



WESTINGHOUSE SURE NEWS

www.westinghousesure.org

Issue No. 123

A Publication for Westinghouse Retirees

March 2013

The President's Message

Maury Fey

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The birds are starting to sing in the morning, and the snow is almost all gone—finally! If you're a gardener or a golfer, you can hardly wait. You've planned that garden and selected the varieties of tomatoes and beans to plant. Golfers will be cleaning their clubs and getting out to the driving range to shake some of the rust out of those creaky joints.

Based on early but incomplete results, our 2012 Volunteer Hours continued to be outstanding. The data that have been gathered indicate that you haven't lost a beat in your selfless efforts devoted to those in our community who need it most. Together, we are still to be a major force for good in Western Pennsylvania.

Thanks for being so prompt in responding with your 2013 dues payments, and for being so generous in sending an extra donation to help us continue to keep our organization financially fit. Our Treasurer reports that dues and donations receipts are ahead of the same period last year. Thanks to your generosity, we do not have to engage in endless fundraising events and appeals that are so characteristic of non-profit organizations everywhere. Oh—did you forget to send in your dues—again? Just clip out the form you'll find on the last page and send it along with your check. Yes! - Now - while you're thinking about it!!!

SURE Member Harry McCracken has been selected to receive the prestigious Jefferson Award for Volunteerism for 2012, based on his lifetime of outstanding volunteer services to his community. Harry becomes Westinghouse SURE's tenth member to receive the Jefferson Award. Congratulations Harry! If you wish to nominate a fellow SURE member for the Jefferson Award for 2013, please contact me.

After fourteen years as Treasurer, Bob Plummer is handing over the reins of SURE's finances to Jerry Segner, who was elected to the Board at the February meeting. In appreciation for his dedicated service, the Board elected Bob as a Director Emeritus. He will continue to serve as the co-editor of the SURE Newsletter. From all of us – Thanks Bob – for a job so well done.

Based on our successful January launch, we will be sending the SURE Newsletter by Email to most of you; the print version will only be sent to those members who do not have Email. Based on the comments we've received, SURE members are very pleased with the Email version, with all its color photos and graphics. Please don't forget - if you change your Email Address, you must notify us of the change at <http://eepurl.com/rMg5T> to continue receiving the SURE Newsletter and other important messages.

It's been a long winter, especially for those who don't get out much. Why not call a shut-in friend and take them out to lunch or just to the store to buy some groceries. It's the best way you can spend an afternoon.

“To the world you may only be one person, but to one person you may be the world” ... *Anonymous*

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.)

2013 - WESTINGHOUSE SURE MATCHING GIFT PROGRAM**SURE MEMBER:**

Name _____

Phone _____

Gift Amount _____ Check No. _____

NON-PROFIT/CHARITY:

Name _____

Address _____

City, State, ZIP _____

Attention: _____

PLEASE INCLUDE DONOR CHECK AND SEND TO W SURE AT:

WESTINGHOUSE SURE
 641 Braddock AVE
 East Pittsburgh PA 15112

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

To be eligible, SURE 2013 dues must be paid. This is indicated on your mailing label as: DUES CURRENT, Paid to 12/31/2013

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 2013

Nicholas Sowko

(412) 678-7309 nickgsowko@msn.com

Ed Gerstenhaber and Dana Spiardi are our March Spotlight volunteers.

Dana is from Blairsville, PA. She graduated from Indiana University of PA with a degree in journalism, and earned a Master's in Public Management from Carnegie Mellon University's Heinz School. She began her Westinghouse career as an intern in the publications department at the Monroeville Energy Center. During 15 years with the company, Dana worked in a number of capacities: as a video producer and marketing communications specialist for the nuclear divisions, and as an international public relations manager at Westinghouse headquarters.



Nick

Ed

Dana

Maury

Dana's work in the PR field took her to over 25 countries, one of which was Bulgaria. Her many trips to that small Balkan nation prepared her for what is today her most active volunteer activity: managing all communications, PR, and social media for the Bulgarian Macedonian National Educational and Cultural Center located in West Homestead, PA. She has served on the Center's board for 12 years, and loves working with the dedicated directors and members of the 83-year-old organization. The Center itself is housed in a beautiful old building that is home to a culinary program (Soup Segal!), performing ensemble, library, gift shop and a museum containing items dating back to the 15th century. It's the oldest Bulgarian cultural organization in the U.S., and is the only one officially recognized as a "national center" by the Bulgarian government.

She's also worked for the past 11 years as a volunteer at Ten Thousand Villages in Squirrel Hill. It's one in a network of 390 non-profit, fair-trade stores that sell items made by artisans from 38 developing countries. She finds it rewarding to help support artisans by telling their stories and promoting their handcrafted items.

For 6 years, Dana worked as a volunteer at Radio Information Services (RIS) - a radio broadcast service for visually impaired people. She read newspapers, magazines, textbooks, advertising circulars, and TV listings for the station's many listeners. When Ed retired, he joined her and together they read the Sunday edition of the *Pittsburgh Post-Gazette* (a 3-hour show!), until the station discontinued its operations in 2008.

Ed Gerstenhaber joined Westinghouse on the Graduate Student program after graduating from Columbia University in 1968. His initial assignment was in the Nuclear Fuel Division. He spent his entire 37-year career involved in commercial nuclear power, working in projects, marketing, sales, strategic planning and international technology transfer in various divisions. He obtained his MBA from the University of Pittsburgh during this period. He and Dana lived in Tokyo from 1998 to 2000, when Ed served as President, Westinghouse Asia. His last assignment was as Vice President, Customer Relations and Sales with responsibility for the interface with several domestic utility customers.

After retiring, Ed volunteered for several years with the Service Core of Retired Executives (SCORE), and also joined Dana as a reading volunteer at RIS. He is currently following his passion for tennis by serving as President of the East Hills Tennis League and as founder of the Murrysville Tennis Action Group. Ed volunteers with the Murrysville Stream Monitoring Group, the Murrysville Trail Alliance and the Murrysville Parks & Recreation Commission.

"SURE is a great way for both of us to keep up with the many people that we worked with at Westinghouse." they said. SURE salutes Dana Spiardi and Ed Gerstenhaber for their tireless efforts on so many worthwhile volunteer activities. They are a great model for all of us.

WESTINGHOUSE "SURE" RETIREE GOLF OUTING

WHEN: JUNE 10, 2013 WITH TEE OFF AT 12:30 p.m.

**WHERE: WILLOWBROOK COUNTRY CLUB
APOLLO, PA 15613
PRO SHOP CONTACT: 724-727-3442**

GAME: "SCRAMBLE" FROM THE GOLD (SENIOR) TEES

COST: \$65 PER PERSON, WHICH INCLUDES GREEN FEE, CART FEE, PRIZES, COOKOUT BUFFET AND \$5.00 PRO SHOP CREDIT

PAYMENT: SEND CHECK MADE OUT TO "WESTINGHOUSE SURE" ALONG WITH THE REGISTRATION FORM BELOW TO CHUCK HANKS, 21 DEERFIELD DRIVE, HARRISON CITY, PA 15636-1317. PHONE 724-744-2962.

INSTRUCTIONS:

- 1. At your request, driving instructions will be sent via Email.**
- 2. Arrive early to have time to practice on the range, greens, and bunkers and get reacquainted with old friends.**
- 3. This event is open to men and women. Please bring a friend if you wish.**
- 4. Beverages will be available at the bar anytime during the outing. Cash bar only.**
- 5. If you have any questions, e-mail Chuck Hanks at clhanks3@aol.com**

REGISTRATION FORM

Name: _____ **Phone:** _____

Address: _____

Email: _____

Individuals you would like to include in your foursome:

PLEASE RETURN THIS FORM AND YOUR CHECK NO LATER THAN June 1, 2013 TO CHUCK HANKS AT THE ADDRESS ABOVE.

Spinal Stenosis

Annette R. Karnash, R.N., B.S.N., M.N.

(724) 941-7473

The spinal column stretches from the base of the skull to the bottom of the buttocks. It consists of more than 30 separate bones called vertebrae, which are linked by strong ligaments, and flexible flattened discs between them. Each disc is made of a tough fibrous covering wrapped around a jelly-like inner substance. This construction provides elasticity to permit movement over the entire spinal column. It is partly the restrictions imposed by this limited flexibility that are responsible for most back trouble. If you twist the wrong way or overstrain one link of the chain, it can have a painful effect on the backbone or the muscles and ligaments that tie the vertebrae together.

Spinal stenosis is the narrowing of spaces in the spinal canal. The spinal canal is similar to a tube through which the spinal cord and nerve roots pass. There are side channels through which nerves pass on their way to and from the rest of the body. These openings are called foramen. Consequently, any problem with a vertebrae, supportive ligament or disc may affect a far-reaching part of the nervous system. As a result, a back problem can lead to pain or weakness in any part of the body. When nerves attempt to exit the foramen, if the space is too narrow (stenosis), pain is caused by the "pinching" of these nerves.

The spinal column is divided into three parts that are mostly affected by stenosis. The cervical (neck), thoracic (midsection) and lumbar (lower back), which is the most common area for stenosis problems. With age, bones degenerate forming spurs which cause narrowing. Between each vertebra there is a disc which with age, degenerates and becomes less supple. Overstraining may also cause this same type of pain. The disc may have prolapsed (moved out of place). In the lower back, the nerves service the lower extremities. When pressure is applied due to narrowing, pain is felt from the buttocks all the way down the leg to the toes. Pressure squeezes some of the soft inner material out through a weak point in the harder outside layer, thereby losing the cushion of the disc.

In addition to pain, numbness, tingling, weakness and heaviness can be felt in one leg or both, front or back. That's why one can't stand for long periods or walk for long distances. Relief comes by sitting or bending forward (hunching). This allows the canal to become wider and relieves the pressure. Coughing and sneezing increases the pain. A prolapsed disc in the cervical (neck) area may cause one to awaken suddenly with an aching, twisted neck which cannot be straightened without severe pain. Numbness and tingling may also be felt in the arm.

Diagnosis is made largely by symptoms, physical exam, medical history and imaging scans (MRI). If one stands erect and arches the back, pain will be experienced. When one bends forward, pain is relieved. This simple test can help with a diagnosis. Interestingly, some people have spinal stenosis but never have any symptoms.

There are measures that can be taken to ease pain and speed healing: Simple pain medication, heat to the affected area, a good firm mattress and a pillow under or between the knees, depending on the sleeping position. Supportive collars may be used for cervical pain. Steroid injections give only transient relief but improve walking distance. Physical therapists may advise flexion (bending) exercises to enlarge the canal and finally, surgery may be indicated if all else fails. Some bone is removed to widen the canal.

This condition develops slowly in 50-60% of people. Twenty percent may go without any treatment. This condition does not lead to paralysis and only a small number have surgery. The majority learn to live with it and manage it with medical treatment. Remember sitting and bending ease the discomfort. Back problems may recur so take the proper protective advice and follow through to avoid back problems in the future.

Medical Insurance Coverage

Leonard Weaver, SURE Member

(412) 922-3822 leonard.weaver@comcast.net

Ed: Len Weaver was the head of the Westinghouse Retirement Services Department prior to that function being outsourced to the BAC.

Special Programs with Medicare (SPM) Plan

If you were covered by the Westinghouse/CBS medical plan immediately prior to retirement, you are most likely eligible for the SPM plan. I say most likely because years ago a retiree could opt out of the SPM for a small financial consideration.

Once you and/or your spouse become eligible for Medicare the coverage begins. Most retirees are aware that the SPM plan provides discounts on prescription drugs, but in my experience many are not aware of the hospital benefits. The benefit for most retirees and spouses is \$600 for the first day of hospital confinement.

The SPM hospital benefit is administered by Highmark Blue Shield. Regardless of what other insurance you have, if you are admitted to a hospital for a non-occupational sickness or accident, the SPM will pay \$600. This is for the first day only and not any additional days. For further hospital confinements, you will qualify for \$600 again provided they are 60 days or more after receiving any Medicare-covered hospital or skilled nursing services.

To file a claim for this \$600 benefit you will use the form: "CBS Corporation Statement of Claim for Retiree/Spouses Eligible for Medicare." This is available from Highmark by calling (800 829-1918) or downloading from the SURE Web Site. (Identified on the home page as "HighmarkCBS Claim Form.")

This is the same form used for the Special Expense Plan.

Westinghouse Retirement Health Care Security Fund (RHCSF)

On January 1, 1992, Westinghouse established the Retirement Health Care Security Fund (RHCSF).

If you retired before this date you have no coverage and the following discussion is not relevant.

With the anticipation that health care costs were going to soar, employees were given the opportunity to participate in the RHCSF. If you elected to participate, an amount was deducted from your pay until you retired. Participants were guaranteed that their medical premiums would not exceed a certain level regardless of the cost to Westinghouse.

If you participated you should have received a statement each year showing your account balance. Assets were invested in fixed-income investments. The most recent February statement is from Xerox.

When you are no longer paying for pre-Medicare coverage for yourself and, if applicable, your spouse, you may start using your RHCSF balance for medical expenses not paid by insurance. For example, you can be reimbursed for out of pocket expenses such as: medical insurance premiums, deductibles, coinsurance, dental, vision and hearing expenses. Premiums for Medicare Part B are included.

For reimbursement you will need the RHCSF claim form available by calling the RHCFS Hotline at (800) 221-2703 weekdays from 9AM to 5PM Eastern time. You may also get your account information at this same number. You may also download the form from the SURE web site. (Identified on the home page as "RHCSF Claim Form.")

The Consumer Corner

Mary Bach, Consumer Advocate

(724) 327-6969 mbaadvocate@msn.com

Me, Getting Scammed...Are you kidding? Let's Ponder That Statement

As I am out and about doing public speaking events, I often hear people remarking about scams and frauds. "How could anybody fall for that?", "Anyone would know that was a scam", "She must have lost her mind!"

What most of these folks don't seem to realize is that scams wouldn't work if there weren't people who are too gullible and trusting. Human nature causes all of us to be in denial about the possibility of our own susceptibility to fall for the crimes of telemarketing fraud, sweepstakes and lottery scams, and even investment fraud. Most of us feel invulnerable, but we forget that the con artists are often a step ahead of us. That is why education and awareness are the key components helping consumers from falling victim to the crooks.

Here are a few contemporary scams that seem to be with us forever:

The Jury Duty Scam A caller claims to be in law enforcement and informs you that there is a warrant for your arrest for having missed jury duty. You are given the option of paying a required fine, by credit card over the phone, to vacate the warrant. Of course, this is not how any county Jury Commissioner does business.

The Grandparent Scam You receive a call, usually in the middle of the night, when one is typically quite groggy. You are told that a loved one, possibly a grandchild, has been arrested, or has been injured in an accident, and cannot meet the financial requirements attendant to the bail or hospital admission. Immediate payment may be made by using credit card or Western Union. You are usually told not to contact the parents as the grandchild doesn't want them to be upset or worried. Check it out!

The Prescription Drug Scam The con man calls offering a unique new prescription drug plan that is all inclusive for \$299 per year. Your Social Security and checking account numbers are needed to cover the annual fee and establish your account. Of course, no plan exists. The scam artist may use scare tactics threatening huge increases coming from Obama Care in 2013 and/or reductions in your Medicare payments.

The Utilities Scam A caller advises you that there is a problem with your continuing electrical service because your past payments haven't been made in a timely fashion. They may blame it on Post Office problems or electronic transfers that could have gotten messed up, but they let you know that the bottom line is that your service is scheduled for immediate shutoff because earlier warnings have been ignored. Your credit card number can save your continuing service while you find out what the problem is. No legitimate utility company contacts its customers in this manner. It is a scam, but some people are so terrified by the call that they give their credit card information for fear of losing service.

Sweepstakes and Lottery Scams The variety and approach of these fraudulent acts usually proclaim you to be a winner of a lottery or sweepstakes that you didn't even know you entered. Sometimes the cost to you for collecting the large promised sum is so small you might want to pay it by credit card or with banking info just on a hunch it might be legitimate. Never give out personal information or credit card numbers when you didn't make the contact and never believe that you've become rich in a contest you didn't enter.

The Check Out of the Blue Scam You receive what looks like a genuine check for lots of money for a "Mystery Shopper" job for which you have not applied. You have to deposit it in your account, deduct a prescribed amount for your shopping, and immediately wire any balance on the deposited check back to the sender. Your wire gets cashed and your deposit bounces. You lose!

JOHN W. COLTMAN

1915–2010

Elected in 1976

“For pioneering advancements in X-ray and low-light level imaging devices, undersea equipment, and electron tubes.”

BY MAURY FEY
SUBMITTED BY THE HOME SECRETARY

John W. Coltman, physicist and retired research executive of Westinghouse Electric Corporation, died February 10, 2010.

John W. Coltman was born in Cleveland on July 15, 1915. His father was an analytical chemist with the National Carbon Company (which became part of Union Carbide). He obtained his B.S. degree in physics from Case School of Applied Science (now Case Western Reserve University) in 1937 and an M.S. in physics and a Ph.D. in nuclear physics from the University of Illinois in 1941. That same year he was married to Charlotte Coltman of Urbana, Illinois, and they moved to Pittsburgh, Pennsylvania, where he joined Westinghouse Research Laboratories.

During World War II, Dr. Coltman did research in microwave tubes for use in radar and jamming enemy radar. Later, he took charge of a group of scientists whose aim was to solve the problem of the extremely dim images then obtainable in medical fluoroscopy. The resulting development of the X-ray image amplifier provided a brightening of 500 times and revolutionized modern clinical fluoroscopy. It made possible the techniques of cine-fluorography, television fluoroscopy, digital angiography, and video X-ray recording. It is used in many surgical procedures and today is still standard equipment in every hospital radiology department. Work on this device also resulted in the scintillation counter, of which Dr. Coltman was coinventor.

In 1949, Dr. Coltman was named manager of the electronics and nuclear physics department. He became responsible for research programs in acoustics, information theory, infrared, underwater sound, nuclear physics, optical pickup tubes, semiconductor devices, and television. In 1960 he was named associate director of the research laboratory, responsible for a group of several departments. In 1969, Dr. Coltman was appointed research director for the Public Systems Company and later director of R&D planning for Westinghouse's Research and Development Center, the position from which he retired in 1980. He held 22 patents and wrote 66 technical articles and chapters in three books.



John W. Coltman

Ever since his school days, Dr. Coltman played the flute. He was associate director of the Wilkinsburg Symphony Orchestra and played in the Pittsburgh Woodwind Quintet. His interest in flute led him to research on its acoustics, carried out in his home laboratory. He published some 40 articles on musical acoustics and was a recognized authority on the acoustics of the flute. Among his other pursuits were sailing, woodworking, and amateur radio, for which he was first licensed in 1932.

Many honors came to Dr. Coltman. He was elected a fellow of both the Institute of Electrical and Electronics Engineers and the American Physical Society. He served on many committees of the U.S. government and was a member of the National Research Council's Commission on Human Resources. In 1960, Dr. Coltman received the Longstreth Medal of the Franklin Institute for his development of the X-ray image amplifier and was also named Pittsburgh's Man of the Year in Science by the Junior Chamber of

Commerce. In 1968 he was awarded the Westinghouse Order of Merit, not only for the X-ray amplifier and scintillation counter but also for his pioneering contributions to the infant science of radar in the 1940s and his later work on undersea equipment and electron tubes, including television. In 1970 he was awarded the Roentgen Medal by the Roentgen Museum in Germany, and in 1976 he was elected to the National Academy of Engineering. In 1982 he received the Gold Medal of the Radiological Society of North America in recognition of the development of the X-ray image amplifier.

Dr. Coltman is survived by his wife Charlotte of Strongsville, Ohio; their daughters, Sally Condit, also of Strongsville, and Nancy Horner of Severn, Maryland; four grandchildren; and four great-grandchildren.

We thank the National Academy of Engineering for permission to reprint this article.

From the Desk of Bob Miller

(412) 242-6256 millerri2@verizon.net

Discounts: www.seniordiscounts.com This is the site where you put in a city, state or zip code and find all the senior discounts at local and national services like restaurants, **Senior** lodging, shopping, car rentals, etc. And remember this rule: **whenever you purchase anything, anywhere... be SURE to ask for your Senior Discount.** You'll be surprised how often you'll get it.

Read the front page of any newspaper in the world at newseum.org/todaysfrontpages/flash/ Just put your mouse on a city anywhere in the world and the newspaper headlines pop up. Double click and the page gets larger, and you can even read the entire paper on some, if you click on the right place, which varies. Also, if you look at European papers, the left (southwest) side of Germany will pop up as The Stars & Stripes (European edition, of course).

ID tax thieves using a stolen SSN are filing forged tax returns and attempt to get fraudulent refunds early in the filing season. You may be a victim and unaware that this has happened until you file your return later and discover that two returns have been filed using the same SSN. If someone has used your SSN fraudulently, notify IRS immediately by responding to the name and number printed on their notice or letter. You will need to fill out the IRS Identity Theft Affidavit, Form 14039.

Free Federal Tax Filing The IRS has arranged with most tax preparation companies the option taxpayers with 2012 earned income of \$57,000 or less to log on to www.irs.gov/freefile and select a free program to prepare their federal taxes. The free file companies have added their own eligibility criteria such as age, state, military status, etc. You can file your tax return using free online fillable forms which are the electronic version of IRS paper forms. This site is best for those experienced and comfortable preparing their own returns on paper. Both free file options allow people to file returns electronically and use direct deposit, which is the fastest way to get refunds. Neither free option prepares state tax returns

\$1 H&R Block Tax CD is the "standard." The H&R "At Home" program 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 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.

2010 Roth conversion with tax deferment: You paid the tax for the first 1/2 of your conversion with your 2011 return, and the remaining 1/2 is now due with your 2012 return. You will find the taxable amount on the 8606 form you filed with your 2010 return. Plus if you made a Roth conversion in 2012 add that to the amount carried over from 2010.

Mail-in, do not E-file Amended Tax Returns: IRS says file a separate Form 1040X for each year you are fixing 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.

Self-employed with net profit: OK to deduct Medicare Part B premiums: above-the-line deduction for health insurance, 1040 line 29.

0% Long-Term Capital Gains Questions about using this tax rate when taxable income was in the 10% or 15% tax bracket came up at two of the recent SURE Financial Roundtable programs. And the answer presented is the 0% long-term capital gains rate applies only to gains that fall within the 15% bracket, the top of which is \$70,700 for MFJ. Example: Couple has a 2012 taxable income of \$40,000 plus long term capital gains from stock sales amounting to \$35,000. \$30,700 of their long-term gain takes their income to the top of the 15% bracket, and that \$30,700 would be tax free. The remaining \$4,300 of the capital gain would be taxed at the long-term capital gain rate of 15%.

The 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 2012 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 \$6,500 or less eligibility income and 100% of tax is forgiven. Eligibility income as high as \$15,250 will result in 10% tax forgiveness for MFJ with no children.

PA Use Tax 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 nor 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.

Must File PA Tax return, if taxable income is at least \$33 MFJ, MFS, FS including minors, even if no tax is due. See page 5 of PA-40 Instructions.

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 2012 rebate is June 30, 2013.

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**.

Westinghouse Employee Stock Plan Price and 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

2012 Alternative Minimum Tax exemption amounts: \$50,600 for single filers or head of household. \$78,750 for married couples filing jointly or qualifying widow(er). In upcoming years, the exemptions will be adjusted for inflation

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

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

When a loved one passes, most funeral directors notify Social Security. Remember to check with your funeral director about this, as formally reporting passing is a requirement, and when your funeral director does that, that task is removed from your shoulders.

Extend date to file Federal taxes File form 4868 by April 15 and get an automatic 6 month filing date extension to Oct 15, 2013, but you must pay your estimated 2012 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 tax return 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.

Report all your 1099's on your return. IRS receives copies of all 1099's and their computers will match their 1099's against your return..

“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.

Death Notices

Barber, Francis (82)
N Huntingdon TWP
Retired from Westinghouse
Died 2/14/2013

Campitelli, Nicholas (77)
Crabtree
Retired from Blairsville
Died 2/7/2013

Carr, Edna Harriet (88)
E McKeesport
Retired from Westinghouse
Died 1/1/2013

Conklin, James E (68)
Harrison City
Retired from Monroeville
Died 12/22/2012

Crain, Harold H (80)
Murrysville
Retired from Nuclear
Died 2/16/2013

Cunningham, Lee Roger (82)
Fox Chapel
Retired from Westinghouse
Died 1/3/2013

DePalma, Joseph A (66)
Beaver Falls
Retired from Eaton
Died 2/13/2013

Dougherty, John H (81)
Ligonier
Retired from Westinghouse
Died 12/17/2012

DuVall, David J (67)
Pittsburgh
Retired from Westinghouse
Died 1/18/2013

Eberle, Ralph (94)
Allegheny TWP
Retired from Cheswick
Died 1/9/2013

Fennell, Loretta (75)
Cheswick
Retired from Cheswick
Died 1/26/2013

Flaherty, William J (99)
Irwin
Retired from East Pittsburgh
Died 1/6/2013

Flasher, John "Jack" R (89)
Murrysville
Retired from Trafford Printing
Died 12/29/2013

Gentile, Joseph I (88)
Lower Burrell
Retired from Cheswick
Died 1/11/2013

Harrover, Robert E (84)
Havre de Grace MD
Retired from Westinghouse
Died 12/21/2012

Jones, Millicent A (77)
Carson CA
Retired from West Mifflin Trans.
Died 2/1/2013

Kerr, Charles J (80)
West Deer TWP
Retired from Westinghouse
Died 1/17/2013

Kurnocik, Joseph S (85)
Blairsville
Retired from Blairsville
Died 12/25/2012

Larson, John V (73)
N Versailles
Retired from Westinghouse
Died 1/24/2013

Leicht, Karl N (83)
Lower Burrell
Retired from Cheswick
Died 12/31/2012

Livingston, Jack E (85)
Irwin
Retired from Bettis Lab
Died 2/16/2013

Love, Robert A (94)
Bolivar
Retired from East Pittsburgh
Died 1/16/2013

Manjoine, Michael J (98)
Beaver
Retired from R&D Center/Astro
Died 1/15/2013

Marghella, Yvonne E (85)
Elizabeth TWP
Retired from Westinghouse
Died 2/8/2013

Marhefka, Pauline G (96)
Scotdale
Retired from Youngwood
Died 1/9/2013

Mayer, Louis R (92)
Monroeville
Retired from East Pittsburgh
Died 2/2/2013

McChesney, Pat (Panza) (82)
Plum
Retired from Westinghouse
Died 1/5/2013

McCue, James "Whitey" (86)
N Huntingdon TWP
Retired from East Pittsburgh
Died 1/28/2013

Merkovsky, Robert T (87)
Level Green
Retired from R&D Center
Died 2/5/2013

Milan, Frank P
Turtle Creek
Retired from East Pittsburgh
Died 12/30/201

Moser, Sr, John F (83)
Penn TWP
Retired from Blairsville
Died 1/17/2013

Muenchow, Herbert O (84)
Ligonier
Retired from Westinghouse
Died 2/3/2013

Olivier, Louis J (86)
Rock Hill SC
Retired from Westinghouse
Died 12/17/2012

Pantalone, Kenneth C (90)
East McKeesport
Retired from Westinghouse
Died 1/23/2013

Parmelee, Marvin B (86)
Upper St Clair
Retired from Westinghouse
Died 1/24/2013

Perazzi, Dominick (96)
Turtle Creek
Retired from Westinghouse
Died 12/29/2012

Pogue, Martha Jane (80)
N Versailles
Retired from Penn Center
Died 12/18/2012 **SURE Member**

Quinn, Francis J (80)
Monroeville
Retired from Cheswick
Died 1/27/2013

Schaefer, Paul F (88)
Scott TWP
Retired from Switchgear
Died 2/2/2013

Schnelzer, Anne T (88)
Glassport
Retired from East Pittsburgh
Died 1/29/2013

Senkow, Barbara Bradica (91)
Turtle Creek
Retired from East Pittsburgh
Died 2/11/2013

Silvis, Albert P (95)
Murrysville
Retired from Cheswick
Died 1/24/2013

Snyder, George R (85)
N Huntingdon TWP
Retired from Large
Died 12/18/2012 **SURE Member**

Staricek, Andrew P (79)
S Buffalo TWP
Retired from
Died 1/6/2013

Stough, Clarence H (93)
N Huntingdon TWP
Retired from East Pittsburgh
Died 2/15/2013

Wally, James E (77)
Penn TWP
Retired from East Pittsburgh
Died 1/7/2013

Winters, Richard "Dick" A (90)
Irwin
Retired from Westinghouse
Died 1/28/2013

Yearsley, Theodore "Ted" (103)
Bedford
Retired from R&D Center
Died 12/29/2012 **SURE Member**

CALENDAR OF EVENTS
Plus special events

March thru April, 2013

Date	Time	Activity	Location	Coordinator(s)	Phone
March 13	10:00 AM Wednesday	Financial Roundtable	Comfort Inn Downstairs Ballroom	Walt Dollard Bob Miller	(412) 824-4438 (412) 242-6256
March 13	12:45 PM Wednesday	SURE Board & Advisory Council	Comfort Inn Downstairs Meeting Rm	Maury Fey	(724) 327-5594
April 10	10:00 AM Wednesday	Financial Roundtable	Comfort Inn Downstairs Ballroom	Walt Dollard Bob Miller	(412) 824-4438 (412) 242-6256
April 10	12:45 PM Wednesday	SURE Board & Advisory Council	Comfort Inn Downstairs Meeting Rm	Maury Fey	(724) 327-5594

Financial Roundtable Presentations

March 13, 2013	Determining Risk In An Uncertain World	Rick Applegate, Pres. First Commonwealth Financial Advisors
April 10, 2013	What the Markets Are Telling Us Now	Charlie Smith, Exec. VP & Chief Investment Officer Fort Pitt Capital Group

TRIPS & TOURS

We are currently planning two one-day trips. One will be in the fall and the second a Christmas trip.

The next newsletter will have details. Please look for them and plan to join your fellow SURE

Members, their families and friends!

Howard & Bob

