



WESTINGHOUSE SURE NEWS

www.westinghousesure.org

Issue No. 88

A Publication for Westinghouse Retirees

May 2007

The President's Message

Howard Finney
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howfinn@comcast.net

I hope many of you attended April's Financial Roundtable presentation by some of our SURE members discussing their personal experiences in dealing with the task of assuming control of their investments after the loss of one's spouse. Also there were discussions on handling lump sums, rollovers, etc.

June's Financial Roundtable will be a presentation by Cygnet Strategies, LLC. This should be of interest to spouses as well as the retiree members as it is in response for a "Finance 101" presentation. The presentation will include guides on organizing pertinent information.

Congratulations to Director John Senko for winning the Jefferson Award which is presented by the Pittsburgh Foundation and the Pittsburgh Post Gazette to fifty volunteers. John will be honored next January along with the other winners. Six to eight of them will receive the National Jefferson Award and one will represent the Pittsburgh region at the National Awards ceremony in Washington, DC. John's involvement with the Latrobe Senior Center computer program qualified him for the nomination of this award. This is great news for John and SURE.

Mark June 13 on your calendar for SURE's annual meeting to be held at GWRTP at 12:30 p.m. following the Financial Roundtable. All SURE members are invited to attend. Details are listed on pp 4-5. Election of officers and board members and presentation of awards to outstanding volunteers will follow the luncheon. You must make an Annual Meeting reservation.

Please remember to volunteer to help clean up and put away equipment after the completion of the monthly Financial Roundtables. Remember the presentations are for the benefit of SURE members. The committee works very hard and needs your help in continuing the sessions.

Please consider joining SURE on the trip to Niagara-on the Lake, Ontario, Canada on October 3 thru 6, 2007. Please see the itinerary on pp13-14.

In closing, it is hard to believe that I am completing my first year as President. I thank all of you who made my task easier by volunteering and giving assistance where needed. The SURE officers, directors and project coordinators work very hard to keep the SURE organization running on all cylinders. A special thanks to all the project volunteers and to Bob Plummer and John Skooglund, for keeping the office activities functioning.

Westinghouse SURE News

Published six times a year

Editors: John Skooglund & Bob Plummer**Editor Emeritus:** Bill Singley**SURE Officers**

President: Howard Finney

Vice President: Joe Deley

Secretary/Treasurer: Bob Plummer

Directors:

Projects: Marv Chidester

Communications: John Skooglund

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Don Kopelic Bob Miller

John Senko

Directors Emeritus:

Bob Crouse Parvin Lippincott

Maury Fey

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GWRTP Room 401-3X43

1349 Beulah RD

Pittsburgh PA 15235-5069

Telephone: (412) 256-2860

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

Correction

In the March 2007 Newsletter – In the project listing there were several errors in the project coordinator e-mail listings. The correct e-mail addresses are:

Financial Roundtable, Bob Miller
milleri2@verizon.net

Plum Senior Center, John Mellor,
jfmellor@comcast.net

Services for the Blind, Ed Gerstenhaber,
ep-g@comcast.net

Daffodil Days

Joan Pollitt, Coordinator
(412) 271-1503

Volunteers are wonderful. I want to thank all of you who helped with the American Cancer Society Daffodil days at Century III. Those who participated in March:

Dolores Ammer	Don Angel
Betty Buchin	Melvin Buchin
Norma Cerovac	Jim Chisholm
Mary Jean Cloherty	Don Fabel
Nancy Fabel	Maury Fey
Don Gerken	Margaret Gerken

Nancy Hurley	Annette Karnash
Stan Karnash	Don Kopelic
Ralph Kugler	Gertrude Kugler
Betty Kulikowski	Mike Meharr
John Morenzi	Connie Morenzi
Bob Plummer	Nadine Plummer
Gerald Schmucker	Roberta Schmucker
Merle Shotwell	Nancy Shotwell
Agnes Sink	Nicholas Sowko
Barbara Ann Sowko	Bob Tinder
Bill Walter	Rosemary Walter

Spotlight Award for May

Marv Chidester, Projects Coordinator
(412) 271-8426 mbchidester@verizon.net

Paul G. Hanna is our Spotlight Volunteer for May. He is being honored for the 5,000 plus hours he has spent volunteering at St. Margaret Hospital in Aspinwall over a 20-year period. He also was a VITA (Volunteer Income Tax Assistance) coordinator for over 25 years, assisting thousands with tax returns. Although slowed by health concerns, he continues to volunteer as much as possible for which we are most grateful. Paul was born and raised in West Newton, PA., and is a WWII veteran having served with a field artillery

unit in the Philippines and Japan. This allowed him to graduate from the Carnegie Institute of Technology (now CMU) in 1949 under the GI Bill with a BSEE degree. He went to work for West Penn Power and there he met Miss Ann Smouse, his boss's secretary, and they were married in 1951.

In 1951, he also began his Westinghouse career at the Special Products Development Division on Ardmore Blvd. in Forest Hills. While there, he designed Magnetic Amplifier controls for the Bettis Atomic Energy Division to be used on the Nautilus, the first atomic-powered submarine Westinghouse designed for the Navy. He also helped design an exhaust nozzle actuator for jet engines; a governor for engine driven generators for the experimental DD828 destroyer to permit 400 cycle power instead of the usual 60 cycle power, allowing a significant reduction in the size and weight of the electrical system; and electric governors for diesel powered electric generators used in Early Warning radar systems in Alaska and Canada.

In 1955, Paul joined Director Systems where Dr. Ramey had invented a magnetic switch called CYPAK. This solid-state switch had no moving parts and thus was faster and safer (no arcing) than the electro-magnetic relays it replaced. Paul created a training school for both Westinghouse field engineers and customers on the use of CYPAK modules, and during the next 2 years, over 300 engineers attended classes in various cities including Pittsburgh. He also gave several talks on this subject to professional societies. At the same time, Paul served as the CYPAK Systems manager and was responsible for the design and installation of CYPAK control systems. Two of the manufacturing processes using CYPAK modules were automotive manufacturing and transformer tank welding. They were also used in missile silos because of their no arcing feature.

In 1959, Paul joined the Manufacturing Development Laboratory, a group responsible for designing and building special manufacturing equipment for Westinghouse divisions. Don Burnham, Vice President of Manufacturing, acquired one of the first Milwaukee computer-controlled machine tools and over the next 15 years, Paul managed a group that built over 30 special manufacturing systems that included a test system for the South Boston transformer plant, a test system



for the East Pittsburgh plant and a turbine blade manufacturing tool for a Canadian subsidiary. Paul finished his Westinghouse career with the Industry Automation Division where he was responsible for designing and installing robotics systems in various Westinghouse plants. He was one of the founders of the Robotic Institute chapter in Pittsburgh; is a licensed engineer in Pennsylvania; and is a Certified Manufacturing Engineer in Robotics as well as Manufacturing Systems Management.

Paul started volunteering before retiring in 1983. He served on the Board of Directors for the O'Hara Township Community Swimming Club and was in charge of building and maintenance for 5 years. He also served on a parent committee for the Fox Chapel High School to determine the need for additional classrooms. After retiring, he started a VITA program at the Community Center in O'Hara Township. Five years later he started the same program at St. Margaret hospital where he had been volunteering since 1986. As a hospital volunteer in Central Escort, he served whenever he could, including all holidays to relieve staff, by escorting patients in wheelchairs or stretchers to the various areas for testing or treatment. Now, some 15 years later, he is only able to escort outpatients to the appropriate treatment areas. He was honored as the Volunteer of the Month in December 1992. Recently he served on a study committee to recommend additional community parks and walking trails for O'Hara Township.

Paul remains active in his high school class reunions and has served as Chairperson for several of them. The most recent was their 50th reunion in September

1989, at Oglebay Park in Wheeling, WV. In October 1999, he was presented with a gold medallion by Carnegie Mellon University.

Paul had a very difficult year in 2004 when he lost his wife, Ann, and their youngest son, Thomas. Their first son, Robert, is a Senior Field Engineer with General Dynamics Advanced Information Systems in Sunnyvale, CA. He also has two sisters, a brother, a sister-in-law and many nieces and nephews.

Magnesium

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

Of all the essential minerals necessary to maintain life, magnesium is perhaps the most important for preventing and reversing signs of neural and neuromuscular overexcitement. Magnesium is a key element in stabilizing the nerve cell. Without it, the nerve would be in a constant state of excitement, known as tetany.

Magnesium is usually part of a salt such as magnesium hydroxide, or "milk of magnesia" and Magnesium sulfate or "Epsom salts," both of which are used in treating disorders of the G.I. (gastrointestinal) tract. Magnesium carbonate is a key ingredient in arthritic strength Bufferin.

Magnesium gets its name from the Greek city of Magnesia where large amounts of magnesium carbonate, used as a laxative during the Italian Renaissance, were located. Magnesium is the central element in the chlorophyll molecule, just as iron is central in the hemoglobin molecule. In fact, hemoglobin and chlorophyll are almost essential substance, except for the magnesium-iron substitution. It is possible to equate iron and magnesium as the two most fundamental elements in the two most important life cycles on the planet.

Magnesium plays a central role in regulating the distribution of electrolytes and nutrients throughout the body. Magnesium has been successfully used to prevent heart attacks and Congestive Heart Failure, and magnesium deficiency is definitely associated with such conditions. A deficiency of magnesium may produce convulsions, vasodilatation, tremors, depression, muscle twitch and increases the incidence and severity of leg and muscle cramps,

especially "jumpy leg syndrome," a common complaint of the aging individual. All of these are symptoms of an unstable neural membrane, whether in the heart, brain, G.I. tract, muscle or blood vessels.

Conditions, which may cause magnesium deficiency, include severe stress; sleep loss, use of antibiotics, diabetes, cirrhosis, arteriosclerosis, atherosclerosis, fasting and dieting, diuretic abuse, alcohol and drug abuse, chronic diarrhea and vomiting. In today's world, where so much emphasis is placed on obtaining adequate calcium, it is important to increase magnesium intake if additional calcium is taken to prevent osteoporosis. Magnesium and calcium compete for the same absorption sites in the G. I. tract so that high concentration of one or the other usually results in poor absorption of the lesser. If calcium consumption is high, magnesium consumption must also be increased. Whereas calcium is an activator, as in muscle contraction and nerve excitability, magnesium is a depressor, as in nerve and muscle relaxation. They counterbalance each other.

The normal recommended daily dose of magnesium for adults is 400mg. The typical American diet provides only about 120mg. daily. Magnesium can be found in whole grains, nuts, beans, green leafy vegetables, milk, potatoes, meat and eggs. Cooking in boiling water however, results in the heavy loss of magnesium.

2007 Annual Meeting and Picnic

The details of the Annual Meeting and Picnic are included on the following page.

Please note the following:

If you or your spouse have 20 hours or more of volunteer hours on a 2006 SURE project, admission for that individual is free, but you must preregister by May 28. If you do not preregister, the admission is \$15 at the door regardless of volunteer time.

Admission for others is \$10 if you preregister or \$15 at the door.

There will be a Collette trip presentation in the auditorium after ALL Annual Meeting activities are completed. If you wish to attend the Annual Meeting before this presentation, you must preregister.

SURE ANNUAL MEETING AND PICNIC
Wednesday, June 13, 2007
Building 401--1st Floor
George Westinghouse Research & Technology Park
Beulah Road – Churchill

Registration will start at 11:30 AM, with lunch served in the large lunchroom, 1st Floor, downstairs from the cafeteria at 12:30 PM. Following lunch, the Meeting, Awards and Election of officers will be held in the same location. There will be plenty of time for meeting and reminiscing with old friends. **Spouses are invited and encouraged to attend.**

As in previous years, admission is **free** to those members and spouses who have each performed **20 hours** or more volunteer service in SURE projects during 2006, provided that they send in their reservation, and \$10.00 per person for all others. Reservation must be received by May 29. **\$15.00 per person at the door.**

Awards will be presented to outstanding members in the following categories:

- Lifetime Achievement in Volunteering
- Volunteer Couple of the Year
- Special Service Award
- President's Award

Service Award Certificates will be presented to members and spouses who volunteered more than 500 hours in 2006.

The Nominating Committee has developed a slate of officer candidates for your consideration at the Annual Meeting. The election will be conducted to satisfy the **SURE** bylaws requirements.

We must notify the caterer of the number of attendees for lunch. Please clip and mail the following form **no later than May 28** to:

Westinghouse **SURE**
 G (W) RTP 401-5X43
 1349 Beulah RD
 Pittsburgh PA 15235-5069



\$10/person or free if you had 20 hours or more of volunteer service in 2006 SURE programs,
And you pre-register by May 28, 2007

\$15/person for all registrations at the door

YES, I (we) will attend **SURE's** Annual Meeting on Wednesday, June 13, 2007.

Number Attending _____ Amount Enclosed \$ _____

Name _____ Spouse _____

Checks made payable to: Westinghouse **SURE**

Healthy Aging

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

As we age, things change. We look a little older, feel a little older and creak in joints we didn't know we had. As we reach middle age and beyond, the nutritional needs of our bodies change as well, making it more important to eat well. One of the biggest changes as we age is the decrease in calorie requirements. Most of us slow down a bit and carry more fat and less muscle. Caloric needs decrease by 10% each decade after turning 50. So if we continue to eat the way we did when younger, it goes without saying that we will gain weight. We need to reduce the number of snacks and sweet desserts as well as portion sizes. Instead, load up on fresh fruits and veggies. A basic multi-vitamin is a good idea because we don't always meet the Recommended Daily Allowances (RDA), especially when preparing for just one or two.

We don't always get the proper amount of minerals, such as magnesium, zinc and chromium. These are important for heart contraction, healing, carbohydrate metabolism, blood pressure and muscle constriction, which can cause cramping. Wheat grains, cereals, crackers, dark green leafy vegetables, low-fat milk, lean meats and yogurt will supply these minerals. Calcium and Vitamin D are most important after the age of 50 to prevent osteoporosis.

Women, after menopause, have a significant loss of bone, leading to fractures. A daily intake of 1,000 – 1,500 mg of calcium and 400IU of Vitamin D is recommended. Calcium cannot be absorbed without Vitamin D and it is suggested that it be taken before bedtime when it is better absorbed. Do not take more than 500 mg at a time of calcium because it can cause stomach discomfort. Take it in divided doses. If Osteoporosis develops, you may have to take Fosomax or other bone building medication in addition to calcium and Vitamin D.

Men can develop Osteoporosis as well but it is not as common as in women. Calcium citrate is the best of the calcium compounds, simply because it is better absorbed. Vitamins B6, B12 and folic acid are recommended in addition to the multi-vitamin because research has found that these may prevent heart attacks and strokes. There are deficiencies in these vitamins as we age and they are most essential for red blood cell formation, nerve function, heart health and energy production.

Water is most important as we age. It is important to drink water before you feel thirsty because by the time you feel thirsty, you may already be dehydrated. We should have eight glasses of water daily unless contra-indicated. Eating well and getting the nutritional needs that are required will produce a healthier, happier you.

Reply form on opposite side.

In Passing

Ader, Emma B (89)
White Valley
Retired from East Pittsburgh
[Died](#) Mar 1, 2007

Aspden, Robert G (79)
Murrysville
Retired from R&D Center
[Died](#) Feb 24, 2007

Bechtold, James H (84)
Vero Beach FL
Retired from R&D Center
[Died](#) Mar 31, 2007

Bell, Clyde J (88)
Mt Pleasant
Retired from East Pittsburgh
[Died](#) Feb 14, 2007

Caine, Robert B (87)
Ft Myers FL
Retired from Westinghouse
[Died](#) Mar 29, 2007

Carson, Sr, William E` (79)
N Huntingdon TWP
Retired from Trafford-PCB
[Died](#) Apr 8, 2007

Clark, Jr, Roy A (81)
Mt Lebanon
Retired from Westinghouse
[Died](#) Apr 11, 2007

Conroy, Thomas J (60)
N Braddock
Retired from East Pittsburgh
[Died](#) Feb 22, 2007

Cresson, Peter (94)
Derry
Retired from Westinghouse
[Died](#) Apr 10, 2007

Duga, Stephen (85)
Hempfield TWP
Retired from East Pittsburgh
[Died](#) Mar 19, 2007

Duker, Jonathan L
Delray Beach FL
Retired from Atomic Power Div
[Died](#) Feb 10, 2007

Enright, Thomas A (53)
Lomgwood FL
Retired from Orlando
[Died](#) Feb 5, 2007

Fetsko, Jr, Andrew E (75)
Greensburg
Retired from Cheswick
[Died](#) Mar 31, 2007

Fletcher, John B (87)
Chalfant
Retired from East Pittsburgh
[Died](#) Apr 15, 2007

Frydryck, Chester F (81)
N Versailles
Retired from East Pittsburgh
[Died](#) Feb 16, 2007

Fulmer, Clyde "Norm" N (85)
Sebring FL
Retired from Westinghouse
[Died](#) Feb 14, 2007

Gaca, Mary G (98)
Duquesne
Retired from Westinghouse
[Died](#) Mar 31, 2007

Gillis, William J (93)
Murrysville
Retired from East Pittsburgh
[Died](#) Mar 23, 2007

Gioia, Michael A (69)
Buena Vista
Retired from Bettis Lab
[Died](#) Apr 9, 2007

Gioia, Peter P (83)
Level Green
Retired from Trafford Printing
[Died](#) Mar 12, 2007

Glowacki, Zigmont "Zig" E (80)
Lakeland FL
Retired from Bettis Lab
[Died](#) Mar 3, 2007

Jupin, George (87)
Wendel
Retired from East Pittsburgh
[Died](#) Apr 1, 2007

Kumf, John A (57)
Elizabeth TWP
Retired from Energy Center
[Died](#) Mar 27, 2007

Kun, Zoltan K (75)
Churchill
Retired from R&D Center
[Died](#) Mar 4, 2007

Lafoon, Louis M (76)
Manor
Retired from Westinghouse
[Died](#) Feb 19, 2007

Madonna, Jr, Frank (82)
Tempe AZ
Retired from East Pittsburgh
[Died](#) Mar 6, 2007

Majetich, Michael N (96)
Lawrenceville
Retired from Pittsburgh
[Died](#) Apr 8, 2007

McCurdy, Sr, Carl L (59)
Loyalhanna
Retired from Derry
[Died](#) Mar 3, 2007

Mikach, Steve V (83)
Trafford
Retired from East Pittsburgh
[Died](#) Feb 11, 2007

Mulvihill, Roberta (Gawlas) (86)
Jefferson Hills
Retired from Bettis Lab
[Died](#) Feb 6, 2007

Murray, John F (84)
San Jose CA
Retired from Sunnyvale
[Died](#) Mar 22, 2007

Murray, Harry F
Edinboro/Pittsburgh
Retired from Gateway
[Died](#) Apr 5, 2007 **SURE Member**

O'Neil, Michael R (63)
N Braddock
Retired from Siemens (W)-Churchill
[Died](#) Mar 21, 2007

Palchak, Sr, Joseph P (86)
Level Green
Retired from East Pittsburgh
[Died](#) Mar 23, 2007

Pola, Henry J (86)
Ormond Beach FL
Retired from Westinghouse
[Died](#) Feb 4, 2007

Poljak, Ann C (88)
McKeesport
Retired from East Pittsburgh
[Died](#) Apr 9, 2007

Pratt, Stephen B (61)
Penn Hills
Retired from Cheswick
[Died](#) Mar 24, 2007

Price, Edward L
Wilksburg
Retired from Westinghouse
[Died](#) Feb 19, 2007

Provolt, Lois Eileen
Pittsburgh
Retired from Gateway
[Died](#) Feb 14, 2007

Ridella, Thomas J (91)
Murrysville
Retired from Trafford Printing
Died Mar 3, 2007

Safran, Edward J (92)
N Huntingdon TWP
Retired from Westinghouse
Died Mar 13, 2007

Santus, Joseph R (71)
Blairsville
Retired from Blairsville
Died Feb 27, 2007

Savage, Norman A (84)
Gibsonia
Retired from East Pittsburgh
Died Mar 24, 2007

Schartner, Elmer G (91)
Hempfield TWP
Retired from East Pittsburgh
Died Mar 16, 2007

Schneider, Henry S (92)
Export
Retired from East Pittsburgh
Died Feb 10, 2007

Secorie, Steven W (92)
Mt Pleasant
Retired from Electric service
Died Feb 5, 2007

Shirk, George W (84)
N Huntingdon TWP
Retired from Westinghouse
Died Feb 5, 2007

Shupsky, Edward G (71)
Ross Twp
Retired from R&D Center
Died Mar 14, 2007 **SURE Member**

Shure, Minna
Pittsburgh
Wife of late Kalman
Died Jan 14, 2007

Siepkas, Henry (70)
N Versailles
Retired from East Pittsburgh
Died Mar 19, 2007

Smith, Wilson N (80)
Derry
Retired from Derry
Died Mar 7, 2007

Squibb, Edna L (86)
Glassport
Retired from Westinghouse
Died Mar 25, 2007

Surmacz, Brownie M (89)
Trafford
Retired from Trafford
Died Mar 27, 2007

Tang, Yu-Sun (84)
Behtel Park
Retired from Westinghouse
Died Mar 31, 2007

Tekavec, Joseph E (85)
N Huntingdon TWP
Retired from R&D Center
Died Feb 28, 2007

Walko, Sr, John F (93)
Wall
Retired from East Pittsburgh
Died Feb 25, 2007

Wampler, Jr, Samuel C (90)
Trafford
Retired from Trafford PCB
Died Mar 13, 2007

Wilson, Elma L (85)
Finleyville
Retired from Large
Died Apr 1, 2007

Winer, Bernard B (87)
Pittsburgh
Retired from Westinghouse
Died Mar 25, 2007 **SURE Member**

Woodside, Virginia M (72)
New Alexandria
Retired from Waltz Mills
Died Mar 18, 2007

From the Desk of Bob Miller – FYI

(412) 242-6256 millerri2@verizon.net

E-checks are paper checks converted to an electronic payment. New banking regulations let retailers convert your paper check into an immediate electronic payment, so don't count on a few days to get money into your account while your check is being processed. Retailers are supposed to post notices at the point of purchase, or on your invoice, that your check may be converted to an e-check. But, be sure that you have money in your checking account. You can't always foresee how your check will be processed.

Guard Your Privacy: Look carefully at the those Privacy Notices you get from your credit card companies and banks telling you how they guard your personal information. Since 2001 financial institutions have been required to send notices to their customers giving them a chance to **OPT OUT** of having some personal information shared with other companies. But, if you do nothing, you have **OPT'd IN** and your mail is flooded with all

kinds of offers and "opportunities." The method for OPTing OUT is usually contained near the end of two or three pages of "fine" print and may even require you to correspond in writing, at your expense, with your financial institution telling them you want to **OPT OUT**.

Is your property listed "yes" for the Homestead Exclusion? You must have filed the exclusion to be eligible for any property tax relief coming from PA slots, or for tax "rebates" coming from Act 1 (see below). If you don't know whether your property is listed as "yes" for the Homestead Exclusion, check on line or with your county property tax office. No cost to get the exclusion. You must live in and own the property and have filed the required Homestead Exclusion form.

Act 1 and May 15 primary: The "Taxpayer Relief Act", Act 1 mandates that every school district in Pennsylvania except Pittsburgh, Scranton and Philadelphia conduct a voter referendum in the 2007 primary to determine whether to impose an additional local earned income tax or local personal income tax to be used

to reduce property taxes. 88% of Pennsylvania school districts have chosen to place on the ballot an increase in the local earned income tax. The additional income to school districts from the enactment of such increased local taxes may not be used for school district operations, but will be returned to property owners as a tax rebate. You will have to read local papers to determine which local tax increase your school district has on the ballot. In the writer's opinion this is **NOT** tax relief but tax shifting. All registered voters, including independents, are eligible to vote May 15 on this question.

Caffeine anyone? 12-oz Diet Coke - 45mg, Anacin tablet - 32mg, Excedrin tablet - 65 mg, 6-oz cup of decaf instant coffee - 3mg

Traveling Abroad? Review your health insurance coverage for even a short weekend drive to the Canadian Falls, or a vacation out of state to the outer banks. Medicare does not cover you while you travel abroad, although some Medigap policies do. When traveling abroad inquire about trip insurance that includes medical coverage.

Coming:

- **Electronic medicine.** A radio device that will help verify whether patients took their medication can sense tiny chips painted on the outside of a pill.
- **Traffic guidance.** Cell-phone-location signals from drivers, that read off mobile positioning systems to measure speed and congestion, will be collected and combined with other data to determine the best route for avoiding traffic jams. Drivers will be alerted on their cell phones to the best route.
- **Gloves to replace the computer mouse.** Fingers can be pressed in any direction to move the cursor, reducing repetitive stress injuries.

Forever Stamps have no price on them, are on sale at your post office for \$.41, and can be used forever for a first class letter, no matter when or whatever postal rates increase to. But, why not buy them next year and use them after postal rates make the next increase to \$.42 or higher. The US Postal Service is planning to issue a new round of

“forever” first class postage stamps every time postal rates increase, at whatever the new postal rate will be. So, don't buy and use the current forever stamps now, buy them later and save the stamps for use following future postage increases. Starting in 2009, Federal law prevents the Postal Service from increasing rates more than the prior year's inflation rate.

Credit vs. Debit Cards Federal fair-credit laws regulate Credit cards, and generally limit consumer loss responsibility to \$50 for unauthorized use. Many card issuers waive even that. Moreover, fraudulent charges are the issuer's headache, not yours. A law that governs electronic fund transfers regulates debit cards. Debit losses are limited to \$50 for unauthorized use reported within two business days, losses reported after two days are limited to \$500. Report debit loss more than 60 days after the bank transmits a statement that includes an unauthorized funds transfer, and the bank doesn't have to reimburse you. As a result, debit cardholders can be liable for losses up to the entire balance in the account and their maximum overdraft line of credit. Some banks issue “zero liability” to promote debit-card use, but there can be exceptions. Visa USA and MasterCard Inc. offer their “zero liability” guarantees to consumers who use their cards with a signature instead of a PIN. That can be difficult, because retailers often steer consumers to enter their PINs on keypads. **The reason:** Banks get higher fees from merchants when consumers use debit cards with signatures, rather than PINs.

Obituary Guidance to Prevent ID Theft: Be careful in disclosing too much personal information in an obituary. Don't include date of birth or mother's maiden name. Identity thieves, for as little as \$15, with addresses and/or date of birth can purchase – on the internet – the decedent's Social Security number and even their credit history. This information is then sold, with a fake driver's license or ID, to people with dishonest motives. The latter then can make large consumer purchases and even open credit accounts in the decedent's name. So, cancel credit cards and charge accounts as soon as possible after a death. Send copies of death certificates to Equifax,

Experian and TransUnion; the three credit-reporting bureaus, reporting the death and ask to have credit records closed. Ask state motor vehicle department to cancel the decedent's driver's license and refuse any requests for duplicates.

Medallion Signature Guarantee Stamp: A program approved by the Securities Transfer Association enabling participating financial institutions, like banks and brokerages to guarantee signatures. The Medallion Stamp ensures that the individual signing the certificate or stock power is in fact the registered owner as it appears on the stock certificate or stock power. Notarized signatures are not recognized for these purposes.

Planning ahead: Will your **IRA** or **401k Required Minimum Distribution** take you into **Alternative Minimum Tax**? Run some numbers, see whether you and your spouse's combined IRAs, social security, pensions and investment income will cause you to pay the higher AMT rates, as your RMD increases with age. Now even with an AGI over \$100,000 in 2010 you can make a Roth conversion and reduce your RMD income to preclude running into the AMT. Plan ahead now to determine how much you must save to pay the taxes for a 2010 Roth conversion.

2010 Roth conversion ...save now ... as your age enters the 80's the RMD, your pension and social security may put you into an AMT tax bracket. Run some examples and see whether a Roth conversion will keep you out of the AMT. And even if it isn't to avoid a collision with the AMT, a Roth Conversion in 2010 can result in a tax free benefit to children and grandchildren beneficiaries, and the federal tax for the conversion can be spread over 2010, 2011, and 2012, or you can delay the tax a year and pay half in 2011 and 2012.

Medical deduction: planning ahead, District federal court says residents of continuing care facilities can deduct a portion of their entrance fee as a medical expense. The deductible amount is based on the percentage of the facility's operating

costs that qualifies as medical expenses. The same portion of the monthly fees is deductible

Social Security ID Theft: Email circulated with subject "**Cost-of-Living for 2007 Update**" and purporting to be from the Social Security Administration is bogus. The message claims to have info about the 3.3 percent increase for 2007 and contains the following: "NOTE: We now need you to update your personal information. If this is not completed by _____, we will be forced to suspend your account indefinitely." The user clicks on a "social security" link, that takes them to a website looking like the official Social Security website, and if an "unknowing" user enters information, it goes directly to ID thieves. Remember, the Social Security Administration does not contact you via email, only by US mail.

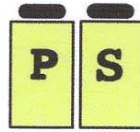
Gas Mileage – save \$ by improving yours – remove excess material in trunks, remove luggage racks, maintain manufacturers tire air pressure, replace air filters, don't accelerate too quickly.

Can't smell a small gas leak? Ask your wife or a lady friend, to check for the smell. Women tend to retain sensitive smelling much longer than men.

Per Capita State and Local Tax Load (total state and local taxes divided by the state population): lowest \$2,328 **Alabama** ... 19th from highest \$3,447 **Pennsylvania** ... highest \$7,154 – **D.C.**

Take a look: postal service is removing clocks from retail areas of 37,000 post offices. Why? Postal service says more uniform look. Some say so customers can't tell how long they wait in line.

Lower Life Insurance Premiums? The U.S. Insurance Industry now prices premiums on whole life policies on a lifetime of 121 years rather 100 years to account for a healthier public. This results in lower premiums for your grandchildren.



**Astronuclear/Large Site
Picnic Reunion
Sunday, August 19, 2007 - 1:00 P.M.**

Seubert House - Madison, PA
(Near Waltz Mill Site)

**Buffet Luncheon
Beverages/Refreshments**

\$20 per person
Payment **By August 1, 2007**

See pictures of "old" friends from previous years and picnic details.
Website: www.geocities.com/astronuclear2001/



Return this form with your payment
(Checks Made Payable To: W-Astronuclear Reunion)

I will attend _____ I will bring a guest _____

Name: _____

Address: _____

Phone: _____ E-Mail Address _____

Return to:
Carol Neill
3444 Fawn Valley Lane
Finleyville, PA 15332
Phone: 724-348-5487

Trips and Tours

Gerry Angel (412) 561-4241

LTC@gerryangel.com

Exciting Announcement for Spring – 2008

Train Journeys of the Alps – May 2008

A unique 11-day tour offered exclusively by Collette Vacations in conjunction with the Smithsonian Institute will be ours to enjoy in May 2008. We will witness the magnificent beauty of the Swiss, Italian, and Austrian Alps as we alternate between train and motorcoach travel in order to access the heart of Montreux, Zermatt, St.Moritz, Innsbruck, and Salzburg. Discover breathtaking Alpine vistas as you journey on some of the most dramatic railway lines and roads that pass through Switzerland, Italy, and Austria. Experience Swiss train travel in all its glory, renowned for its special engineering and impeccable service, as you travel on four amazing trains with overnights in local hotels. Enjoy the stunning beauty of the magnificent Alps, charming traditional villages and grand castles, and the distinctive cultural treasures found in this pristine corner of Europe.

You will learn from multiple sources; including Smithsonian experts, local guides, and our own Collette Tour Director, about the natural history of the Alps including the geologic wonders of this fascinating region. Insight into Swiss rail travel, including the special engineering necessary for trains to operate in this mountainous area will be discussed. Also included will be lectures about Wolfgang Amadeus Mozart and the social and political circumstances of 18th century Salzburg, which influenced the education of this musical genius.

COME TO A PRESENTATION PREVIEW OF THE TRIP GIVEN BY A COLLETTE VACATIONS REPRESENTATIVE ON WEDNESDAY, JUNE 13 at approximately 2:30 pm (following the SURE Annual Meeting and Picnic) in the auditorium of the George Westinghouse Research and Technology Park, Churchill Exit, Parkway East. A detailed itinerary, with the specific May 2008 dates and pricing, will be available at the presentation.

If you like the sound of this trip, you may want to come prepared to reserve space on this unique experience of a lifetime. A \$250 per person deposit + \$200 (optional insurance) will hold your reservation. Collette's cancellation waiver and insurance is the best in the industry. Full refund (minus cost of insurance) is given up to day of departure. Payment by credit card or check to: Collette Vacations (vendor used for our successful Canadian Rockies trip and Danube River Cruise). Accepted at the presentation June 13 or thereafter by mail to: Gerry Angel, 111 Abington Drive, Pgh., PA. 15216. Reservations will be accepted in order of deposit received. Local space allocations are limited since Collette is an international tour operator with obligations to satisfy its broad customer base throughout the world.

**Westinghouse SURE Presents A Fabulous Motorcoach Trip To The Highly
Acclaimed George Bernard Shaw Festival At Niagara-On-The-Lake, Ontario
October 3 to 6, 2007
4 Days/3 Nights**

This exciting trip is being offered in response to the many requests from Westinghouse SURE members who have wanted a repeat of a Shaw Festival trip. We offered this tour, with very successful results, in 2002.

Come and enjoy the historic village of Niagara-on-the-Lake, the first capital of Upper Canada and in Winston Churchill's words "Not only the prettiest town in Ontario but the prettiest in Canada!"

Our lodging is at the wonderful, elegant Pillar and Post Inn and Conference Center. The tour includes three performances of the Shaw Festival in addition to another often requested offering, the experience of winery tour/tasting/elegant luncheon and horticultural tour of Niagara Culinary College.

DAY 1 – Wednesday, 10/3 - Depart Energy Center at 7:30 A.M. Making our customary comfort and lunch (on own) stops en route, we anticipate arriving in Niagara-on-the-Lake at approximately 2:30 P.M. Upon arrival and check in, you will have time to take a walk up to Queen Street to enjoy the beauty of the shops and gorgeous floral displays along the avenue. A stroll along Queen Street is an elegant experience all of its own. Tonight we have A+ seating at the Festival Theater for "Mack and Mabel" (Michael Steward) – A musical about the movies – the early days, as the walkies become the talkies – featuring larger than life Mack Sennett and his galaxy of stars including Mabel Normand, the love of his life and the biggest star of them all.



DAY 2 – Thursday, 10/4: Perhaps you will enjoy taking in one of the town's many attractions; renting a bicycle for an on-own tour of the town. Perhaps you might like to indulge and treat yourself to a spa treatment at the hotel – so much you can do to enjoy. Late morning we proceed over to the Niagara Culinary Institute for a docent-led tour and tasting at the winery followed by an elegant luncheon. Following lunch we have a docent led tour of the horticultural school and greenhouse. Return to Niagara on the Lake for our evening theatrical inclusion. A performance of "Summer and Smoke" (Tennessee Williams). All her life, Alma Winemiller has been irresistibly drawn to the dangerous and wild Dr. John Buchanan. And now she may just have her chance at love. A shimmering story of the conflicts and reconciliations of the heart and spirit.

DAY 3 – Friday, 10/5: Such a wonderfully relaxing village, Niagara-on-the-Lake, and again this morning we are free to enjoy all the amenities of this "Shangri-Lai" of a town. This afternoon we visit the Festival Theater for a 2:00 P.M. performance of "Saint Joan" (Bernard Shaw). The highly acclaimed Jackie Maxwell directs this performance. Faith or folly? Through the meteoric rise and fall of the charismatic young Joan of Arc, Bernard Shaw shines a bright light on the roots of nationalism, religious fervor and hero worship. One of Shaw's most celebrated plays! Following this afternoon's performance, we have dinner included this evening at a lovely restaurant overlooking the lake.

DAY 4 – Saturday, 10/6: An inclusion you are going to love-we have a guided backstage tour at the Festival Theater. We'll see the props, the wigs, costumes; we may get to speak with the seamstresses who make the elaborate costumes worn in the Shaw Festival plays and hear interesting stories from our docents like the "dummy stairs" that descend from the stage enabling actors/actresses quick access for change of wardrobe. Following our tour we will depart for Niagara Falls where we will stop at the Falls for a "Kodak moment" and on to the Duty Free Shop at the Peace Bridge prior to reentry into the U.S. With a dinner stop (on own), we are scheduled to return to Monroeville at approximately 7:00 P.M.

Cost Of Tour--\$ 899.00 per person double/triple \$ 1,050.00 single

Deposit check ONLY (\$200.00 per person) (non-refundable unless your cancelled reservation can be resold) to be made payable to Westinghouse SURE by May 15, 2007.

After this date the tour will be opened to the general public. Mail deposit to: Gerry Angel, 111 Abington Drive, Pittsburgh PA 15216 – Phone: (412) 561-4241. Please include names, addresses, and phone numbers of persons in your party with your check.

Please note: There will be no confirmation or reminder sent out for final payment due date. Please mark your calendars that **Full Payment Is Due On Or Before JUNE 1, 2007**. Send balance of payment minus \$200.00 deposit directly to RoseMarie's Tours, 217 Lindenwood Drive, Pgh. PA 15209.

Questions? (412) 821-0210 – Mon.-Fri. – 8:30 AM to 5:30 PM

Please be certain to read the following information on insurance and cancellation policy. Also identification required to enter Canada/reenter U.S.

Trip Inclusions:

- Transportation in the newest state-of-the-art 56 passenger motorcoach, VCR/restroom equipped
- 3 night's lodging at the elegant Pillar and Post Inn and Conference Center
- 2 meals – 1 dinner and 1 luncheon
- A+ seating at Three performances at the Shaw Festival
- Backstage tour of Festival Theater
- Admittance cost for Niagara Culinary College inclusion
- Luggage handling for One piece of luggage per person
- Taxes and gratuities as described above
- Tour fully escorted by RoseMarie DeRiso of Rose Marie's Tours

Very Important, Please Read:

- 1 It is suggested that you get your reservation and \$200.00 per person deposit in ASAP to secure your space. Reservations are limited to 45 persons.
- 2 **Final Payment is Due By June 1, 2007. Please mark your calendar.**
- 3 Seat assignment on the motorcoach is made in order of deposit payments received.
- 4 **Parking: We are able to provide parking for your vehicle at the (W) Energy Center On Northern Pike in Monroeville.**
- 5 It will be your responsibility to phone two weeks prior to departure for exact pickup time. Please phone Gerry Angel at (412) 561-4241.
- 6 **Very Important, Refunds will be issued only if a replacement can be found for your reservation.**
- 7 It is strongly suggested that you consider trip cancellation insurance. Please phone Travel Safe International at 1 (888) 885-7233. Request form(s) – one per person – for application. Complete form, attach check and mail in.
- 8 **Important:** This trip is an activity offered by Westinghouse SURE, which has no responsibility with regard to such tours. Westinghouse SURE, RoseMarie's Tours/RoseMarie DeRiso, or any travel services it may use, act only as an agent for the tour member(s) and are not liable in whole or in part to the tour member(s) for any damage of personal or financial loss whatsoever to persons or property however caused during or in connection with these tours.

Citizenship Information:

Please come prepared with proof of citizenship to enter Canada and return. A raised seal Birth Certificate or passport is required. Please note, anyone who comes without proper identification for border crossing will be at risk of not being granted access. The motorcoach must proceed on with the tour

FYI: Beginning in 2008, a passport will be required for all foreign travel.

CALENDAR OF EVENTS—May thru June 2007
Plus special events

Date	Time	Activity	Location	Coordinator(s)	Phone
May 9	10:00 AM Wednesday	Financial Roundtable	G(W) RTP Auditorium	Walt Dollard Bob Miller	(412) 824-4438 (412) 242-6256
May 9	12:45 PM Wednesday	SURE Board & Advisory Council	G(W) RTP 401-3X60	Howard Finney	(724) 834-3450
June 13	10:00 AM Wednesday	Financial Roundtable	G(W) RTP Auditorium	Walt Dollard Bob Miller	(412) 824-4438 (412) 242-6256
June 13	12:30 PM Wednesday	Annual Meeting and Picnic	G(W) RTP 401-1 st Floor	Howard Finney	(724) 834-3450
October 3-6	Energy Center 7:30 AM	Four-Day Tour Shaw Festival	Niagara-On-The-Lake	Gerry Angel	(412) 561-4241

Roundtable Presentations

May 9, 2007 Understanding Alternative Medicine Richard Abollory, MD

June 13, 2007 Basic Financial Knowledge for Retirement Years James C. Denny, AIF

PLEASE CHECK THE MAILING LABEL BEFORE SENDING PAYMENT!

Are your dues current? To check please see the mailing label on the other side of this page. ONLY if the top line of the label says "NOT CURRENT ..." or "NO CURRENT Dues Paid", Please use the form below to send your 2007 dues.



2007 SURE DUES

Enclosed are my \$15 dues \$15 507
 Optional donation _____
Total (Check made payable to Westinghouse SURE) _____
 Address is correct on mailing label

Name _____ Spouse _____

Address _____ City, State & ZIP _____

Telephone _____ E-Mail _____

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

Donations are deductible.

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Deposit Due by May 15, 2007

The George Bernard Shaw Festival at Niagara-On-the-Lake, Ontario Canada

October 3-6, 2007

See pp 13-14 for details

New Trip May 2008

Train Journey of the ALPS.

See page 12 for details

Collette Presentation Preview of Trip on June 13.