration and Management Science from Carnegie Mellon during this time. He retired as an Advisory Engineer after 37 years of service.

After retiring, a good friend asked Chuck to drive for the Bethel Park Meals-on-Wheels. He agreed and subsequently enlisted Grace to help deliver the meals. During the years of delivering meals, at least three times they had to enlist the service of Emergency Paramedics to take elderly shut-ins to the hospital because no one had looked after them.



Nick Grace Charles Maury

Chuck said, “They like to volunteer for the Meals-on-Wheels to support a worthwhile community project that provides a balance lunch and dinner to shut-ins. We also have enjoyed meeting and relating to all the many people over the years since in some cases this is the only contact they have. If anyone is looking for a worth while volunteer experience, many communities have a Meals-on-Wheels program that always needs drivers, helpers, and kitchen workers,”

Chuck and Grace are also involved in other community activities. Grace is a charter member of the Bethel Park Lioness Club and has served as Treasurer and a Past-President and is a member of the South Western Nurses Association. They both belong and are very active at the Bethel Presbyterian Church. Grace is on Church Council and Chuck is President of the Church Council. Both are members of Gideon International. Grace is presently Secretary-Treasurer of the Auxiliary and Chuck is Treasurer of the Camp.

Thomas J. Murrin 1929-2012

SURE Member Tom Murrin died January 30, 2012 at the age of 82.

A native of New York City he was raised on Manhattan's East Side. In 1947 he joined the Fordham University football team coached by Vince Lombardi. He received a Bachelor of Science degree in physics in 1951 and joined Westinghouse on the graduate Student Course.

Tom married Dee Coyne in 1951 and their family now includes eight children, 12 grandchildren and one great-grandson.

Tom's first job was at the Sharon transformer plant as a manufacturing/materials engineer.

He participated in the design of a southern tier plant at Athens GA, and spent his early career there. Over 36 years he served in various positions including: European Manufacturing representative, in Geneva, Switzerland; Vice President of Manufacturing; Senior VP of the Defense and Public Systems Group; President of the Public Systems Company and President of the Energy and advanced Technology Group.

As a member of the Westinghouse Management Committee from 1974 until his retirement in 1987, Quality and Productivity Improvement were elevated under his guidance. During his Westinghouse career he traveled to more than 40 countries. He received the Westinghouse Order of Merit.

"He was an outstanding individual," said G. Reynolds Clark, the University of Pittsburgh's vice Chancellor for community initiatives and chief of staff for Chancellor Mark A. Nordenberg. Mr. Clark worked under Murrin at Westinghouse. "He was very focused on developing those who worked for him. He always challenged us to do the best we could and learn new and innovative ways to do things better."



After retiring from Westinghouse Tom served 18 months as Deputy Secretary of the U.S. Department of Commerce; nominated by President Bush and confirmed by the U.S. senate. At Commerce he was deeply involved in a variety of executive activities including: the 1990 Census; the Malcolm Baldrige National Quality Award and its initial application within the Commerce Department; the modernization of the National Weather Service and the Advanced Technology and Manufacturing Center Programs. As Acting Secretary" for Secretary Mosbacher, he attended Cabinet and other high level meeting with President Bush and

his staff.

After returning to Pittsburgh Tom continued to promote Quality and Competitiveness initiatives. He did so as a member of the Executive Committee of the Washington D.C. based Council on Competitiveness and as a board member of several Corporations, including Duquesne Light and Motorola.

In January 1991 he was named Dean of Duquesne University's School of Business. In June of 2000, Tom retired from that position to become a University Distinguished Service Professor. At Duquesne he helped to develop innovative programs to distinguish its teaching, research and service - particularly in the increasingly important fields of Global Competitiveness, Advanced Technology and Economic Growth - while teaching a popular Graduate Course on Executive Insights into Contemporary Global Issues.

Tom served on so many boards and organizations that it is impossible to list them all.

He is a fellow of the National Academy of Engineering.

Tom Murrin will be sorely missed by all of us.

Daffodil days

Don Kopelic

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The American Cancer Society will sponsor Daffodil Days again this year at Century III Mall on March 23 and 24. Westinghouse SURE volunteers have supported this project for many years by selling daffodils and related merchandise to shoppers at the mall. More volunteers are always needed and this would be a good opportunity for you to sit with volunteers this year to see what is involved, and possibly participate in the future in supporting this worthwhile cause. Contact Don Kopelic for more information.

Golfers Hold This date

The annual SURE golf outing will be held on **Monday, June 11, 2012** at Willowbrook Country Club. More in the next Newsletter.

The Consumer Corner

Mary Bach, Consumer Advocate

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Shopping Questions That Command Answers

Many of you know that I spend enormous amounts of time on the “chicken a la king” speaking circuit talking to audiences about a wide variety of retail shopping issues. I usually end each of my presentations with a Question and Answer session and often field some very interesting and relevant queries from those in attendance. In this column I will share with you a few of the more noteworthy and most frequently asked questions.

Are buy one, get one free (BOGO) offers really a good deal?

The price may seem higher for the sale and may even vary from store to store in the same chain. BOGO's are generally a good deal even when the unit price(s) are marked up slightly. Prices can vary in several zones for a regional chain. Ads will typically show only the suggested retail price for 1 item. Also, the retailer may actually split the price of a BOGO deal allowing you to buy 1 at half price. Two coupons can be used in these cases.

Why are advertised specials so often out of stock early in the published sales week?

These are the items that stores know will get you in to shop their store and that often have you going out of your way. It is very upsetting to be told they are out of stock. Unless the store advertised “limited quantities” you should request a rain-check or an equivalent substitution for your wasted trip. Most well managed stores will oblige.

Express checkouts typically limit customers to 10 to 12 items yet I see customers abusing the rule. Why isn't it enforced?

Most customers follow posted rules, but, just like the motorist who parks in a handicapped space without a permit, there are those who think they are entitled to violate the rules because they feel they are special or that their time is more important than yours. I have not yet found a store that enforces express lane rules, as most stores do not want to anger a shopper with a full cart of groceries. Good character and shopping etiquette do count for valued customers, and we should all follow the store's rules and show we have it.

Why are there limits on some advertised items and why aren't these limits identified in the ads?

PA law doesn't require limit posting in ads, but stores do post them in-store when needed. Stores often do this when they know they have shortened inventories and might not be willing to substitute or give rain-checks on loss-leader or heavily discounted sale items.

Why is individual store policy different in the same chain of stores and why are policies sometimes different from cashier to cashier?

A chain store can be independently owned and operated and as such may have different policy on coupon usage, doubling, and split pricing among other rules. Coupon rules and scanner guarantees should always be clearly explained by signage in the Customer Service area. If not, ask for the rules. Cashiers who have not been adequately trained in store policy will frequently invent the policy for a customer. If you feel shortchanged by a cashier in any way...take it to Customer Service.

When a store improperly charges sales tax on a non-taxable item is there any assurance that they actually send this revenue to Harrisburg?

The method used by a store for accounting for sales tax may actually permit them to pocket overcharged tax. I believe almost all retailers do send their ill gotten gain to Harrisburg. What you may not know is that the store gets a standard fee from the state for their collecting the sales tax (1% of their gross collection); hence, any over-collection gives them more fee from the state.

Can a store sell items that are obviously beyond their freshness dates shown on their label?

The better managed stores remove items from their shelves that have passed their freshness dates over concerns that the product may not be satisfactory. The law, however, prohibits only two products from being sold past the freshness dates on their labels. They are whole milk and baby formula. Be very careful buying any out of date items if they are pharmaceuticals or refrigerated.

Want Ad: Enthusiastic Volunteers Needed

Marilyn Wempa
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Are you bored because you're doing the same routine month after month? The solution is to become a volunteer for the Monroeville Arts Council (MAC) or the Monroeville Historical Society (MHS). The opportunities are really varied, and volunteers are not required to have artistic talent or historical knowledge; they need only a willingness to donate one or two hours a month.

For instance, the Arts Council is in need of your help to facilitate its community projects, such as encouraging young artists by working at the Children's Day of Art, helping display MAC's 24th annual Art Show in July, or greeting your neighbors when they enter CCAC Boyce Campus's air-conditioned auditorium in July for MAC's 29th free Summer Concert Series. There are immediate openings for a computer knowledgeable person to enter information on MAC's Website and a

volunteer to contact donors. Besides working at events, volunteers are invited to attend MAC's Board meetings at the Monroeville Public Library on second Wednesdays from 7 to 9 p.m.

Interested in volunteering and/or becoming a member? Call MAC's phone number (412-373-0277) to leave a message, log onto the Website at monroevilleartscouncil.org, where a membership application can be down loaded, or use its e-mail address monroevilleartscouncil@gmail.com to leave a message.

If you are looking forward to doing something different to enjoy the warm sunshine of April, May, June, and July, becoming a volunteer for Monroeville Historical Society's events at the historical houses are for you! You can take part in its annual Gateway School Fifth Graders' tour in April, assist with selling tickets at the Antiques Appraisal on Sunday, May 20, have fun making ice cream at the Children's Old Fashioned Game Day in June, or later show guests how to churn butter at the Heritage Day Festival in October.

While helping with these activities at the early 1800s McGinley House and McCully Log House, you can become familiar with their history and keepsakes. Volunteers can graduate to docent status that will enable them to be guides during Sunday open house tours scheduled from 1 to 4 PM in April, May, and June.

Volunteers can help at the 118-year-old Old Stone Church where open house dates are scheduled after Monroeville's Memorial Day and Independence Day parades and for the Community Tree Lighting Ceremony and Program in November. MHS volunteers also assist for tours or when the church is rented for weddings, programs, and meetings.

Call (724)327-6164 or send an e-mail to lchan@windstream.net for information. Log onto its Website at monroevillehistorical.org where a membership application can be down loaded and a wealth of historical photos viewed. Board meetings are held at the library on third Tuesday beginning at 7 p.m.

Think of the difference you'll make in your life and others' lives by joining these organizations!

Monroeville History Tour Scheduled by Monroeville Recreation & Parks Dept.

Discover local treasures! Have you ever driven past the Old Stone Church and wondered what it is like inside? Have you wondered how old the tombstones are behind it? Here's your chance to learn the answers to these questions by taking a guided tour of the church and the historical Cross Roads Cemetery with the president of the Monroeville Historical Society. The Society's archivist will also present a narrated slide show about the pioneering families of Monroeville - you will probably recognize their names from our street names. This two-hour program begins at 10 a.m. on **Saturday, June 2**. The 118-year-old church is located on Stroschein Road on the hill above Miracle Mile Shopping Center. Free parking is available at the GetGo and Petco lots. Reservations are required and are limited to 30. Adults and youths 12+. Fee: \$3. Call: (412) 856-1006.

Stroke

Annette R. Karnash, R.N., B.S.N., M.N.
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A stroke, or cerebrovascular accident (CVA), is the sudden, often severe impairment of the body caused by the disruption of the blood flow to the brain. When blood is unable to reach parts of the brain, the oxygen supply is cut off and those brain cells die, causing an infarction. This interruption of blood flow can be due to either a constriction of a cerebral (head) or carotid (neck) artery, a blockage, or the bursting of the wall of an artery with bleeding into the brain. Deprived of oxygen, nerve cells cannot function and die within minutes. When nerve cells don't function, the part of the body they control can't function either. The devastating effects of stroke are often permanent because brain cells can't be easily replaced. A Trans-Ischemic Attack, (TIA), is a "mini stroke" that occurs when a blood clot blocks an artery for a short period of time. The symptoms are like the warning signs of a stroke, but last only a few minutes, often going unnoticed. About 10% of strokes are preceded by TIAs and are strong predictors of stroke risk.

A stroke is the 3rd leading cause of death after heart disease and cancer, killing more than 150,000 Americans annually. It is the leading cause of disability and can result in paralysis, pain, speech impairment, spasticity, memory loss and death. The good news is that a stroke is largely preventable. The death rate from stroke has fallen 30% in the last decade. Steps to prevent stroke are possible by reducing and controlling risk factors. Further, more than 47 million who have had strokes are alive today due to a clot dissolving drug, tissue plasminogen activator, tPA. This drug represents a major advance in the fight against stroke. The risk can also be decreased by not smoking, maintaining normal weight, regular exercise, eating a prudent diet and the moderate intake of alcohol.

The elderly and those who have had a TIA or a previous stroke are at high risk for another, especially those over the age of 65 (72%). You may experience a momentary loss of balance and write it off as a "dizzy spell." You feel weakness or numbness in an arm, leg or face on one side of the body and you attribute it to lying in the wrong position. Or you have difficulty speaking or following the conversation and believe you are "just tired." Sudden visual disturbances in one or both eyes, confusion, nausea, vomiting, fever, difficulty swallowing or intense headache are other symptoms.

If any of these symptoms are present, don't call the doctor for an appointment or the hospital. **DON'T DELAY.** Immediately call 911 for emergency assistance to reduce the level of brain deterioration caused by the stroke. Hospitals can perform tests that determine the size, location and cause of the stroke. New technology identifies blockage in the blood vessels, which can be removed surgically, opened through balloon angioplasty or by-pass before a full stroke ensues. The blood-thinning clot dissolving medication, tPA must be delivered within 4 hours from the onset of symptoms to be effective. The least amount of brain tissue is likely to die and the better the outcome in preventing disability and death. Surgical and medical interventions can stop the bleeding from a burst vessel.

In the United States, 500,000-600,000 people have strokes each year. Those with a higher incidence of stroke are men, African-Americans, those with diabetes and cardiovascular disease and a family history of strokes. Two thirds of those who suffer a stroke survive. Though many suffer some lasting disabilities, about one-third recover fully. Louis Pasteur, the medical and scientific genius, suffered a stroke at age 46. He was in a coma and on the verge of death, but his determination despite a paralyzed left leg and arm and bent useless fingers, allowed his return to the laboratory where he continued his work. It was after his stroke that he founded the science of immunology. His death occurred 25 years after his stroke.

So what can be done to avert stroke? Modify lifestyles by:

- Controlling blood pressure
- Avoid excessive alcohol
- Keep weight within recommended limits
- Exercise regularly
- Control cholesterol: Limit high cholesterol foods by decreasing the amount of red meat and eating more fish
- Use relaxation techniques to reduce stressful situations
- Controlling existing disease such as diabetes and heart as recommended by your physician
- Drink black and green tea daily [Ed note: Dr. Joseph Maroon in *The Longevity Factor* explains why green is more effective than black.]
- Use of statin medications as ordered by your physician.

A report in the May 2009 issue of *The Lancet Neurology* states the result of using cholesterol-lowering statin medication: For every decrease in LDL (Low Density Lipoproteins) of 39mg/dl, there was a 21.1% decrease in the risk of stroke.

Despite this arsenal of recommendations for preventing stroke, the most important weapon is early detection. By taking steps to reduce stroke risks and by getting IMMEDIATE help, one can improve the chances of avoiding the major impact that stroke imparts.

FOSAMAX—GOOD OR BAD?

Bone is continually made and destroyed within the bone itself. There is constant rebuilding. There is a

misconception that bone loss is forever, leading many to use Fosamax or Actonel, biphosphate drugs that reduce bone loss by bringing premature death to osteoclasts, cells that breakdown and recycle old, worn-out segments of bone. These medications are prescribed to prevent or treat osteoporosis. Bone breakdown and build-up are coupled. So as Fosamax reduces bone breakdown it also decreases bone formation. Studies show that the bone forming surface of bone is suppressed by 60-90% by Fosamax.

Even though it appears that Fosamax increases bone density, it is because the bone is no longer remodeling and there isn't much new bone. There is less water and more mineral in the bone and x-rays measure the higher density. It appears like added bone tissue, but it is not. These drugs are not bone builders, but actually are bone hardeners. These drugs halt bone breakdown but do not build new bone.

From the Desk of Bob Miler

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File your 2011 Federal tax return by Tuesday April 17, 2012 Washington, D.C. celebrates "Emancipation Day" on Monday, April 16.

2011 standard deductions: Single filers - \$5,800. Married filing joint - \$11,600. Head of household - \$8,500. Married filing joint & 65 or older, each add \$1,150. Singles 65 and older add \$1,450. Additional amount for age allowed if you were born before Jan 2, 1947. No property tax addition to the standard deduction.

High-income itemizers, for 2011, there's no reduction in your deductions for mortgage interest, charitable gifts, state and local taxes, and tax-preparation fees.

Free File Federal Tax with AGI of \$57,000 or less: www.irs.gov has a link to free file programs for taxpayers with a **2011 Adjusted Gross Income** of \$57,000 or less plus other restrictions such as age and certain states. You can't download Free File software. Your return is prepared on the Free File company website and your return can be e-filed from there. Some sites allow you to print and file by mail. Free File company sites state they

are equipped with encryption programs to protect your privacy.

Figure your taxes yourself regardless of income? Also at www.irs.gov a link to free file Fillable Forms, which are electronic versions of the IRS paper forms. This option may be appropriate for those comfortable preparing tax returns but want advantages of fast, secure and free e-filing. Fillable forms are not available for state tax returns.

\$1 H&R Block Tax CD: This is the “standard” H&R “At Home” program and does not include e-file or state tax, which can be purchased on-line and downloaded. The program runs on your pc and downloads federal updates as well as information from prior year H&R Block or Turbo-Tax programs that you may have used. You can print out completed tax forms for mailing. This Tax offer found at most Dollar Tree stores.

2011 Energy tax credits for homeowners: The credit now has a lifetime limit of \$500 of which only \$200 may be used for windows, \$300 for energy efficient building property, \$150 for any qualified natural gas, propane, or oil furnace or hot water boiler, and \$50 for any advanced main air circulating fan. Exterior windows, doors, and skylights must meet or exceed the Energy Star program requirements. Wood stoves must have a thermal efficiency rating of at least 75%. Natural gas, propane, or oil furnaces or hot water boilers must achieve an annual fuel utilization efficiency rate of not less than 95.

2011 Alternative Minimum Tax exemption amounts: \$48,450 for single filers or head of household. \$74,450 for married couples filing jointly or qualifying widow(er).

Earned Income Credit? The due diligence checklist, Form 8867, must be submitted with the return, whether filed by a preparer or by yourself.

Long Term Care Premium maximum Deduction: Subject to the 7.5% adjusted gross income floor, \$3,390 for ages 61-70; \$4,240 for age 71 or older.

Value of blood given to a blood bank is not a charitable deduction.

275,000 organizations tax-exempt status revoked: Before you claim a charitable gift on your 2011 schedule A tax return, check on www.irs.gov for the 2011 listing of tax exempt organizations. Remember you will need a written acknowledgement from the charity for contributions of \$250 or more, and the gift was to made before the end of the year even if your check or credit card don't clear till after Dec 31.

Mail-in, do not E-file Amended Tax Returns: IRS says file a separate Form 1040X for each year you are filing in a separate envelope, and print the year of the return you are amending at the top of Form 1040X. Form 1040X must be filed within three years from the date of your original return, or within two years from the date you paid the tax, whichever is later. Returns filed before the due date are considered filed on the due date.

Extend dates to file Federal taxes: File form 4868 by April 17 and get an automatic filing date extension to Oct 17, 2012, but you must estimate your 2011 tax with form 4868. When you do file your 1040, be sure to show tax paid with form 4868 on line 68 of 1040. Interest will be charged on tax not paid with form 4868.

Extend date to file PA taxes: File PA Form REV-276 to request an automatic extension up to 6 months to file your state return. The extension to file does not include an extension to pay the tax.

Be SURE: All your 1099s are reported on your return. IRS receives copies of all 1099s and their computers will match their 1099s against your return.

IRS NEVER contacts you via e-mail or an unsolicited phone call: Fake “IRS” e-mail senders may even say you are being “audited” and direct you to links that give senders access to your computers and your personal data. If you receive one of these notices, no matter how perfect the web site, forward the solicitation to phishing@irs.gov and then delete the message. Remember that phone scammers pretending to be from the IRS will say they need your bank account information to directly deposit your upcoming tax rebate. Don't be fooled.

PA Tax Forgiveness for seniors: PA does not tax IRA, social security and pension income, no matter how large. After you calculate your PA-40 line 9 taxable income, remember to complete PA schedule SP to determine your “eligibility” income and find your tax forgiveness on page 36 of 2011 PA-40 Instructions. MFJ, no children, and eligibility income of \$13,000 or less and 100% of your PA taxable income is forgiven. Filing single with \$6500 or less eligibility income and 100% tax forgiveness. Eligibility income as high as \$15,250 will result in 10% tax forgiveness for MFJ with no children.

PA USE Tax new this year, line 25 applies to taxable purchases made from out of state locations where PA sales tax was not charged or other occasions where PA sales tax was not charged and not collected by the seller. A table to estimate the USE tax due based on line 9 PA taxable income is located on page 21 of the PA-40 Instructions.

PA Schedule W-2S: Part B of this schedule, described on page 25 of PA-40 instructions, requires you to list distributions from IRAs even if they are non taxable for PA.

PA Property Tax/Rent Rebate program: Age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. Income limit increased from \$15,000 to \$35,000 (which excludes half of Social Security income) for homeowners and raises the maximum rebate for both homeowners and renters from \$500 to \$650. The income limit for renters is \$15,000. The deadline to apply for 2011 rebate is June 30, 2012.

Powerball and Mega Millions Prizes won with tickets purchased in PA are not taxable for PA, but are taxable for federal returns

PA 529 plan income-tax deduction for contributions: Most states require you to contribute to your home state's 529 plan in order to get the tax break, but -- Arizona, Kansas, Maine, Missouri and **Pennsylvania** -- allow a deduction for contributions made to **any state's plan**.

Women now hold 52% of all managerial jobs, 60% of all accountants, 32% of physicians, and 31.5% of lawyers. Key reason - more education.

Women in the past few years have earned 60% of all bachelors and masters degrees.

Westinghouse Employee Stock Plan Price & Tax-Base Cost Data from start of the plan in Nov 1949 to Nov 1999. Prices adjusted to reflect stock splits. Go to www.westinghousesure.org and click on the Roundtable Programs tab then click employee stock prices.

IRS sent 1099s for \$750 income to Citibank customers who received 30,000 air- miles for opening new accounts in 2011 saying the miles were taxable income.

Carnegie business library: Need to find the cost of stock purchased years ago? Call **(412)-281-7141** for help finding historical stock prices. No charge for help.

Night driving safety tips: Shift your gaze slightly down and to the right to avoid being blinded by oncoming headlights. Avoid using cruise control after dark. If you have to stop, tap brakes quickly a few times, before coming to a complete stop. The taps will flash your tail lights and alert cars behind you.

Smoke detectors loose sensitivity after about a decade. Look under detector cover for a date. More than 10 years old or can't find date? Consider replacing and getting detector with both smoke and carbon monoxide capability.

Low cost RFID Sleeve Protection? Protect your RFID card information from theft by remote reading devices with aluminum foil. Fold aluminum foil around your credit/debit card containing an RFID chip. Then carefully wrap that with duct tape and cut one side and pull out your credit card. Now you have a low cost RFID protection sleeve to protect your RFID card while in your wallet or purse.

“A fine is a tax for doing wrong. A tax is a fine for doing well.”

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

Trips & Tours

Howard Finney
(724) 834-3450 howfinn@comcast.net
Bob Plummer
(412) 751-9694 plummerrl@aol.com

The **HERSHEY, LANCASTER, BOILING SPRINGS** trip has been cancelled because of not enough participants to cover the cost of the motor coach. The decision had to be made this early because deposits were needed if the show and hotel reservations were to be kept.

7-NIGHT SCANDINAVIA & RUSSIA CRUISE

We depart from GWRTP July 20, 2012 by motor coach to the Dulles Airport for our overnight flight to Paris and then on to Stockholm, Sweden.

Our first port of call will be the sparkling capital of **Helsinki, Finland**, an elegant city of spectacular architecture, beautiful gardens and harborside parks. Next we will visit **St. Petersburg, Russia**, considered the most **European** of all the great cities of **Russia**, and a living monument to the opulent days of **Imperialism**.

The third day we will be at sea relaxing and enjoying all of the amenities that your ship has to offer. Enjoy a soothing day in the **Spa**, take a swim in one of the two pools, lounge in one of six whirlpools, or take in a show at the **Masquerade Theatre**, which features nightly entertainment such as contemporary musical stage productions. And that's just the beginning.

We'll wake-up rejuvenated in **Riga, Latvia**, which boasts lavish beauty and timeless elegance. Whether it's medieval architecture and cobblestone streets you're after or extravagant **Art Nouveau** buildings and manicured 19th century parks, **Riga** has plenty of visual stimulation for all tastes. Cruise next to **Gdańsk (Gdynia), Poland**, one of the **Baltic Sea's** most enchanting seaports since the **Middle Ages**. Its eclectic blend of traditional **German, Polish** and modern influences adds to its charm.

Visby, Sweden, one of **Sweden's** most alluring island resorts is famous for its soft sandy beaches, dramatic cliffs, distinctive grey-fleeced sheep and wild orchids.

We will fly from Stockholm July 28th by way of JFK for an 8:45 p.m. arrival at Dulles Airport and board our motor coach to take us back to GWRTP.

Don't delay in sending your deposit to reserve your cabin. You may make your deposit and reservation by calling Myrna Blanda (AAA) at (412) 365-7774 or (800) 848-1238 and charging to a credit card or call Bob Plummer or Howard Finney.

The details of the trip can be found at www.westinghousesure.org under the Trips & Tours tab. Or call Bob or Howard to have a flyer sent to you.

Death Notices

Allison, Floyd N (81)
Southwest
Retired from R&D Center
Died 1/2/2012

Baldwin, Miles "Stan" S (90)
Freedom
Retired from Westinghouse
Died 1/30/2012 **SURE Member**

Campolongo, Sr, Anthony E (87)
Greensburg
Retired from Cheswick
Died 1/4/2012

Cook, William H (87)
Latrobe
Retired from Westinghouse
Died 2/15/2012

Cuda, Francis Carl (82)
Greenwood SC
Retired from Greenwood
Died 1/1/2012

Dokish, Stella M (79)
West Newton
Retired from Bettis Lab
Died 2/5/2012

Ewing, Nevada "Mimi" (95)
Gallatin TN
Retired from West Mifflin
Died 1/27/2012

Fry, Warren C (79)
Pleasant Hills
Retired from Transportation
Died 12/28/2011 **SURE Member**

Giaquinto, Peter A (94)
Ontario OH
Retired from Trafford
Died 12/22/2011

Gioannini, Justino J (88)

Hermine
Retired from Youngwood
Died 12/25/2011

Gundy, Sr, Nelson H (89)

New Alexandria
Retired from Blairsville
Died 2/5/2012

Hileman, Robert R (85)

Monroeville
Retired from AST-Penn Ceter
Died 2/3/2012 **SURE Member**

Hozempa, Robert E (67)

Jeannette
Retired from Westinghouse
Died 2/1/2012

Jacobsen, William A (69)

Blairsville
Retired from Blairsville
Died 1/20/2012

Jenkins. Sr, Robert (80)

Maryland
Retired from Westinghouse
Died 2/9/2012

Jernigan, Regina L

Clearwater FL
Retired from Youngwood
Died 2/10/2012

Karaffa, Stephen L (90)

Penn Hills
Retired from R&D Center
Died 12/23/2011

Keller, Donald R (83)

N Huntingdon TWP
Retired from Trafford/E Pgh
Died 2/16/2012

Kemerer, Russell W (85)

Pittsburgh
Retired from Nuclear Center
Died 2/13/2012

Knepp, Naomi G (90)

New Stanton
Retired from Youngwood
Died 2/20/12

Kocan, Nicholas (89)

Scottsdale
Retired from East Pittsburgh
Died 2/10/2012

Kridlo, Paul M (86)

Trafford
Retired from Trafford Printing
Died 2/14/2012

Kruhm, William G (65)

Irwin
Retired from Energy Center
Died 1/24/2012

Kunkle, Morris E (89)

Harrison City
Retired from East Pittsburgh
Died 2/1/2012

Maggiore, Judith A (71)

Derry
Retired from Blairsville
Died 1/17/2012

Mann, Marlene L (79)

N Huntingdon TWP
Retired from Bettis Lab
Died 12/26/2011

Matias, Joseph Phillip (85)

Hermitage
Retired from Westinghouse
Died 1/12/2012

McNeill, Angelina "Angie" (94)

Braddock
Retired from Westinghouse
Died 1/19/2012

Micklos, John (91)

N Huntingdon TWP
Retired from Westinghouse
Died 2/4/2012

Miller, Richard B (72)

Ligonier
Retired from Westinghouse
Died 2/10/2012

Mole, Phyllis Mitchell (82)

Verona
Wife of John
Died 2/4/2012 **SURE Member**

Morrison, Bruce W (86)

Fox Chapel
Retired from Gateway
Died 1/5/2012

Murphy, Jr, Franklin J

Orlando
Retired from Orlando
Died 12/4/2011

Murrin, Thomas "Tom" J (82)

McCandless TWP
Retired from Gateway
Died 1/30/2012 **SURE Member**

Nabuda, John F (78)

Irwin
Retired from Trafford
Died 1/16/2012

Nepa, Silvio Louis (88)

Trafford
Retired from East Pittsburgh
Died 2/8/2012

Pavlick, Jr, Frank N (89)

Trafford
Retired from Trafford
Died 1/28/2012

Penner, Lotte E (91)

Port Vue
Retired from West Mifflin-Trans.
Died 1/6/2012

Scott, Harry W (87)

Penn Hills
Retired from Westinghouse
Died 12/30/2011

Seda, Thomas (78)

Penn TWP
Retired from Westinghouse
Died 1/20/2012

Serago, Frank J (88)

Murrysville
Retired from Nuclear Service
Died 1/25/2012

Stepnick, William C (76)

Plum
Retired from Westinghouse
Died 1/16/2012 **SURE Member**

Talko, Joseph J (93)

McKeesport
Retired from East Pittsburgh
Died 12/23/2011

Todd, Clifford L (92)

Pittsburgh
Retired from Westinghouse
Died 2/17/12

Trabucco, Aldo J (88)

Monroeville
Retired from East Pittsburgh
Died 1/20/2012

Werkman, Sr, Charles R (85)

N Huntingdon TWP
Retired from R&D Center
Died 1/20/2012

Whiteman, Anna M (84)

Harrison City
Retired from Waltz Mill
Died 1/12/2012

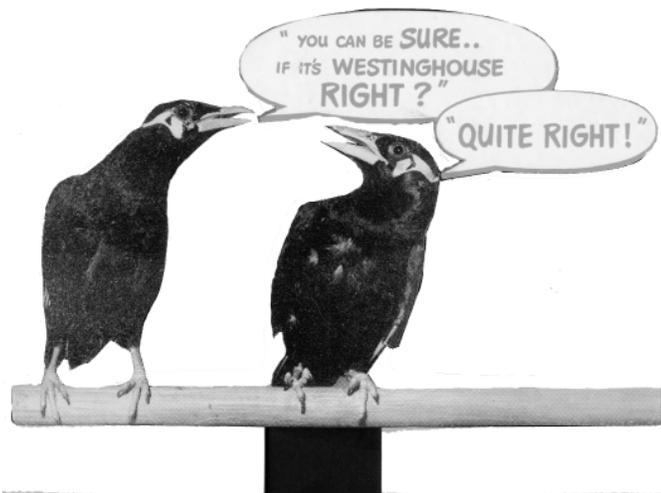
Zito, Anthony "Tony" R (91)

Forest Hills
Retired from East Pittsburgh
Died 2/3/2012

Westinghouse's Talking "Mynah Birds"

by Ed Reis, Westinghouse Historian
Senator John Heinz History Center

Westinghouse had a pair of talking Mynah Birds that were used to foster public relations and to get publicity for the company in the early 1950's. Mynah Birds are native to India and speak more distinctly than other birds; they know more words; and come back with an answer instead of repeating the question. The Westinghouse Mynah Birds were named "Acey" and "Deecee" (obviously derived from the electrical terms "Alternating Current - ac") and "Direct Current - dc). They were taken around the country performing in front of various groups. They were a big hit wherever they went as they were natural actors and even had a "sense of humor". Throngs of people would see them perform and always left delighted after having seen these feathered marvels promoting Westinghouse in a very unique way!



Westinghouse Dinner for the Grand Army of the Republic

by Ed Reis, Westinghouse Historian
Senator John Heinz History Center

George Westinghouse was a very patriotic American and during the Civil War he first served

as a private in the New York Volunteer Calvary. After passing a special mechanical examination he transferred and became an officer in the Union Navy. He served on the USS Muscota and the USS Stars & Stripes. He was an Assistant Third Engineer and was responsible for maintaining the engines on these two steam powered gunboats that were used to blockade the southern ports during the war.

After the war ended in 1865 the veterans from the North would get together for an encampment every year. Well, Pittsburg was the host city in 1894 for the 28th Annual Encampment of the Grand Army of the Republic; as they were known. Upon hearing this George Westinghouse approached the committee from the City of Pittsburg and proposed that he wanted to host a great dinner for the G.A.R. members at a new factory building that had just been completed at his new Westinghouse factory complex in East Pittsburg. He also proposed to have the new factory building converted into a great temporary dining hall that would have a nicely done stage with a carpeted stairway. The dining area was also to be carpeted and it would have tables with linen table clothes and linen napkins... etc. He wanted the G.A.R. members to be brought out from Pittsburg to the East Pittsburg Westinghouse factory building by train for the dinner and returned to downtown Pittsburg later that evening. Oh yes, he also told the committee members that he was willing to pay for all the bills!

The dining hall was constructed with the stage backdrop having the words "Welcome-1861 GAR 1865-" lit up using incandescent lamps. So, a great dinner was held one night during Grand Army Week with the Civil War GAR veterans saying that the magnificent Westinghouse dinner was the highlight of the week.

Now, one may ask, "How many Civil War veterans attended the dinner?" Well, there is a letter in the Westinghouse Collection at the Heinz History Center that states that **6,500** Civil War veterans attended this great dinner hosted by a fellow GAR member named George Westinghouse!

Note: As mentioned George Westinghouse was a very patriotic American and he and his wife Marguerite are both buried in Arlington National Cemetery; which was his wish.



1605 BRINTON SHOP DURING "G.A.R.-ENCAMPMENT, 1894."

Stage for the Dining Hall Constructed in the New East Pittsburgh Plant

**Westinghouse SURE
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1349 Beulah RD
Pittsburgh PA 15235-5069**

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**Seven-Night Scandinavian & Russia Cruise
July 20, 2012
See page 11**

**See www.westinghousesure.org under tab “Trips & Tours” for complete information
about trips.**

March 2012