



WESTINGHOUSE SURE NEWS

www.westinghousesure.org

Issue No. 135

A Publication for Westinghouse Retirees

March 2015



The President's Message

Maury Fey (724) 327-5594 mgfey@comcast.net

The birds are starting to sing in the morning, and the snow is almost all gone – finally! Let me suggest something to start off your return to springtime. On the first 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 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.

In January's Issue of the SURE News, I told you that we have begun to implement the several initiatives developed in last year's Strategic Plan. We've made a lot of progress since then. Membership Director Ray Frankoski has formed our Membership Committee. It consists of Dallas Frey and Cheryl Melinchak from the former Energy Systems Operations, John Pickett from Headquarters and Paul Brucker from Distribution and Control. Together, they developed an aggressive action plan to recruit new retirees from the several successor Westinghouse businesses. In addition, Rich Ekstrom and Ray Frankoski developed and implemented a plan to provide trial memberships to the Westinghouse retirees in the several breakfast and lunch groups in the area. All who not already were SURE members will receive our Newsletters and other communications for the trial period, and we're sure many will join as supporting members when the trial ends.

Roundtable Coordinators Jim Ciesar and Larry Shockling have been working with the numerous suggestions they received in response to the Strategic Plan questionnaire. Many expressed strong satisfaction with the Roundtable format and range of content. In addition, Estate Planning, Cultural Programs, Long Term Care Options programs were requested. A further suggestion was made that we consider streaming of Roundtable programs, and that will be looked into. Of special note, the May Roundtable will be an excellent program jointly developed by AARP and Mary Bach, SURE's Consumer Advocate. The subject will be Protecting against Scams and Identity Theft, and it will feature Federal and State Enforcement services.

Thanks to the diligence of SURE's Coordinators and Project Director Diane Whittier Neely, the majority of our Volunteer Hours for 2014 have been collected. If you haven't done so, please get your hours in promptly so we can credit you for your volunteer efforts. Want to shake off those winter blahs? You will find a full listing of our Community Service, and Member Service Volunteer programs starting on page 14. Why not pick one out, and squeeze in a few extra hours to try it out this spring? The Coordinator's name and phone number are listed; give him (or her) a call and find out what it is all about. If it is not to your liking, try another one! You will be very glad you did, and most of all – so will the people you're helping!

Perhaps you've forgotten to mail in your 2015 dues, or have accidentally discarded the invoice you received in November. If that's the case, fill out and clip the sign up slip in this newsletter and send it along with your check for \$15.00 to the SURE office. Why not help us to expand our efforts to help the truly needy with more than our volunteer efforts? An extra donation will do just that! Together - we have the capability to be an even greater force for good. I know I can count on you. Send it today, while you're still thinking about it!

Blessed are those who can give without remembering, and receive without forgetting...Anonymous

Westinghouse SURE News

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2015 - WESTINGHOUSE SURE MATCHING GIFT PROGRAM

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

To be eligible, SURE 2015 dues must be current. This is indicated on your mailing label as: DUES CURRENT, Paid to 12/31/2015

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 January

By Diane Whittier-Neely, Projects Director
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Nicholas and Barbara Sowko are the SURE Spotlight Volunteers for March. They have accumulated over 10,000 hours volunteering in SURE Projects for the Carnegie Science Center, Diversified Community Services, Boy and Girl Scouts of America, Hospital volunteers, and the Sudden Infant Death Syndrome (SIDS). Nick served as SURE's Project Director for three years, and along with Barbara, they are now project coordinators for the Carnegie Institute and Diversified Community Services projects.

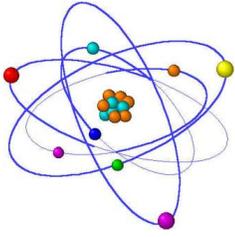


At the Science Center they've volunteered in the Model Railroad and Ominimax theater departments, and at the Gift Shop. In other activities, Nick has been a Boy Scout leader and Merit Badge councilor for many years encouraging boys to earn the rank of Eagle Scout. Barb works with Girl Scouts helping them earn Religious Awards. She has knitted scarfs for service men, and blankets and premature hats for the Linus project. She is presently knitting hats for full-term babies and Chemo caps for patients at the McGee hospital. In addition, Barb has acted as a Care Giver to people who need help with doctor visits, grocery shopping, etc.

Nick began his Westinghouse career in 1956 at the Bettis Atomic Power Laboratory in the Nuclear Department of the Naval Surface Ship Project developing nuclear reactors for the cruiser Long Beach and aircraft carrier Enterprise. Nick moved to positions at Penn Center, the Research and Development Center, and Energy Center performing dynamic analysis on piping and equipment for commercial nuclear power plants. He attended the University of Pittsburgh and earned B.S. degrees in Natural Science in 1974 and Mechanical Engineering 1985. He retired in 1995 with 39 years of service with Westinghouse.

Nick met Barbara while both worked at Bettis. Barb worked in the Physics Section of the Large Surface Reactor Division. They were married in 1963 and have four children; Bernadette lives nearby in Glassport, PA; Nicholas is in Albuquerque, NM; David in Denver, CO; and Robert in Wickliffe, OH. Together, they have six grandchildren. They love traveling to visit their children and grandchildren and have traveled extensively in the United States and Europe. Barb has played the organ for various churches and both love to sing a cappella choral music with the Pittsburgh Byzantine Archeparchial Choir. Barb and Nick feel that they have been blessed to be able to volunteer; they find it very rewarding and have met a lot of interesting people. Nick said that one of his most memorable experiences was volunteering for a week aboard the USS Battleship Missouri docked at Pearl Harbor. While there, Nick helped to string cable throughout the ship and dock for installation of a new security system; in addition he spent many hours shining and polishing brass. To make the experience more inspiring, he was there with his daughter during the week of December 7 and they were able to participate in all the memorial festivities of Pearl Harbor Day. Nick said "No words can express the feeling of standing along the marker on that deck where the surrender of the Japanese was signed and to look over the bow of the ship to see the memorial of the USS Arizona where so many of our military men died and are buried defending our country - the Beginning and End of WWII". "It was more impressive during the quiet of the night when no one was on deck and standing alone with lights shining on the Arizona", he said.

We salute Barb and Nick Sowko, a devoted couple who have found such joy in helping others. Let us all strive to follow their example.



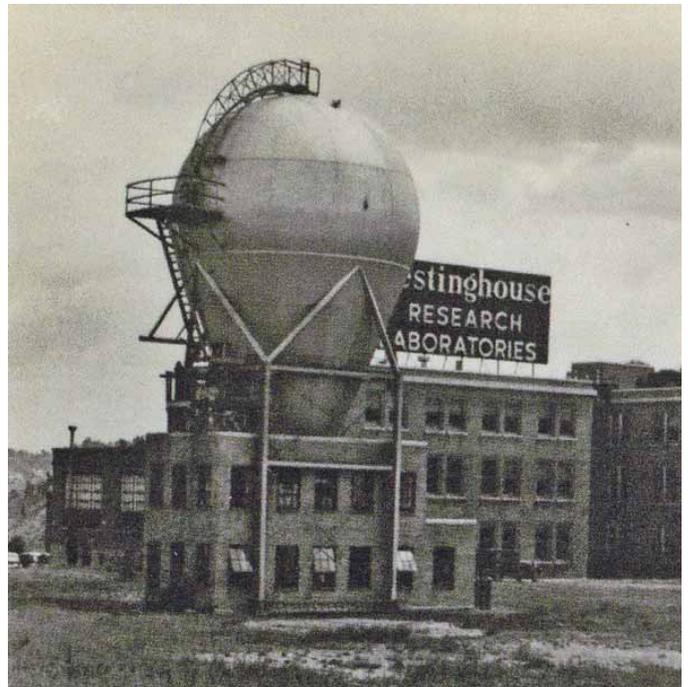
The Echoes from Westinghouse at Forest Hills

By Maury Fey and Walt Dollard

The buildings are gone now, and the giant Atom Smasher is lying on its side in a pile of rubble. That once proud symbol of Westinghouse innovation stood above the Ardmore Boulevard in Forest Hills for 75 years to mark the spot where much of our twentieth century was invented.

The Westinghouse Research Laboratories, “the Lab” to those of us who worked there, was started in 1916. The innovators there developed the materials and engineering technology to expand the generation of electricity, its transmission and its use in to every home and factory in America. They also developed some of the technical products that held high the shield of freedom protecting us from the axis powers in World War II. Let’s meet a few of them.

Vladimir Zworikyn escaped the Russian revolution for the United States in 1918. He came to the Lab in about 1920 to work on, and patent the forerunner to modern day television. Lewis Chubb, an extremely gifted engineer who became Research Director in 1930, developed over 120 patents in the fields of radio, precision electronics, electrochemistry and high temperature materials. He recognized that if Westinghouse were to grow, new fields of science, particularly in physics would need to be added. Nuclear physics came first. The Van de Graff Generator, a five million volt pressurized particle accelerator was built in 1937 to study Nuclear reactions. It was termed the Atom Smasher, a name that has stuck to this day. Dr. Edward Condon built a gifted team of scientists for the nuclear work, including Dr. Bill Shoupp, who later became one of the leaders in the Nuclear Submarine program at Bettis. That work led to America’s Nuclear Navy and later, to the Commercial Nuclear Reactor for Power Generation. Beginning in World War II, Dr. John Coltman’s research in Microwave technology provided needed advances in radar systems, and led to the microwave ovens in today’s homes. In addition, Dr. Coltman developed the image amplifier, used in night vision systems, and which led to a revolution in medical imaging technology. At the onset of World War II, Dr. Stewart Way proposed a novel jet engine design that has revolutionized the world’s aircraft. Way’s innovation was sleeker and delivered much better performance than other designs, allowing planes to fly much faster and higher, and thus it has been universally adopted and is the basis for all jet engines in use today. Early battle tanks had a serious problem as they had to stop to fire, since the motion of the tank prevented accuracy. Engineer Clint Hanna designed a sighting system using gyroscopes to stabilize the guns so that American tanks could fire on the run, even over rough terrain. That innovation saved many a tanker’s life in combat. Westinghouse innovations outgrew the site and the Corporation relocated its Research Laboratories to a greatly expanded facility in Churchill Borough in 1956, but those innovations and many others still echo through the site.



The facility became the Commercial Atomic Power Activity (CAPA) in 1957, building upon the Navy’s concept of using Nuclear Energy to produce steam and generate power. The site was to see the birth and expansion of the Nuclear Power Business for the Electric Utility Industry and it

witnessed a new generation of innovators and a renewed burst of innovations. A talented group of engineers including Harvey Graves, Frank Frisch, Harry Andrews and others masterfully spearheaded the breakthrough Power Reactor development effort at CAPA. Marketing Director Carroll Roseberry focused the initiative on power companies anxious to harness the power of the atom for the production of electricity. The development work moved quickly; several configurations were evaluated and the pressurized water reactor system was selected. Following the successful testing of the myriad components in its test loops and small reactor systems the team provided a 160,000 kilowatt generator at Yankee Electric in New England. It operated successfully for many years. The Westinghouse Atomic Power Division was established at the site and Bob Wells was named as its first General Manager. By the early 1960's, orders came in to the site for progressively larger systems as America's demand for electricity doubled every ten years. By 1966, orders were flowing in at the rate of about one a month, and Joe Rengel was selected to lead the expansion of Westinghouse Nuclear Operations. The Advanced Reactors Division was created under John C.R. Kelly and moved to the Westinghouse Waltz Mill site. The Nuclear Fuels Division under Don Povejsil was created to design, manufacture and sell Nuclear Fuel. The Pressurized Water Reactors Division was established with Ted Stern as General Manager to lead the effort to design, manufacture and sell Nuclear Generation Systems to electric utilities. By 1970, the business had outgrown the little site on Ardmore Boulevard and moved into much larger quarters in Monroeville. During the past half century, the nuclear innovations at Forest Hills have continuously produced more than 10 per cent of the total electric power in the United States, and as much as 80 per cent in France. Large fractions are also produced in Japan, Spain, Belgium, Sweden, South Korea and Taiwan. Westinghouse became the world's leader in Electric Power, a position it holds today.

Over much of the twentieth century, the site on the bluff in Forest Hills witnessed many innovations that influence our America's defense, the nation's increasing thirst for electricity, and the items we use every day. For the past seventy five years, the symbol of that culture of innovation was that large Van de Graff generator – the Atom Smasher, and the faded echoes of the multitude of gifted innovators who created so much of the world we live in.



The Consumer Corner

By Mary Bach

Caregiving – An Ever Increasing Burden That Many Seniors Cannot Sidestep

We are all very aware that that the vast majority of aging Americans want to live independently at home. I know that my husband and I do, but there is a definite reality that as we age we'll need more and more help. Two years ago, after lots of investigation and much introspection and thought, we joined Longwood at Home so that we could stay in our now much too large, but fully paid for home of almost 40 years, for as long as we are able, and have a guaranteed quality support system whenever it is needed. No parents want to burden their children or other kinfolk with the need to either directly care for them, or find and place them in a nursing home.

Many seniors, however, because of their limited means, often do have to rely on family members as caregivers. In fact, more than 42 million family caregivers help their loved ones to live independently to keep them out of costly and often shoddy or depressing nursing homes. It is estimated that these caregivers provide unpaid care to the tune of \$450 billion annually. This could include a variety of duties as mundane, but essential, as bathing, dressing, feeding, medication, transportation, and shopping.

While caregivers take on a huge responsibility, in Pennsylvania they have very few rights by law, and that is why they need the **Caregiver Advise, Record, Enable (CARE) Act** to better support them as they help their loved ones to cope. This CARE act features three very important requirements:

1. The name of the family caregiver is recorded when a loved one is admitted into a hospital or rehabilitation facility.
2. The family caregiver is notified if the loved one is to be discharged to another facility or to be released to return home.
3. The facility must provide an explanation and live instruction on the medical tasks, such as medication management, injections, wound care, and transfers that the family caregiver will provide at home.

While these simple provisions may seem to be common sense or “no brainers”, they need to be placed into law because:

- 69% of estimated care recipients did not have a home visit by a health care professional after their discharge from the hospital or other facility.
- 46% of estimated family caregivers perform medical or nursing tasks for their loved ones with multiple chronic physical and cognitive conditions.
- 78% of caregivers who provide medical and nursing tasks manage medications, including administering intravenous fluids and injections.
- Most family caregivers report that they received little or no training to perform many of the above noted tasks.

The CARE Act is monumentally critical to help assure that caregivers and their recipient patients do not get mishandled into potentially life threatening situations. I have had a number of caregivers tell me stories of the problems they encountered that the CARE Act might have actually prevented. The most notable one that comes to mind was a female friend of mine whose mother lived independently, until she fell and was hospitalized. The daughter accepted that she would have to become the caregiver for her mother. As the daughter was rearranging her own personal life, the mother was released early from the hospital, driven home by a neighbor, and was left alone without her daughter’s knowledge and without any type of follow-up instructions.

State Representative Hal English (Allegheny County) is the prime sponsor of the CARE Act.

[Author Mary Bach is a nationally recognized Consumer Advocate and a member of W SURE. She may be contacted at mbadvocate@msn.com]



Opportunities for Volunteers

The Westinghouse SURE organization has identified 80 volunteer organizations in which its members participate and volunteer their time and labors. In an effort to expand the community we serve and to identify new outlets for our volunteer efforts, this newsletter, at times, will provide articles identifying additional volunteer organizations and opportunities for service.

Libraries

Two such organizations are the Suburban Libraries and the Carnegie Library of Pittsburgh (CLP). A CLP has their own volunteer coordinator and they cover only the libraries in Pittsburgh city proper. The Suburban Libraries (also known as County Libraries) are all independent, and offer different volunteering opportunities (job descriptions) and durations.

Libraries often are looking for volunteers, and SURE members are encouraged to connect with a library that is most convenient to them and that offers the kind of opportunity they are seeking. Some volunteers may like to work in the ‘backroom’; others may like to work more directly with patrons through the children and/or adult programs. They may assist librarians to prepare and run programs, or assist in the sustainability by being involved in fundraising efforts, or help with the more everyday efforts like processing incoming books and re-shelving. The newest need is to find older adults who would be interested in teaching other older adults how to operate today’s technology i.e. “like iPads, iPhones”, etc., and software such as how to check emails, work in Word, Excel and other basic software programs. The materials to do this are provided as is training and support.

Tutoring

Oasis Intergenerational Tutoring: *An Hour A Week Can Change A Child’s Life. Become an OASIS tutor. Help a child in your neighborhood learn to read!* No teaching experience is necessary. Free training will be given to mature adults 50 and over. All materials, books, and supplies are provided by OASIS. Ongoing education is offered at no charge.

Training sessions will be on Tuesday, March 10th and Thursday March 12th from 10:30am to 3:30pm. The training will be located at Macy’s Downtown in the Forbes room on the 11th floor.

If you cannot make it to the trainings on these dates please call for more information.

For more information on how to become an OASIS tutor, call John D. Spehar, Pittsburgh OASIS Tutoring Director at 412-232-2021.

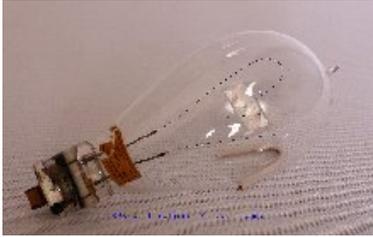
This program is operated in partnership with the Greater Pittsburgh Literacy Council

The Westinghouse Stopper Lamp

By Ed Reis, Westinghouse Historian
Senator John Heinz History Center

In competition with Thomas Edison and the General Electric Company the Westinghouse Company was awarded the contract to illuminate the Chicago World’s Fair (i.e. Columbian Exhibition) of 1893. Anticipating that Thomas Edison would sue for patent infringement on the incandescent lamp he had been manufacturing since 1884, Westinghouse acquired a small company named Sawyer Mann which had been manufacturing an all glass

incandescent lamp. After performing some work on this incandescent lamp Westinghouse engineers came up with the Westinghouse all-glass incandescent stopper lamp. This is the incandescent lamp that George Westinghouse used to illuminate the 1893 Chicago World's Fair of 1893. And George was right as Thomas Edison sued him for patent infringement. However, he also was right in that the two-piece all-glass Westinghouse Stopper Lamp was upheld by the courts to be an independent patent. Once again this illustrates how good a business man George Westinghouse really was.



Opening night at the Chicago World's Fair of 1893 saw 93,000 Westinghouse Stopper Lamps being used to illuminate the entire fairground. This was a dramatic event as people had never been able to attend a great fair at night before. The Chicago World's Fair of 1893 was a tremendous success with 27 million people having attended this great fair over the six month period of time that it was open.

Note: An original, rare Westinghouse Stopper Lamp is on display in the "Pittsburgh: A Tradition of Innovation" exhibition on the second floor of the Heinz History Center. It is located in the section on the Chicago World's Fair of 1893 in the "Ferris's Wheel" exhibit which is adjacent to the George Westinghouse Synthetic Interview exhibit on the second floor.



Westinghouse Skybus

By Ed Reis

Westinghouse Historian at the Senator John Heinz History Center

"All Aboard! ... All Aboard"!

It was September 1965 and the crowds arriving at the annual Allegheny County Fair in South Park were boarding a shiny prototype Westinghouse transit vehicle for a short ride to the Fairgrounds. Long lines of people waited to board the air conditioned, rubber-tired transit car and then enjoyed a bird's-eye view of the Fair as they looped around the South Park Racetrack. The gleaming vehicle was called "Skybus"! Its two-mile-long elevated concrete guideway made for the cars to ride on their rubber tires, and was the very first of its kind. The forward thinking project, from new vehicles to innovative locomotion, was seen crucial to Pittsburgh's efforts to clean up the city and streamline its public transit. A half-century after its rise and fall, little remains except for an intriguing effort to track down any of the revered vehicles.



Meanwhile, in 1971, the Skybus demonstration rides ended. In 1975, this rather heady, revolutionary transportation proposal came to a halt when the governor of Pennsylvania stopped the funding for this experimental project. Many considered it a "missed opportunity" for the City of Pittsburgh to become the cutting edge of public transportation.

A fellow named Doug Brendel, a Graphics Designer and local historian read the story of Skybus and began searching for one of the original vehicles. Against overwhelming odds he located the only remaining original Skybus vehicle under a tarp at Hall Industries in Ellwood City. After many telephone calls and some negotiating Bombardier Transportation brought the vehicle and completely restored it. Bombardier is now the owner of the former Transportation Division of Westinghouse Electric Corporation.

The original Skybus vehicle lives on and is proudly displayed in front of Bombardier Transportation in West Mifflin!

And, with a little imagination, one can visualize the ghost of Skybus gliding smoothly and silently along the elevated guide-way during a misty morning in South Park. If you have a strong imagination you may even hear someone shout “All Aboard! ...All Aboard”!



Cholesterol

Annette Karnash (724) 941-7473

HDL, high-density lipoprotein, and LDL, low-density lipoprotein, are the carriers of cholesterol. Lipoproteins can be good or bad, depending on where they carry and deposit the cholesterol. HDL is considered “good” because it carries the cholesterol back to the liver, where it is eventually removed from the body. High HDL is associated with a decreased risk of cardiac disease.

HDL carries about 1/4 to 1/3 of all blood cholesterol. The higher the HDL level, the better. People with HDL levels above 60 mg/dl have less heart disease. Low HDL cholesterol (under 40 mg/dl) puts one at high risk for heart problems. In general, women have higher HDL levels than men. The level of LDL is what you want to keep as low as possible. LDL is considered “bad” cholesterol and high levels are often associated with coronary artery disease. LDL level alone is the best indicator of a risk for a heart attack and stroke. Too much LDL can lead to plaque, that clogs the arteries, called atherosclerosis. If a clot blocks a narrowed artery a heart attack or stroke can result. For those already with a heart condition, LDL of less than 100mg/dl is advised.

If diagnosed with high cholesterol, lowering the LDL is the main treatment goal. Often this will require medication. The HDL can be raised with exercise and medication. Keeping the HDL as high as possible and the LDL as low as possible should be the main goal. People often get confused and can’t remember which is which. Hint! H__ is for HIGH (is good) and L__ is for LOW (is bad).

A LITTLE HUMOR

<u>BOWEL</u>	- A letter like A, E, I, O, U.
<u>LABOR PAIN</u>	- Getting hurt at work
<u>NITRATES</u>	- Cheaper than day rates
<u>RECOVERY ROOM</u>	- A place to redo upholstery
<u>SEIZURE</u>	- a Roman emperor



From the Desk of Bob Miller

(412) 242-6256 millerri2@verizon.net

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 computer 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. If the IRS has a problem with your tax return, **they will always contact you first by US mail.**

Blue Cross, Blue Shield, Highmark members: If you get a call or an email about offering free credit services to compensate for the Anthem cyber-attack of 2/4/15, don't do anything. They are scam artists exploiting this event. **Anthem has publically stated it will contact current and former members via mail delivered by the U.S. Postal**

Service about the cyber-attack with specific information on how to enroll in credit monitoring. Affected members will receive free credit monitoring and ID protection services from Anthem. Anthem has created a dedicated website - www.AnthemFacts.com - where members can access information such as frequent questions and answers. And they have also established a dedicated toll-free number 1-877-263-7995 FREE that both current and former members can call if they have questions related to this incident.

2014 TurboTax Deluxe problems reported in the Wall Street Journal and many internet sites reporting that the 2014 TurboTax Deluxe program could not properly process the 1040 Schedules C, D and E, requiring TurboTax users to upgrade to one of the more expensive versions of TurboTax software to file their tax returns. This was followed by a TurboTax apology offering free upgrades to their more expensive versions and even H&R Block offered free tax programs for those who sent their Turbo Tax purchase receipts to H&R.

Healthcare and your 2014 Tax return: line 61 of the 1040 form, line 38 of the 1040A form and line 11 of the 1040EZ form each require you to indicate whether you have met your individual responsibility with full year health care coverage. If you are enrolled in Medicare or Medicaid, then you have met the individual responsibility and you should check the box on those lines and make no entry on the line to the right of the box. If you are not yet old enough for or not enrolled in Medicare, then your answer to that question may depend on your employer, your enrollment in a private or public plan, as well as your income level and may require some research on your part. Taxpayers who did not have qualifying coverage and did not qualify for an exemption in 2014 will be assessed a penalty.

2014 Standard Deductions: Married Filing Jointly (MFJ) - \$12,400; Single - \$6,200; Head of Household - \$9,100. If you were born before Jan 2, 1950 or are blind; add \$1550 for each condition if you are single or head of household, for MFJ add \$1200 for each condition.

Exemptions: the 2014 deduction for each exemption is \$3,950. A phaseout begins at an AGI of \$305,050 for MFJ and \$254,200 for single individuals.

Alternative Minimum Tax Exemption: amount for 2014 returns is \$52,800 for singles or Head of Household, and \$82,100 for married filing jointly, and \$41,500 for married filing separate. In 2013 the AMT regulations were modified to include an annual cost of living increase.

HealthCare's 3.8% Surtax on Net Investment Income (NII): for 2014 returns. When modified AGI is over \$200,000 for singles and head of households or \$250,000 for married filing joint, the NII applies to interest, dividends, capital gains, annuities, passive rental income but not retirement plan payouts and IRAs, 401k's. Modified AGI is AGI plus untaxed foreign income. You'll have to also file Form 8960 to figure the tax.

HealthCare's 0.9% Medicare Surtax on Earned income: for 2014 returns. When total earnings exceed \$200,000 for singles and head of households or \$250,000 for married filing jointly, the Medicare Surtax applies to wages, compensation and self-employment income. For self-employed taxpayers, this surtax takes the Medicare tax rate to 3.8% (basic 2.9% plus 0.9%) and they'll have to also file form 8959. For employees, the Medicare tax rate goes to 2.35% (basic 1.45% plus 0.9%)

Getting 2014 tax forms and publications: It may be difficult or impossible this year to get federal tax forms and instructions at your local library or even at your closest IRS Tax Office. You can order the tax forms you need via the internet and they will be delivered by US mail within 14 days. Go to www.irs.gov site, on the top line, click on "forms and pubs" and that will bring up a new page and in the column on the left side of the page you will see "order forms and pubs". Click on that and it will take you to the page with "forms and publications by U.S. Mail". Click on that line and you will go to the page with all the necessary instructions and guidance to select forms and place the order for the forms. You will get 2 copies of each form you order as well as a copy of the instructions for that form.

Federal Free File: is available at www.IRS.gov/FreeFile thanks to a partnership between the IRS and the Free File Alliance, a consortium of 14 leading tax software companies that make their branded products available for free. Since 2003, more than 43 million people have used Free File, saving \$1.3 billion. If your income is below \$60,000 you can select from the 14 tax software companies, but you may have to also meet some of their requirements. If your income

is above \$60,000, you can select fillable electronic versions of all the federal paper forms, but you must understand and know how to do your taxes yourself. The programs will do the math, and offer basic guidance.

PA Free File: Visit www.revenue.state.pa.us to select Free File tax software and fillable electronic tax forms, all similar to the Federal Free File arrangements.

IRS Inspectors report fraudulent \$14 billion claims in 2013 for earned income credit and \$6 billion in improper refundable child tax credit claims.

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

You cannot deduct burial or funeral expenses, including cost of a cemetery lot.

Extend date to file Federal taxes: File form 4868 by April 15 and get an automatic 6 month filing date extension to Oct 15, 2015, but you must pay your estimated 2014 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 the taxes 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.

Can you make HSA contributions once you're on Medicare? No, but, if you still have money remaining in your HSA account, you can use it, tax free, at any age to pay for medical expenses including premiums for Medicare part B and D and Medicare advantage plans. You cannot use HSA funds to pay premiums for Medigap supplemental insurance policy.

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.

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 2014 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 results in 100% tax forgiveness. 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 not collected by the seller. A table to estimate your USE tax due based on your line 9 PA taxable income is located on page 20 of the PA-40 Instructions.

PA Schedule W-2S: part B of this schedule, described on page 24 of PA-40 instructions, requires you to list distributions from IRAs even if they are non taxable for PA.

You must file a PA Tax return, if taxable income is at least \$33: applies to MFJ, MFS, FS including minors, even if no tax is due. See page 4 of PA-40 Instructions.

PA Property Tax/Rent Rebate Program PA-1000: this program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. Home owners and renters who died during 2014, may have their applications filed by their surviving spouse or estate. Homeowner rebates range from \$650 with a 2014 eligible income of \$8,000 or less to \$250 as eligible income increases to the range of \$18,001 to \$35,000. Renters with 2014 eligible income less than \$8,000 can receive a \$650 rebate and renters with eligible

incomes up to \$15,000 can receive \$500. Applicants can exclude ½ of social security in determining eligible income. The deadline for application is June 30, 2015.

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 one to make a deduction for contributions made to **any state's plan**.

Airline carry-on luggage rules getting smaller: check your airline rules about carry-on luggage before boarding. American, Delta and United have reduced permissible carry-on luggage to a maximum of 14 inches wide, 22 inches long, and 9 inches deep. Not all airlines have made this change.

Cell phone dial-back scam: If you get a message saying there's a death or some other tragedy in your family and to call for details, and the message says to begin with * 72 , absolutely don't call back. The *72 code tells your cell phone service to forward all future calls to the number after that code. So a scammer can use your phone and you get charged for them, and you won't know about it till you see your bill.

Smart phone insurance? Check to see if your credit card covers the cost of replacing a stolen or damaged phone. Some issuers provide this coverage, if you use the card to pay your cell phone bills.

March 14 is Pi day all over the world. Think back to high school days and geometry class. Now do you remember Pi? Divide the circumference of a circle by the diameter and what do you get?

T-Mobile agreed to refund \$90 million to its customers to settle a Federal Trade Commission lawsuit filed July, 2014 [for unwanted third-party charges](#) it placed on their phone bills, a practice known as mobile cramming. The settlement requires T-Mobile to contact all of its crammed customers – current and former – to inform them of the refund program and claims process, and to do so in a clear and conspicuous way.

Reverse Mortgage new rules: Seniors age 62 or older who apply for a federally backed reverse mortgage starting 3/1/2015 will have to undergo a financial assessment, looking at their income and credit history.

Extended warranties via credit cards: Cardhub.com checked Amex, MasterCard, Discover and Visa credit card for their extended warranty policies for purchases using those cards. Visa came in last, but all others provided coverage up to \$10,000 and extended the warranty for up to a year.

New Rollover Rule: Starting 1/1/2015, taxpayers can perform only one 60 day rollover in a 12 month period, no matter how many IRAs they own and that includes both Roth and Traditional IRAs. And it's 60 calendar days, not business days. Previously one could apply the 12 month rule to each IRA. The rule does not apply to a rollover from a traditional IRA to a Roth IRA so you can still do an unlimited number of Roth Conversions And Trustee to Trustee IRA transfers can be done an unlimited number of times a year.

Yelp.com: A relatively new site that gives you the local reviews of all kinds of services like restaurants and other local businesses in any city or town you select.

Children: Cell phone radiation risk is reported to be higher in children than adults because their skulls are thinner and brain tissue more absorbent.

Volunteer Firefighters and First responders won't be counted as employees by IRS. So Volunteer Fire Companies won't have to purchase medical coverage to comply with the Affordable Care Act.

Smart Learning Thermostats: this is a relatively new type of thermostat. It monitors your living patterns in your house or your location with Wi-Fi programming and GPS chips and then programs itself to provide comfortable economic environment in your home based on what it has observed. The devices are currently priced in the \$200 range.

Don't overpay for good-looking glasses: Glasses that you can buy in Costco, Sams', Sears and Target Optical and other discount stores and web sites are usually made by the same firms that make the more expensive brands usually found in eye doctor or optometrist shops.

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

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.

These were the top ten sources of Total Income on Individual Tax Returns in 2012

<u>Income Type</u>	<u>Amount (billions)</u>
Salaries & wages	\$6,301
Capital Gains less Losses	\$623
Taxable Pensions & Annuities	\$612
Partnerships & S-Corporations Net Income	\$535
Business Net Income	\$304
Dividends	\$260
Taxable IRA Distributions	\$231
Taxable Social Security Benefits	\$224
Taxable Interest	\$112
Unemployment Compensation	\$71

Source: IRS SOI Table 1.3

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

Summary of January Round Table Presentation

Larry Shockling shockla@aol.com

With the Holidays behind us, we started a new year of W SURE Financial Roundtable meetings with a presentation by Brian Sukay. Brian is a Managing Director – Investments for Well Fargo LLC based in Greensburg PA. His presentation was titled “2015 Economic & Market Outlook”.

Wells 2015 year-end forecasts are 5.4% Unemployment, 1.8% Inflation, and an Inflation-adjusted gross domestic product (GDP) of 2.8%. Recent market turmoil aside, factors like improving Consumer Confidence and decreasing Federal Yearly Budget Deficit support the forecasts. These factors support the 2015 year-end forecasts of \$128/share in S&P 500 earnings, and a resulting S&P Index of 2150 – 2250. They also forecast that the Fed Funds yield curve will flatten, with a 10-Treasury yield of 3.00% - 3.50%. The stock market should end the year above its current level.

Expected W SURE Financial Roundtable speakers for the beginning of 2015

March 11: Alison Wertz, CFP, CLU of Bill Few Associates

April 8: Anthony Pratt of Citizens Bank

Community Service, and Member Service Volunteer programs

AARP	Marine Corps League	Red Cross
American Assoc. of Ind. Investors (AII)	Meals on Wheels of Peters Twp	Road to Recovery
American Legion	Military Funeral Honor Guard	S Hills Interfaith Mins Food Pantry
Bethel-St Clair Meals on Wheels	Monroeville - E Suburban MOW	Salvation Army
Boy & Girl Scouts of America	Monroeville Library	Services for the Blind
Bulgaria Macedonian Natl Center	Monroeville Lions Club	Shepherds's Heart Fellowship
Carnegie Institute	Monroeville Mall Ministry	Sonshine Community Ministries
CMU Osher Lifelong Learning Inst.	Monroeville Senior Center	South Park Meals on Wheels
Community Service by Veterans	Montour Trail	SW PA Partnership For Aging
Community Support	Mother of Sorrows Food Pantry	Special Olympics
Coro Center for Civic Leadership	Municipal Services Support	St Louise deMarillac Food Pantry
Elfinwild Home Meals To You	Murrysville After School Rec	St. Paul's Food Distribution
Elizabeth-Forward MOW	Murrysville Lions Club	Stockings for the Military
Executive Service Corps of Western PA	Murrysville Meals on Wheels	Ten Thousand Villages
Family House	Murrysville Medic One	The Oaks Retirement Community
Forbes Regional & Excelsa Hosp.	Murrysville Presb. Loaves & Fishes	Tri-City Meals on Wheels
Global Pittsburgh	Norwin Area Meals on Wheels	Turtle Creek Valley MOW
Greater Pgh Food Bank	PA Trolley Museum	VA & Diversified Hospitals
Greater Pittsburgh Literacy Council	Penn State Ind & Manuf Eng Soc	Volunteer Fireman
Grtr Pittsburgh Literacy Council	Pgh Regional Health Initiative	We Care Food Pantry
Heinz History Center	Phipps Conservatory & Bot Garden	Wilksburg Community Ministry
Helping Hands	Phoenix Waste Management	WQED
Internal Revenue Service	Pitcairn Community Ministries	YMCA Rocky Mtn Gift Shop
Jefferson & St Clair Hospitals	Pittsburgh Cultural Trust	Youghiogheny River Trail
Kairos Prison Ministry Intl	Pittsburgh Parks Conservancy	
Latrobe Senior Center	Pittsburgh Zoo & Aquarium	
Longwood at Oakmont	Plum Borough Food Pantry	
Manor Food Pantry	Reading for the Blind	

Luncheon Groups

Day & Time	3 rd Tuesday of Every Month at 12 noon
Location	The Wooden Nickel, Tolericos Restaurant and The Rivertowne Pourhouse
Contact Person	Dave Sheats at sheatsd2@aol.com
Comments	Please e-mail Dave at least three days prior so that the restaurant can plan.
Day & Time	3 rd Friday of Every Month at 12 noon
Location	Parente's Ristorante - 427Cavitt Avenue, Trafford
Contact Person	Dave Sheats at sheatsd2@aol.com
Comments	This small group is known as the <u>Westinghouse Bored</u> . Note the similarity to the word Board.
Day & Time	3 rd Monday of Every Month at 12 noon
Location	Olive Garden - Monroeville
Contact Person	Milt Feder or Lou Malandra ljmmlan@verizon.net
Comments	This is a small group of 6 – 8 people, called <u>ROMEOs</u> (Retired Old Men Eating Out).
Day & Time	Last Thursday of Every Month at 12 noon
Location	Panera Bread - Monroeville
Contact Person	John Costello johnc2007@comcast.net
Comments	Costello's Group buys their own lunch and then attempts to meet in the back room.
Day & Time	3 rd Wednesday of Every Month at 12 noon
Location	Blue Flame Restaurant in Large, PA
Contact Person	Clyde Koontz at clk47@verizon.net
Comments	A few from Astronuclear Lab and Advanced Energy Systems. No reservations needed.
Day & Time	2 nd Thursday of Every Month at 5:30 pm
Location	Various (a different location every month)
Contact Person	Al Crew at crewaw@gmail.com
Comments	Contact Al Crew to get notices for location and respond for head count.
Day & Time	1 st Wednesday of Every Month at 11:00 am
Location	Blue Flame, Large PA
Contact Person	No reservation required
Comments	A group of 6 to 10 from various Bettis labs W2R, HGR 2, HQTF each buys own breakfast.
Day & Time	Last Tuesday of every month except Dec at 12:30 Lunch
Location	Al's Café, 440 McMurray Rd, Bethel Park
Contact Person	Faustino Dunckhorst fdunck@gmail.com
Comments	Attendance 14 to 20 Respond to Faustino several days in advance to inform Al's Café
Day & Time	3 rd Monday of every month at 8:30 – 9:00 AM
Location	Dicks's Dinner in Murrysville
Contact Person	None
Comments	Guys from Westinghouse Science and Technology Center
Day & Time	1 st Thursday May & October at 10:00 AM
Location	King's Route 48 & 30 North Versailles
Contact Person	Curt Toperzer 412-795-1086
Comments	Large group of R&D/STC people. Reservations a must.
Day & Time	3 rd Wednesday except for holiday conflicts.
Location	Eddies Bar & Grill, Wall Pa.
Contact Person	Curt Toperzer 412-795-1086
Comments	Walk-in group of 15-20 of R&D/STC people, no reservations required.
Day & Time	1 st Tuesday
Location	Dick's Diner in Murrysville
Contact Person	Bill South 412-751-3501
Comments	W Switchgear Retiree Group
Day & Time	3 rd Thursday every month except December at 11:30 AM
Location	Mitchell's Fish Market, Galleria Mall, Mt. Lebanon
Contact Person	Nick Sirianni Nsiri17047@aol.com or Dick Nieman rnieman1931@msn.com
Comments	PQC Romeo's Usually 6-10 people

Recent New Members

Robert & Susan Beer	Nikolay Kormanik	Charlie & Jan Roslund
Randall & Debra Beltz	George Kovatch	Fran Sanders
Samuel & Bernice Cota	David & Ginny McCutchan	Peter & Anne Schlicht
Michael & Dolores Daurora	Jim Meston	William South
David & Pauline Edison	Calvin & Claire Patterson	Emery Stefancik
Bernie & Barbara Fischer	Dave & Cindy Pirro	Bob & Barbara Tupper
George & Bonnie Galla	Edward & Lois Ray	David Wade
Edward & Beth Johnson	Floyd & Sharon Ricketts	
Roy & Mary Ann Kim	Daryl & Beverly Ridge	

In Memoriam

Barberich, John J. (87)

North Huntington
Retired From Westinghouse
Died 2/20/2015

Behe, Harold J. (85)

Trafford
Retired From W-PCB Trafford
Died 1/7/2015

Braun, Howard E. (91)

Oakland
Retired From Nuclear Center
Died 2/18/2015
SURE Member

Candelore, Norman R. Sr. (82)

Elizabeth Twp.
Retired From W-Bettis
Died 1/18/2015

Edwards, Bill (92)

Kennett Square
Retired From W-Nuclear
Died 1/4/2015
SURE Member

English, William A. (88)

Export
Retired From W R&D Center
Died 2/15/2015

Fiscus, Larry D. (77)

Bloomington IN
Retired From Westinghouse
Died 1/25/2015

Fusca, John Jr. (78)

Monroeville
Retired From Nuclear Center
Died 1/3/2015

Goga, Albert T.

Penn Township
Retired From PCB Div Trafford
Died 1/14/2015

Hamacher, Ronald D. Sr. (73)

Derry
Retired From R&D Center
Died 2/8/2015

Hansan, Richard J.

Retired From R & D
Center

Hixson, Clifford D. (78)

Ruffsdale
Retired From Westinghouse
Died 2/1/2015

Hofer, Frank R. (96)

Wilkins Twp.
Retired From Westinghouse
Died 1/13/2015

Jurkovic, Geraldine A. (73)

South Greensburg
Retired From W-Youngwood
Died 12/25/2014

Just, Emily (98)

Greensburg
Retired From Youngwood
Died 1/17/2015

Koenig, Frank (73)

Lincoln CA
Retired From W R & D Center
Died 2/20/2015

Kosor, Nicholas A. Sr. (74)

Greensburg
Retired From W Trading Pgh
Died 1/14/2015

Kramer, Raymond W. (98)

Loyalhanna Twp
Retired From East Pittsburgh
Died 2/9/2015

Kwitoski, John R. (74)

North Huntington
Retired From E Pgh
Died 12/26/2014

Maceyak, Ronald J. (67)

Greensburg
Retired From Nuclear Center
Died 2/12/2015

McFadden, R. Lee Jr. (93)

Mt Lebanon
Retired From Westinghouse
Died 12/12/2014
SURE Member

McKenzie, Margaret (91)

North Huntington
Retired From East Pittsburgh
Died 1/11/2015

Milchak, Donald E. (83)

Greensburg
Retired From East Pittsburgh
Died 1/15/2015

Redman, Anna Mae (86)

Jeannette
Retired From W-Greentree
Died 1/12/2015

Rosensteel, Ronald G. (78)

Greensburg
Retired From W-Youngwood
Died 1/24/2015

Rush, Carl Eugene (80)

Bloomington IN
Retired From W-ABB
Died 2/4/2015

Russian, Dennis R. (67)

Crabtree
Retired From W-Trafford
Died 1/2/2015

Sabol, Raymond P. (86)

Aiken SC
Retired From Savannah River
Died 1/26/2015

Suttles, Clifford H. (85)

Linton, IN
Retired From Bloomington
Died 1/21/2015

Valmassoni, Virgil (96)

Trafford
Retired From W-East Pgh
Died 12/25/2014

Visco, Samuel J. (73)
North Huntington
Retired From W-Bettis
Died 1/8/2015

Wasak, William (80)
White Oak
Retired From W-Bettis
Died 1/16/2015

Weimer, Wayne C. (88)
Ligonier
Retired From W- Derry
Died 2/6/2015

Wein, Raymond E. (93)
North Huntington
Retired From W R&D Center
Died 1/31/2015

Wilson, Grace J. (81)
Spencer, IN
Retired From W ABB
Died 1/23/2015

Wray, James E. (97)
Hampton Twp
Retired From East Pittsburgh
Died 2/15/2015

Yuzuk, Mary M.A
Bethel Park
Retired From Westinghouse
Died 1/4/2015

Zeba, Anna L. (98)
Harrison City
Retired From East Pittsburgh
Died 1/31/2015