



# WESTINGHOUSE SURE NEWS

[www.westinghousesure.org](http://www.westinghousesure.org)

Issue No. 133

A Publication for Westinghouse Retirees

November 2014



## The President's Message

Maury Fey

(724) 327-5594 [mgfey@comcast.net](mailto:mgfey@comcast.net)

I am very pleased with SURE's response to the Survey we conducted for the Strategic Plan—there was a 30% response rate of the 972 surveys sent, which is phenomenal. Further, dozens offered to help, ranging from serving on the Board of Directors to assisting at events, and you offered many hundreds of suggestions and comments. Your responses have provided us the information needed to continue and strengthen SURE's all-important volunteer effort as well as member services. Further, the Plan recommends a number of operational changes that will make SURE more effective. I wish to thank Planning Team members Lou Facchini, Jerry Segner, Ray Frankoski, Stu Simpson and Chairman Rich Ekstrom for their many hours of thoughtful analysis and conclusions. The plan was reviewed by Team Members Jim Gallagher, Chuck Hanks and John Tortorice, all of whom provided many helpful comments. SURE's Strategic Plan analysis and recommendations were presented to the Board of Directors on Oct. 8, and will be voted upon at SURE's November meeting.

The Board of Directors has once again authorized donations to all the individual programs served by our dedicated volunteers in the project we call 'Feed the Hungry', that is Food Kitchens, Meals on Wheels and Food Pantries. In all, about 40 SURE Volunteers are involved in those important programs on a regular basis. Feed the Hungry activities care for the most basic of human needs – nutrition. Questionnaires were sent to each facility's director and donation amounts were determined based on the needs of each. Our donations will be timed to make Thanksgiving a little brighter for a number of needy families this year. I encourage each of you to join me in making a generous donation when you pay your 2015 dues so that we can continue, and hopefully expand this worthwhile effort.

Invoices for 2015 SURE dues will be mailed soon. We've held annual dues at the same level for many years though our expenses for rent and other items have risen. Thanks to Treasurer Jerry Segner for keeping the lid on spending. Your generosity with an extra donation will help to keep our Matching Gift and Feed the Hungry Programs solvent, and it will be very much appreciated.

And finally, Mary and I wish to extend our warmest wishes to all of you and to your families for a most joyous and blessed holiday season. May these precious days be filled with the laughter of children, the glow of an old friend's smile, and the warmth of a loved one's touch. May 2015 be a year of good health, love and prosperity for each of us, and may our nation and the world find peace. God bless us, one and all!

*Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to change a life....Anonymous*

**Westinghouse SURE News**

Published six times a year

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

**2014 - WESTINGHOUSE SURE MATCHING GIFT PROGRAM****SURE MEMBER:**

Name \_\_\_\_\_

Phone \_\_\_\_\_

Gift Amount \_\_\_\_\_ Check No. \_\_\_\_\_

**NON-PROFIT/CHARITY:**

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

Attention: \_\_\_\_\_

**PLEASE INCLUDE DONOR CHECK AND SEND TO W SURE AT:**

WESTINGHOUSE SURE

641 Braddock AVE

East Pittsburgh PA 15112

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

To be eligible, SURE 2014 dues must be current. This is indicated on your mailing label as: DUES CURRENT, Paid to 12/31/2014

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.

## November Spotlight Award



Wayne Bickerstaff and Ray Frankoski

### Feeding the Hungry This Holiday Season

Our Spotlight Award for November is SURE Project “Feeding the Hungry.” The mission of Westinghouse SURE provides “...volunteer service for the benefit of the community...” One important way we accomplish this is to provide food for those who need it most. In all, SURE has about 40 volunteers involved in our three project activities – Food Banks and Pantries, Meals on Wheels and Food Kitchens in its newly formed Feed the Hungry



Project. Wayne Bickerstaff is the project’s new Coordinator. Please contact Wayne at [waymarg62bic@gmail.com](mailto:waymarg62bic@gmail.com) or 724-875-9960 if you would like to volunteer in this important activity.

While our volunteer efforts in the project are vitally important, providing money for food, the most basic of human needs, is equally important. Late in 2013, our Board of Directors made the decision to donate funds from the SURE Treasury to each of the involved charities served by SURE volunteers. Our timely donations made fed quite a number of needy people at Thanksgiving; they were so appreciated that Feed the Hungry donations will be made again in time for Thanksgiving 2014.

The donations came from generous contributions we’ve made to SURE over the years. We have no paid employees, and have been frugal in our spending. Further, we have invested our modest excess funds over a number of years.

In making the decision to repeat donations in 2014, we made a considerable effort to determine the relative needs of the various agencies we serve. Questionnaires were sent to the lead officials of the food kitchens, food pantries and meals on wheels groups. The questionnaires asked for information on the size and scope of the organizations as well as some details on their funding, their volunteers, their history and also we asked for any unique aspects of their groups. The data submitted were analyzed and relative donation amounts agreed upon by a SURE committee consisting of Feed the Hungry Coordinator Wayne Bickerstaff, Director Ray Frankoski, Treasurer Jerry Segner and President Maury Fey.



The organizations that will receive the SURE donations this year include the following:

Sonshine Ministries in McKeesport	South Butler Community MOW
We Care Food Pantry in Wilkinsburg	Murrysville MOW
Manor Food Pantry in Harrison City	Bethel Park – Upper St. Clair MOW
Plum Food Pantry	Elfinwild Home Meals to You
Mother of Sorrows Food Pantry in Murrysville	South Park MOW
Shepherd's Heart Fellowship in Pittsburgh	Monroeville-East Suburban MOW
South Hills Interfaith Ministries in Bethel Park	Peters Township MOW
Wilkinsburg Community Ministry MOW	Plum Community Center MOW

The Board approved the donations at the October meeting, and they will be mailed well in time for Thanksgiving. The recipients will be advised that donations are for this year only, and there is no indication for future donations. According to SURE President Maury Fey, "Next year I hope we're in a position to make similar donations. In the meantime, we should feel very good that we reached out to the most vulnerable in our communities in 2014 to make their holiday more enjoyable. I urge fellow members to join me in making generous extra donations when returning our 2015 dues forms. Not everyone is able to volunteer, but a donation can help continue Feeding the Hungry and other activities. Please consider donating to one of the organizations served using SURE's Matching Gift Program. You can also help by including SURE as a beneficiary in your estate plan. Even modest sums help.



### **SURE is going 'Social'!**

*Maury Fey* 724-327-5594 [mgfey@comcast.net](mailto:mgfey@comcast.net)

We are pleased to announce the upcoming launch of the Westinghouse SURE Facebook page! It's being developed by a team of SURE volunteers led by Susie Barbour. A long-time communications professional, Susie said: "Our new Facebook page will be an enjoyable outlet where we can spotlight volunteer activities via photos and postings, and we hope all members will share stories to be featured on our page." In addition, we hope a Facebook presence will help to raise community awareness about SURE, and help us reach out to other Westinghouse constituents worldwide. We'll have more info to share soon.



## Member Survey

Rich Ekstrom  
(412) 999-8864

**THANK YOU** for the excellent response to SURE's first ever comprehensive Member Survey. Last summer, 972 survey forms were sent (75% electronic-25% paper) to SURE Members. The response rate was excellent: over 30% were completed. The demographics of the respondents were very similar to the composition of SURE membership. The age of the respondents ranged from 58 to 99. 60% were from Allegheny County; 24% Westmoreland County; 5% Other SW PA; 4% Florida; and 7% other states. In addition to responses to specific questions, respondents also wrote in nearly 1,000 suggestions and comments.

SURE's Board of Directors and the Strategic Plan Committee will be using the Survey information to improve how SURE serves its members and their communities. Some of the results:

- 51% perform volunteer work; but just 23% report their hours to SURE.
- Estate Planning is the most requested (32%) topic for the Financial Roundtable. 22% would also like to see more cultural subjects, and 19% suggested related topics.
- Regarding Day Trips: 25% would participate in a Pirate game; 17%, a visit to the Heinz History Center. 16%, a visit to the Civic Light Opera. There were suggestions for 45 other destinations.
- For an overnight trip, New York Broadway plays via train were about twice as popular as any of the others. About 25-45 respondents were interested in each of the others: Chautauqua, Smithsonian, Gettysburg, Niagara Falls, Longwood Gardens.
- With regard to SURE assisting members with Volunteer efforts, many said current information on volunteering was sufficient, but others asked for more information about volunteering opportunities or how to connect with current SURE projects. And while many members would volunteer whether or not their efforts were recognized by SURE, others urged SURE to keep recognizing community volunteerism.
- With regard to attracting new members, there were over 100 suggestions. Many related to more publicizing and communications to other Westinghouse retirees through a variety of channels, encouraging members to bring friends to the Roundtable or other events, and reaching out to other alumni groups, including non-local groups.
- Other suggestions that SURE might consider included:
  - Use webinars/webcasting for Roundtable meetings so that information would be accessible to more members
  - Periodically hold meetings someplace different, e.g. South Hills
  - Keep doing what we are doing
  - Keep spouses in mind when planning meetings.
  - Speakers from non-profits that we serve.
  - More social events

If you did not complete the survey, or if you have thought of some additional ideas, don't be bashful: send them to Maury! [mgfey@comcast.net](mailto:mgfey@comcast.net)



## The Consumer Corner

Mary Bach, Consumer Advocate

(724)327-6969 [mbadvocate@msn.com](mailto:mbadvocate@msn.com)

### Making “Cents” Out of Your 2015 Medicare Choices

**Medicare is health insurance** for seniors over age 65. Like all insurance, you pay the premium required and hope it covers your specific needs. You hope you never have to make a single claim, and if you do, that it doesn't put you in the poorhouse because you didn't cover that unexpected liability for a catastrophic problem. The best thing about picking Medicare plans is that you can change them from year to year as your needs and health conditions may change. The plan you pick isn't forever. Think only of the year ahead!

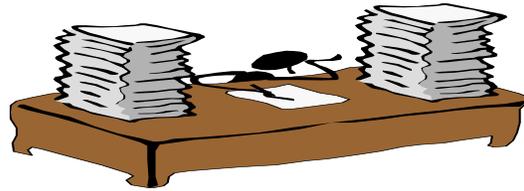
My husband, Len, came back from the recent SURE financial roundtable on Medicare and Advantage Plans and requested me to address the best ways to make the right choices for your coverages during the re-enrolment period ending December 7<sup>th</sup>. Besides it being timely, it is now more important because the insurance companies, with the Affordable Care Act (“Obamacare”) kicking in in 2015, have made changes in coverages that could very well expose you to the poorhouse without your knowing it. They brag about their reduced doctor visit co-pays, free annual check-ups and flu shots, and lowered premiums and at the same time expose you to new confusing rules on what is no longer deductible, what isn't covered, and shifts in copay amounts for extended lengths of time and services.

I will not indict any particular insurers, but an example of how the “devil is in the details” of your plan is what we found in our advantage plan renewal for 2015. The premium above our Social Security contribution went from \$40 each in 2014 to \$39 each per month for 2015 (a \$1 reduction). The details on “Skilled Nursing” needs buried in the new 2015 plan (something that really concerns us) showed that our liability for copay for 100 days of such service went from \$3,300 to \$9,500 (an increase of \$6,200). We cannot buy supplementary coverage to cover this concern.

### How do I go about analyzing my choices between Basic Medicare (Parts A&B), Medicare Advantage (Part C), and Prescription Drugs (part D)?

1. Understand what coverages you must have and what doesn't concern you. If you're relatively healthy and/or wealthy you can pick a plan that lets you sleep at night and have freedom of choice for providers. Medicare Advantage plans covering Parts A, B and D that add Dental and Vision options would be an ideal selection. Supplementary coverage isn't needed or available for these plans. PPO advantage plans offer ability to use network providers beyond the local area and are ideal if you travel a lot. HMO plans limit your locale except emergencies.
2. The Westinghouse Special Expense plan, no longer available for new 65 year olds, offers good Basic Medicare coverage which is typically coupled with a Supplementary insurance to pick up whatever else is needed. **While it is an excellent plan, it is important to note that once terminated, you will not have the opportunity for reinstatement.**
3. If you need to keep your plan inexpensive, first evaluate your health needs and RX needs, look at basic Medicare plans and pick an inexpensive supplementary plan. Don't trade your real coverage needs for a few bucks. Remember: In a year you can change.
4. Above all, regardless of the plan you are most interested in; review every line item in its “Evidence of Coverage”. Use the 2015 “Medicare & You” handbook you have or get one from CMS. Tab all plans in your area and interest, and get the details of the costs and liabilities for the ones you are interested in. There are brokers you can call that can compile info and help you. **Make the right selection for your needs.**

*(Author Mary Bach is a nationally recognized Consumer Advocate and SURE member.)*



## From the Desk of Bob Miller

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**Medicare Open Enrollment for the 2015 plans** runs from **Oct 15 to Dec 7, 2014**. Even if you are happy with your current Medicare Advantage Plan or your Part D prescription-drug plan, it's important to review available alternatives, as many insurers are increasing "out of pocket" costs in the pharmaceutical area. The early 2015 information indicates that many Advantage plans are increasing premiums. The number of **plans with preferred pharmacies** has jumped from 7% to 72% during the last 3 years. The plan insurer will pay a share of the drug costs bought from pharmacies in its network, but it usually pays a much greater share at preferred pharmacies, which reduces your out of pocket costs. Ask if your plan has a preferred pharmacy and check your drug costs there vs. the pharmacy you have been using. Some insurers are now using "step therapy", for very expensive drugs, requiring you to try a lower-cost medication first, before they will cover the more expensive drug. For assistance in finding a new Medicare Part D or Advantage Plan go to [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) or contact your local SHIP (State Health Insurance Assistance Program) at [www.Shiptalk.org](http://www.Shiptalk.org) or call 1-800-633-4227.

**You can switch and sign up for a 5-star Advantage plan anytime during the year,** but only 14 Medicare Advantage plans in the U.S. met the 5-star criteria in 2014. They are located in certain counties in California, Colorado, Florida, Georgia, Hawaii, Illinois, Iowa, Maryland, Texas, Oregon, Virginia, Washington State, Wisconsin and in Washington, D.C. If you search and find a 5-star plan, you will see it is designated with a special icon.

### **Medicare Part B Premiums for 2015 are the same as 2014:**

If your yearly income in 2013 (for what you pay in 2015) was			You pay (in 2015)
<u>File individual tax return</u>	<u>File joint tax return</u>	<u>File married &amp; separate tax return</u>	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$104.90
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$146.90
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	Not applicable	\$209.80
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$272.70
above \$214,000	above \$428,000	above \$129,000	\$335.70

**Be Extra Careful about Special Medicare Deals** during open enrollment season, which ends December 7. People who visit or call you and claim to be from any government agency including Medicare are fraudsters. They will try to get your bank account, credit card or Social Security numbers. The government will never phone,

e-mail or visit you to verify or update information. Some predators will claim that Medicare is issuing new cards or that you must buy a policy on the new health care exchange. Neither is true. Nor is any claim by a caller that you will lose your benefits if you don't buy a prescription-drug policy or Medigap policy. Don't believe any promise of a refund because you reached the prescription-drug coverage gap. And if you get a brochure that offers products that are discounted during open enrollment, toss it in the trash.

**Veterans Day is Tuesday, Nov 11, 2014** On the **11th hour** of the **11th day** of the **11th month** of **1918** an armistice between the Allied nations and Germany went into effect. On **November 11, 1919** Armistice **Day** was commemorated for the **first time**. In 1919, President Wilson proclaimed the day should be "filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory". **Armistice Day** was changed to **Veterans Day** on **June 1, 1954 to honor all U.S. veterans**. Today, many stores offer veterans special discounts throughout the year and on Nov 11. Many restaurants, like Applebee's, offer freebies for veterans on Veterans Day. There are many specials you can find at [www.military.com/veterans-day/veterans-day-military-discounts.html](http://www.military.com/veterans-day/veterans-day-military-discounts.html) and many of these are honored every day of the year. You can just Google "2014 Veterans Day discounts" to find sites offering specials. National Parks are free to everyone on Veterans Day.

**Social Security COLA** is calculated based on the change in CPI-W in July, August and September 2014 over 2013. That increase in the CPI-W (Consumer Price Index for Urban Wage Earners and Clerical Workers) results in a 1.7% COLA increase for 2015 Social Security payments.

**Pennsylvania Act 95 of 2014 makes several changes to requirements of Powers of Attorney:** changes include: Notarization, Agent Responsibility, Third party acceptance, Limited gifting. New requirements take effect for any power of attorney signed on or after Jan. 1, 2015. If you have a Pennsylvania Power of Attorney, you should consider getting it reviewed and possibly updated after 1/1/2015.

**Federal Trade Commission (FTC.gov):** sounds like something individuals would never be involved with or interested in, but not so. Go to the site, its sub title is *Protecting America's Consumers* and click on **Consumer Complaint?** You'll find a page that can help you report and address all kinds of complaints.

**Truth about Cell Phones and the National Do Not Call Registry - www.donotcall.gov :** Despite viral emails, the Do Not Call Registry has accepted personal cell phone and home phone number registrations since it opened in June 2003 and you can register up to 3 phones and there is no deadline to register a home or cell phone number and there is no new cell phone national do not call database and registering your cell or landline phone number or filing a complaint is free.

**IRS Direct Pay:** make a secure payment from the convenience of your home computer. More than one million federal tax payments totaling over \$1.7 billion have been received from individual taxpayers since Direct Pay debuted earlier this year. Use the Pay Your Tax Bill icon on [www.irs.gov](http://www.irs.gov), Direct Pay allows individuals to e-pay their tax bills or make quarterly estimated tax payments directly from checking or savings accounts without any fees or pre-registration. Direct Pay allows taxpayers to schedule payments up to 30 days in advance. Payments made using credit cards do involve a fee.

**Preventing Federal Income Tax penalties because your 2014 income is higher than you estimated:** As long as you prepay 90% of this year's tax bill, you're off the hook for the penalty. Or you can escape its reach, in most cases, by prepaying 100% of last year's tax liability. These rules and guidance are found in IRS Pub 505. If your 2013 Adjusted Gross Income (line 37 of 1040 for 2014) was less than \$150,000 and you pay 100% of last year's Fed tax as 2014 estimated taxes and/or withheld taxes; you will get no penalties, no matter how high your 2014 Fed tax will be. If your AGI for 2013 was more than \$150,000 (\$75,000 if your 2013 filing status is married filing a separate return), your 2014 estimated and/or withheld taxes should be at least 110% of last year's Fed tax to prevent any penalty on 2014 Fed Tax. This rule doesn't apply to farmers or fishermen. The IRS treats taxes withheld as coming in uniformly throughout the year regardless of when they are withheld.

**IRS scam phone calls are expected to continue to increase:** Usually a scammer will block or change the caller ID so that it will be impossible to identify the caller, but **Remember these points:** (1) the IRS will never call you about taxes you owe without first mailing you an official notice, (2) demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe, (3) require you to use a specific payment method for your taxes, such as a prepaid debit card, (4) ask for credit or debit card numbers over the phone, or (5) threaten to bring in local police or other law-enforcement groups to have you arrested for not paying. If you owe taxes or think you might, call the IRS at 1.800.829.1040. The IRS workers can help you with a payment issue.

**401(k) Distributions in 2015,** If your 401(k) plan contains after-tax pay-ins, starting in 2015 you can direct the plan administrator to send the after tax pay-ins to a Roth IRA tax free and you must simultaneously send the pretax pay-ins to another a regular IRA. This significantly reduces the number of steps required to achieve the transfers. This easing is described in IRS 2014-54 and it does not apply to after-tax funds in a regular IRA

**An airplane ticket received for opening a bank account is taxable; the Tax Court decides.** A taxpayer redeemed points that he received for setting up an account at Citibank and got a round-trip plane ticket. As a result, the bank issued him a Form 1099-MISC showing the ticket was valued at \$668. The Court decided the ticket was a premium received for making a bank deposit and is treated like interest. And air mileage credit earned from normal credit card purchases continues as non-taxable

**Unit prices** (price per pound, price per ounce, price per pill, etc) Costco, Walmart, Sam's will start listing unit prices for many products on their website by year-end. CVS and Walgreens say they will do the same by March 2015.

**Reduce Dementia risk by 3.2% for each year of work, beyond normal retirement age,** said Carole Dufouil, the scientist at INSERM, the French government's health research agency, She led the study of 0.5 million self-employed workers and presented the results at the Alzheimer's Association International Conference in Boston in June 2013.

**Clean silver jewelry with toothpaste:** squirt a very small amount of regular toothpaste (do not use gel toothpaste) onto your jewelry, brush with a toothbrush, rinse with warm water and dry on a towel.

**Unstick zippers with pencils:** place the zippered item on a newspaper to catch the lead debris. Rub the pencil point on both sides of the zipper. The graphite in the pencil acts as lubricant. Wipe away excess graphite with a slightly damp cloth or paper towel.

**Spray your snow shovel with WD-40 now before the 1<sup>st</sup> snow:** makes it easier to dump the snow off your shovel when it's full or even partially full.

**Senior Safe Driver Course:** These courses are available from AAA and AARP and some are also provided on-line. The instructor is typically a highly experienced AAA trainer. Taking the course typically involves watching a slide show of good and poor driving practices and habits as well as an update on traffic laws, and of course the opportunity to listen and learn from all the questions and comments of fellow classmates, as well as getting responses to your questions. The course for first timers typically involves two 3-hour classes. Satisfactory completion results in a Certificate of Completion that is valid for 3 years and when forwarded to your automobile insurer will result in cost reductions (typically \$20) for every six month auto insurance premium charge during the 3 year life of the certificate. Seniors taking subsequent safe driver courses after the first 3-years, have only to attend one 3-hour class to receive a Certificate of Completion and continue receiving the 3 years of cost reductions in automobile insurance.

**2015 Wendy's Frosty Key Card:** these key cards cost \$1 and are usually available at Wendy's from Thanksgiving until the end of the year. With the Key Card you get a free small size Frosty (chocolate or vanilla) every time you purchase anything at Wendy's. And they are accepted at virtually all Wendy's in PA (even though they say on the back Valid in Allegheny County. You can use that same Key Card for a free Frosty for the entire year. (They make nice Christmas gifts for your grandkids) However, due to some production problems, the

existing 2014 Key Cards were not issued till March 2014. If you have a 2014 Key Card, don't throw it away at the end of the year, as that card most likely will continue to be honored till March 31, 2015. But that decision has not yet been published.

**Wash Sale Rule also applies to purchases within your IRA**, if you purchase shares of the same security within your IRA that you recently sold at a loss in your taxable accounts, outside of your IRA. A wash sale occurs when you sell shares of a security (stocks, funds) and repurchase or acquire the same security within 30 days (before or after) of the sale. Any loss from the wash sale cannot be used to offset gains on your taxes for the year.

**The tax break that allowed individuals 70 ½** to make a tax-free distribution of up to \$100,000 from their IRAs directly to charity expired on Dec. 31, 2013. Congress is expected to renew it, but not until after the mid-term elections. The charitable transfer lets you give the money to charity and count it as a required minimum distribution and avoid taxes on the withdrawal. Not including RMD in your adjusted gross income can also help you stay under the income cutoffs for the Medicare Part B and Part D high-income surcharge or taxable Social Security benefits.

**Does AT&T owe you money?** As part of a \$105 million federal and state settlement, AT&T Mobility LLC will pay \$80 million to the FTC to provide refunds to consumers. According to the FTC and other agencies, AT&T unlawfully billed mobile phone users for unauthorized third-party charges for things like ringtone subscriptions and horoscopes. The FTC's complaint alleges that AT&T kept at least 35 percent of those charges. People who believe that AT&T charged them without authorization can visit [ftc.gov/att](http://ftc.gov/att) to submit a refund claim.

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



## Dry Eyes

Annette Karnash (724)941-7473

Dry eyes can become a serious condition. Despite shedding tears, the floor of the eye has insufficient lubrication. The eye sends signals via the nervous system to provide additional lubrication resulting in the flooding of tears to compensate for the underlying dryness. However, they are not healthy tears and therefore do not do the job. Dry eyes cause redness, itching, grittiness, dull or sharp pain, headaches, a sensation of a foreign body, tearing and blurred vision. Dysfunction of the eyelids or meibomian glands, medications such as birth control pills and anti-histamines, aging, surgery, menopause, rheumatoid arthritis and hormones can be the cause of dry eyes. The most common treatment for dry eyes is artificial tears, and warm compresses. Steroid and non-steroids, Restasis and vitamins such as OcuVite, Presser Vision and I-Caps that contain lutein and Omega-3 are medications that are recommended.



## Shoveling Snow

Annette Karnash (724)941-7473

As the winter weather approaches, the thought of shoveling snow can be disheartening. If you are going to shovel, be certain that you have a good shovel. Using a short handle shovel will force you to bend forward. Wear warm clothing and before going out, it's a good idea to warm your muscles by doing some leg and arm lifts and then sit in a chair and bend forward and backward. When shoveling, do not bend forward. Bend with the knees and use the legs to help lift the snow. Using these muscles will prevent pressure on the bones and muscles of the back. It is important to shovel for only a short while, take a five minute break and resume shoveling. Rest periods when shoveling are most important. Back problems can develop when shoveling improperly, leading to acute or chronic back aches. Do not go to bed. Anti-inflammatory medication, massage and spinal manipulation or a combination of these are the normal treatment for back pain.

## Reminders:

- Remember to get your Flu Shot – It's that season!
- If you still owe for the Christmas Tour – it's time for final payment!

## “Westinghouse Rifle”

by Ed Reis

Westinghouse Historian at the Senator John Heinz History Center

George Westinghouse was a friend of Czar Nicholas II of Russia. He actually had a Westinghouse Air Brake Company manufacturing factory in St. Petersburg at the time. Shortly before his death in 1914 he received a request from the Czar to manufacture rifles for the Russian army. So, George Westinghouse acquired a firearms manufacturing company named the New England Firearms Company. He changed the name to the New England – Westinghouse Company and proceeded to manufacture rifles for the Russian army.

The Imperial Russian Government decided on the Moisin “Nagant” bolt action long infantry rifle and Westinghouse produced 1,000,000 of these rifles. The caliber was for a 7.62 Russian Rimmed cartridge.



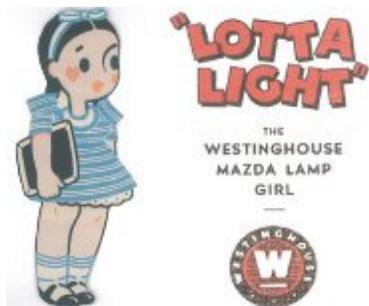
This is not a story that is well known but a most interesting and unusual story indeed!

## Westinghouse “Lotta Light” Doll

by Ed Reis

Westinghouse Historian at the Senator John Heinz History Center

During the Great Depression years of the 1930's Westinghouse Electric & Manufacturing Company's Lamp Division came out with a promotional item related to their light bulb business. The promotional item was in the form of a doll named “Lotta Light”. Obviously it was an advertising gimmick used to sell Westinghouse “Mazda” light bulbs; but it also was intended to provide young girls a doll to play with when toys were very hard to come by.



*Note: The term “Mazda” was a trade mark of “quality” used by a number of lamp companies. Westinghouse used this trade mark from 1913 to 1943. “Mazda” at the time was known as the Persian “God of Light”!*

Veteran's Day is  
November 11, 2014  
Thank you, brave  
soldiers.



## Luncheon Groups

The following table is in response to a request in the last newsletter asking to identify various lunch (or any meal) groups that exist in the Pittsburgh area. Please contact the identified person of more details.

Day & Time	3 <sup>rd</sup> Tuesday of Every Month at 12 noon
Location	The Wooden Nickel, Tolericos Restaurant and The Rivertowne Pourhouse
Contact	Dave Sheats at <a href="mailto:sheatsd2@aol.com">sheatsd2@aol.com</a>
Comments	There is no name for the group other than the, <u>Westinghouse Retiree Group</u> . We normally have between 17 and 27 showing at our monthly luncheons. Please e-mail Dave at least three days prior so that the restaurant can plan.
Day & Time	3 <sup>rd</sup> Friday of Every Month at 12 noon
Location	Parente's Ristorante - 427Cavitt Avenue, Trafford
Contact	Dave Sheats at <a href="mailto:sheatsd2@aol.com">sheatsd2@aol.com</a>
Comments	This group is known as the <u>Westinghouse Bored</u> . Note the similarity to the word Board. The gathering is rather small but everyone is welcome to attend.
Day & Time	3 <sup>rd</sup> Monday of Every Month at 12 noon
Location	Olive Garden - Monroeville
Contact	Milt Feder or Lou Malandra <a href="mailto:ljmmlalan@verizon.net">ljmmlalan@verizon.net</a>
Comments	This is a small group of 6 – 8 people, who call themselves <u>ROMEOs</u> (Retired Old Men Eating Out). Everyone seems to enjoy soup and salad, no reservations are needed.
Day & Time	Last Thursday of Every Month at 12 noon
Location	Panera Bread - Monroeville
Contact	John Costello <a href="mailto:johnc2007@comcast.net">johnc2007@comcast.net</a>
Comments	Costello's Group buys their own lunch and then attempts to meet in the back room.
Day & Time	3 <sup>rd</sup> Wednesday of Every Month at 12 noon
Location	Blue Flame Restaurant in Large, PA
Contact	Clyde Koontz at <a href="mailto:clk47@verizon.net">clk47@verizon.net</a>
Comments	A few from Astronuclear Lab and Advanced Energy Systems. No reservations needed.
Day & Time	2 <sup>nd</sup> Thursday of Every Month at 5:30 pm
Location	Various
Contact	Al Crew at <a href="mailto:crewaw@gmail.com">crewaw@gmail.com</a>
Comments	This group, <b>Crew's crew</b> , is of I&C and/or Automation people along with some spouses. They try to meet at a different location every month. Contact Al Crew to get on his mailing list to get notices for location and respond for head count.
Day & Time	1 <sup>st</sup> Wednesday of Every Month at 11:00 am
Location	Blue Flame, Large PA
Contact	No reservation required
Comments	No special name for group of retirees from various Bettis labs W2R, HGR 2, HQTf Attendance 6 to 10, each purchase 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	Faustino Dunckhorst <a href="mailto:fdunck@gmail.com">fdunck@gmail.com</a>
Comments	Attendance 14 to 20 Respond to Faustino several days in advance to inform Al's Café Individual orders, meal prices totaled plus tips; each pays average cost.
Day & Time	3 <sup>rd</sup> Monday of every month at 8:30 – 9:00 AM
Location	Dicks's Dinner in Murrysville
Contact	None
Comments	Guys from Westinghouse Science and Technology Center


**CALENDAR OF UPCOMING EVENTS**  
**Plus special events**
**November through February 2015**

<b>Date</b>	<b>Time</b>	<b>Activity</b>	<b>Location</b>	<b>Coordinator(s)</b>	<b>Phone</b>
Nov 12	10:00 AM Wednesday	Financial Roundtable	Comfort Inn 1 <sup>st</sup> Floor Seas Event Ctr.	Jim Ciesar Larry Shockling	(412) 563-8701 (724) 327-6922
Nov 12	12:45 PM Wednesday	SURE Board & Advisory Council	Comfort Inn Downstairs Meeting Rm	Maury Fey	(724) 327-5594
Dec 3	8:00 AM Wednesday	Motor Coach Tour	Pennsylvania & Ohio	Howard Finney	(724) 834-3450
Dec 10	10:00 AM Wednesday	Financial Roundtable	Comfort Inn 1 <sup>st</sup> Floor Seas Event Ctr.	Jim Ciesar Larry Shockling	(412) 563-8701 (724) 327-6922
Jan 14	10:00 AM Wednesday	Financial Roundtable	Comfort Inn 1 <sup>st</sup> Floor Seas Event Ctr.	Jim Ciesar Larry Shockling	(412) 563-8701 (724) 327-6922
Jan 14	12:45 PM Wednesday	SURE Board & Advisory Council	Comfort Inn Downstairs Meeting Rm	Maury Fey	(724) 327-5594
Feb 11	10:00 AM Wednesday	Financial Roundtable	Comfort Inn 1 <sup>st</sup> Floor Seas Event Ctr.	Jim Ciesar Larry Shockling	(412) 563-8701 (724) 327-6922
Feb 11	12:45 PM Wednesday	SURE Board & Advisory Council	Comfort Inn Downstairs Meeting Rm	Maury Fey	(724) 327-5594

Expected W SURE Financial Roundtable speakers for the end of 2014 and beginning of 2015

**November 12: Glenn Kolod, Edward Jones, will present "Portfolio Construction for Modern Investors"**

**December 10: The team of John Schaefer, PNC Vice President at PNC Wealth Management will provide SURE members with the 2015 Investment Outlook**

**January 14: Brian R. Sukay, Managing Director Investments, Wells Fargo Advisors, Greensburg PA, will present "TBD"**

**February 11: Mary Jo Potter, H&R Block will present Preparing Your 2014 Tax Return**

**March 11: Alison Wertz, CFP, CLU of Bill Few Associates, will present "TBD"**

## In Memoriam

**Allen, Roy M. (84)**

Upper St Clair  
Retired From W Bettis  
Died 9/24/2014

**Baloh, Richard D. (66)**

Irwin  
Retired From W NFD  
Died 9/6/2014

**Bantley, George H. (95)**

Churchill  
Retired From W Nuclear  
Died 8/25/2014

**Bella, Eugene J. (73)**

Murrysville  
Retired From W PAD  
Died 9/6/2014  
SURE Member

**Brian, Michael M. (94)**

Monroeville  
Retired From Westinghouse  
Died 10/13/2014

**Buckovich, Nicholas (80)**

Monroeville  
Retired From Law Dept  
Died 8/20/2014

**Burton, Joseph H. (88)**

Kiawah Island SC  
Retired From Bloomington  
Died 10/13/2014

**Cobb, Richard C. (92)**

Bradenton Fl  
Retired From W Nuclear  
Died 10/8/2014

**Coccagno, Mondo (89)**

Elizabeth Twp  
Retired From E Pittsburgh  
Died 10/4/2014

**Collins, Elizabeth A. (94)**

Pleasant Hills  
Retired From W Bettis  
Died 10/7/2014

**Connelley, Robert (91)**

Murrysville  
Retired From Westinghouse  
Died 8/25/2014

**Cooper, James P. (87)**

Greensburg  
Retired From Westinghouse  
Died 10/12/2014

**Dale, Herman E. (69)**

Murrysville  
Retired From W Research  
Died 10/9/2014

**Demmler, Alice E. (91)**

Gibsonia  
Retired From W Corporate  
Died 8/21/2014

**Duran, Edward W. (89)**

Jacksonville  
Retired From W Nuclear  
Died 8/12/2014

**Fedor, Michael A. (89)**

Forest Hills  
Retired From E Pittsburgh  
Died 9/26/2014

**Foertsch Herbert, Lyda M. 88**

Murrysville  
Retired From W R&D  
Died 8/14/2014

**Hall, James H. (85)**

Greensburg  
Retired From East Pgh  
Died 8/23/2014

**Harding, Patricia L (71)**

McKeesport  
Retired From W Bettis  
Died 9/21/2014

**Harvey, Ian**  
Bloomington  
Retired From Bloomington  
Died 8/31/2014

**Hoard, Larry W. (77)**  
Bloomington  
Retired From W ABB  
Died 9/30/2014

**Hutchinson, Thomas J. (66)**  
N. Huntingdon  
Retired From Trafford  
Died 9/9/2014

**Irons, Marion A. (78)**  
Plum  
Retired From W Nuclear  
Died 9/18/2014

**Jones, James A. (84)**  
McKeesport  
Retired From W Bettis  
Died 8/26/2014

**Jordon, Ernest Jr. (93)**  
N Braddock  
Retired From E. Pittsburgh  
Died 9/22/2014

**Jordan, Phyllis E. (88)**  
Irwin  
Retired from W Nuclear  
Died 10/14/2014

**Junio, Conrad P. (68)**  
Turtle Creek  
Retired From E Pittsburgh  
Died 9/23/2014

**Kiser, Glenn E. (88)**  
New Alexandria  
Retired From Westinghouse  
Died 9/6/2014

**Koenig, Arthur E. (81)**  
Indianapolis  
Retired From Bloomington  
Died 9/4/2014

**Lennartson, Roger (81)**  
Fort Worth Tx  
Retired From W Nuclear  
Died 7/18/2014  
SURE Member

**Leslie, Paul J.**  
Valencia  
Retired From Westinghouse  
Died 8/8/2014  
SURE Member

**Loch, Paul J. (68)**  
Longwood Fla  
Retired From Power Gen Div  
Died 9/27/2014

**Marra, Marilyn A. (75)**  
North Braddock  
Retired From W Bettis  
Died 8/18/2014

**Matura, Ann V. (92)**  
Greensburg  
Retired From E. Pittsburgh  
Died 9/15/2014

**McCormick, Doris (92)**  
Penn Township  
Retired From Westinghouse  
Died 8/29/2014

**Melcarsky, Hermina D. (90)**  
Port Vue  
Retired From W Bettis  
Died 9/23/2014

**Mentz, Ray (83)**  
Monroeville  
Retired From W Nuclear  
Died 8/30/2104

**Mester, Charles J. (79)**  
Harrison City  
Retired From Westinghouse  
Died 9/28/2014

**Miller, Richard S. (82)**  
Oakmont Retired  
From W NFD  
Died 9/23/2014

**Mitchell, Katherine M. (58)**  
Murrysville  
Retired From Westinghouse  
Died 8/21/2014

**Molowski, Donald J. (74)**  
Mount Pleasant  
Retired From W Waltz Mill  
Died 9/19/2014

**Nicholson, Dolores A. (81)**  
Monroeville  
Retired From W R&D  
Died 8/11/2014

**Pezze, Mildred (90)**  
Rillton  
Retired From E Pittsburgh  
Died 9/29/2014

**Poff, Richard E. (88)**  
White Oak  
Retired From East Pittsburgh  
Died 8/27/2014

**Pogue, Richard L. (95)**  
North Huntington  
Retired from East Pittsburgh  
Died 10/19/2014

**Rock, Edward A. Sr. (95)**  
Munhall  
Retired From W R&D  
Died 8/13/2014  
SURE Member

**Ruppel, Henry D. (90)**  
Escondido Ca  
Retired From W Nuclear  
Died 8/14/2014

**Russell, Karl (89)**  
Bethel Park  
Retired From W Bettis  
Died 8/27/2014

**Sacriponte, Weido (84)**  
New Kensington  
Retired From W Cheswick  
Died 9/19/2014

**Satyanarayana, Cherukuri (67)**  
Scott Twp  
Retired From Westinghouse  
Died 8/5/2014

**Smith, James S. (81)**  
Export  
Retired From Westinghouse  
Died 10/1/2014

**Spudich, Anne (90)**  
West Mifflin  
Retired From Westinghouse  
Died 8/18/2014

**Startan, Francis A. (89)**  
Blairsville  
Retired From Blairsville  
Died 9/3/2014

**Stella, Josephine A. (78)**  
Clairton  
Retired From W Bettis  
Died 8/23/2014

**Stephenson, Helen (90)**  
Versailles  
Retired From W Transportation  
Died 8/27/2014

**Teare, Glenn Allen (82)**  
Bloomington  
Retired From Bloomington  
Died 8/2/2014

**Thompson, Loretta Sue (74)**  
Bloomfield  
Retired From Bloomington  
Died 8/21/2014

**Waugaman, Eleanor M. (95)**  
Irwin  
Retired From East Pittsburgh  
Died 8/31/2014

**Weber, William D. Sr. (79)**  
Swissheim Park  
Retired From W Bettis  
Died 9/6/2014