IN THIS ISSUE

TREASURER’S REPORT Dick Hood
GENERAL MEMBERSHIP MEETING MINUTES Pete DeRosa
BENEFITS OF SWRA MEMBERSHIP One Senior Place
NEWS AND VIEWS Eight Habits of Successful Retirees
FINANCIAL PLANNING Retirement Planning Today
ON THE ROAD – ECUADOR Retirement Portfolio Withdrawals
WRITING, A REWARDING ACTIVITY Spending Down In Retirement
A CHARITABLE OPPORTUNITY -- CECO
LEGAL CONCERNS

ATTENTION LADIES Woody Kramer
HELPING HANDS Ned Kessler
MARK YOUR CALENDAR Pete DeRosa
TAKE ADVANTAGE OF THE SWRA FACEBOOK PAGE Compliments of Hoyt & Bryan Family Wealth
HELP WANTED & Legacy Counselors
PASSINGS SWRA Women’s Auxiliary

TREASURER’S REPORT  Dick Hood (hhood@cfl.rr.com)  19 Mar 2015 through 24 May 2015
The Association is pleased to welcome the following new members:
• Wayne Watterson Winter Park, FL
• Joseph Kehler Longwood, FL
• Richard Mass Woodbury, MN
• John Donlan Vero Beach, FL
• Vicki Nelsen Orlando, FL

Bank account balance - $6,406.57
• Deposits - $1,245.00
• Payments - $155.76

Membership & Dues
• Total members – 249
• Reinstated – 4
• Died - 2
• New – 5

Dues for 2015 ($15/yr) are now past due. Members who have not paid will be notified that unless their dues are received shortly they will be suspended and access to the SWRA Facebook page will be removed. Please make your check payable to Siemens Westinghouse Retirees Association and send to:
Dick Hood
2203 Wembley Pl
Oviedo, FL 32765

Also, please notify me of any changes to your email or postal mailing address so that we can maintain an accurate membership directory and keep you informed of Association activities.

If you know of a retiree who is not a member of the Association, encourage them to join. Membership forms can be downloaded from the website at: www.SiemensWestinghouseRetirees.org
You can also contact me for a form or to answer any membership questions.

$15 DUES FOR 2015 ARE NOW PAST DUE
GENERAL MEMBERSHIP MEETING MINUTES

A general meeting of the Siemens Westinghouse Retirees Association (SWRA) was held on April 14, 2015.

Agenda was as follows:
- Welcome New Members
- Guest Speaker - Gary Dahlke, NASA
- Treasurer's & Members Report
- Board / Committee Topics
- Special Topics
- Open Discussion

1) Presentation: The Now and Future of NASA by Gary Dahlke

Gary Dahlke presented a summary of NASA achievements in the past and present & future programs, including:
- HST (Hubble) 1990
- ISS (International Space Station) 1998/2000
- MER (Mars Exploration Rover) 2003
- COTS/CRS - Commercial Resupply Services 2000/2011
- Kepler (Earth Orbiting Observatory) 2009
- MSL (Curiosity) 2011

NASA started in the 1950s and is now undertaking scientific missions, such as discovering planets in other solar systems.

Future plans include:
- Commercial crew - 2017
- SLS (Space launch System) - 2018
- James Webb telescope - 2018 (follow up to Hubble)
- Orion Space Craft - 2021
- Mars sample return (date uncertain)

2) Finance presentation
- Membership continues to grow; we now have 242 members
- Budget for 2015 was discussed and approved. Balance is $5,635
- Holiday party was discussed. Possibly not subsidize the party but use that money for some subsidies on other activities during the year.
  The Board will discuss further.

3) Recent Retirees - A list of recent retirees was shown. We would ask the members who know recent retirees to encourage people they know to join SWRA.

4) Newsletter - At present 2 SWRA members are helping issue the Newsletter. We could use more help in preparing articles and working on the newsletter. Anyone interested should contact one of the Board members.

5) Social Committee Activities - Ron Artinger summarized Social activities in March and those planned through May.

6) Financial presentation - George Baker is working with Suntrust on a presentation at their offices at Tuskawilla and Red Bug roads. Presentation would be on "Services and Products Applicable to Retirees". Presentation is being planned for May 11, 2015 from 8:15 AM to 10:00 AM at the bank.

7) Pension Payments Post 4/2/2014 - John Blake noted that retirees should carefully review their payments for Post 4/2/2014 compensation and pension payments. Siemens has instituted a new policy and there may be errors in your payments.

BENEFITS OF SWRA MEMBERSHIP

Pete DeRosa

Quarterly Membership Meetings
- Yearly “State of the Business” by Siemens Executive Management
- Presentations by local medical doctors, industry speakers, state wide elected government representatives, etc.
- Legal advice on wills, trust and things to consider if a spouse passes away.
- Other timely relevant presentations (i.e., 9-11 Pittsburgh air traffic controller/Shanksville Project), etc.
- Coordinated meetings with other senior focused organizations (Care, Insurance, etc.)
- Coffee and donuts provided

Financial Planning
- Periodic presentations /discussions at St. Stephens church on stocks, bonds and other investment vehicles
- Special visits to Senior Service facilities, financial institutions and assisted living facilities

Social Events
- Semiannual Casual Dinners
- Yearly spring picnic (Food and drink provided)
- Yearly Holiday dinner/party
- Group coordinated field trips
- Various industry plant visits
- Local hospital facility tours
- Local senior facility tours
- Social group activities throughout the year; museums, boat tours, concerts, etc.

SWRA Helping Hands access
- Available to members and surviving spouses; for instance: need a ride to the doctor’s office?
• Support in dealing with CBS & Siemens Benefits personnel.

Timely receipt of the SWRA newsletter

Community Service
• Support local charities through organized group activities (Habitat, Second Harvest, etc.)

Access to the SWRA group Facebook page
• Communicate with other members
• For Q&A on our health insurance and prescription insurance plans.

Access to, and ability to provide input to, the SWRA website
(www.SiemensWestinghouseRetirees.org)
• Provides links to various benefits sites, meeting minutes, activity photos, SWRA by-laws, links to other W retiree groups, etc.

Cost of membership: $15 per year (about 29 cents a week)!

NEWS AND VIEWS
One Senior Place.
One Senior Place offers programs on the following topics in June. For more details on content, dates, times and places, access their website. http://oneseniorplace.com/orlando-calendar/

• Senior Club by Family Physicians Group
• Alzheimer’s Support Group
• Free Ear Cleaning & Checks
• Aging Gracefully Tips for Baby Boomers
• Timeline to 65
• Parkinson Empowerment Programs
• Getting $$ From Your Home to Really Live
• Life’s a Trip Travel Club
• Crafts and Conversation
• Tools to Quit Tobacco
• Tea and Tranquility for Caregivers
• Medicare Advantage Plans
• Arthritis Relief Seminar
• Peace after Pet Loss
• COPE Care Optimally Parkinson Education for Caregivers
• Semper Fi Fish Fry
• Lake Mary Health & Senior Expo
• Senior Survival Workshop
• Medicaid and Estate Planning Workshops
• Parkinson’s Support Day Programs
• Winter Park Health & Senior Expo

Eight Habits of Successful Retirees

1. Live with a sense of urgency. Successful retirees don’t treat life as if it goes on forever. They recognize that their time is limited and they greet each new day with a sense of urgency.

2. Take risks. We spend a lot of life trying to minimize risks. We wear seatbelts, buy insurance and otherwise try to build a moat around our lives. Successful people recognize that a worthwhile life can’t be lived solely within the castle walls. Don’t be afraid to take calculated risks in pursuit of meaningful goals.

3. Be healthy. In 1900 the three leading causes of death were influenza, diarrhea, and tuberculosis. Today they are heart disease, cancer and stroke. All three are heavily dependent on diet, exercise, smoking, drinking, and stress.

4. Retire TO something, not FROM something. Retiring to escape a job is a recipe for misery and discontent. Retiring to pursue things that you are passionate about is a recipe for meaning and fulfillment.

5. Retire based on your bank account, not your birthday. If someone asks you when you want to retire, your answer should be a dollar amount, not a year.

6. Choose yes over no, active over passive, and adventure over inertia. We all have a deep-seeded need to live a life of meaning and fulfillment. More often than not, we achieve that life by saying yes to opportunities and actively seeking out adventure.

7. Do important work. All of us are designed to do something meaningful and productive. Retirement doesn’t somehow remove that need; it just means that we no longer have to base our choice on how much something pays.

8. Foster meaningful relationships. Social interaction is a critical element to human happiness. Successful retirees are constantly looking for ways to experience community and connect with friends and family.
FINANCIAL PLANNING

Retirement Planning Today
Seminole State College is offering a short course at the Oviedo Campus on Retirement Planning Today. It will be held in two sessions – either Jun 18 & 25 or June 23 & 30.

This course will be ideal for
- Older retirees who would like a 'refresher' course
- Those who retired in the past two years, and
- Those planning to retire in the near future.
Ideally, both retirees and their spouses should attend.

The course covers all major topics in the areas of Planning, Needs and Expenses, Roadblocks and Mistakes, Income Sources, Plan Distributions, Investments, Risk Management and Asset Protection, and Estate Planning.

The SWRA strongly recommends this program.

Tuition is $49. For further information or to register, call 407.374.2497.

Don't Be Dogmatic About Retirement- Portfolio Withdrawals ....compliments of Morningstar's Christine Benz

Required minimum distributions first. Taxable accounts next, followed by Traditional IRAs and 401(k)s. Roth IRAs and 401(k)s last.

That's the standard sequence for tax-efficient portfolio drawdown during retirement. The overarching thesis is to be sure to tap those accounts where you'll face a tax penalty for not doing so (RMDs) while hanging on to the benefits of tax-sheltered vehicles for as long as possible. Because Roth assets enjoy the biggest tax benefits--tax-free compounding and withdrawals--and are also the most advantageous for heirs to receive upon your death, they general go last in the withdrawal-sequencing queue.

That's a helpful starting point for sequencing retirement-portfolio withdrawals, and it goes without saying that you should always take your RMDs on time. That said, it's a mistake to be dogmatic about withdrawal sequencing--burning through taxable accounts first, then depleting Traditional IRA/401(k) assets before finally moving on to your Roth accounts. The reason is that your tax picture will change from year to year based on your expenses, your available deductions, your investments' performance, and your RMDs, among other factors.

In order to keep your total tax outlay down during your retirement years, it's often worthwhile to maintain holdings in the three major tax categories throughout retirement: taxable, tax-deferred, and Roth. Generally speaking, Roth withdrawals will be the most tax-friendly (qualified distributions will be tax-free), whereas withdrawals from tax-deferred accounts like Traditional IRAs and 401(k)s will face the most punitive tax treatment: ordinary income tax rates on any deductible contributions and investment earnings. Taxable portfolio withdrawals occupy a middle ground: Bond income and nonqualified dividends will be taxed at investors' ordinary income tax rates, while qualified dividends and long-term capital gains are taxed at rates as low as 0% for the lowest-income investors.

Armed with exposure to investments with those three types of tax treatment, retirees can consider withdrawal sequencing on a year-by-year basis, staying flexible about where they draw their income bases on their tax picture at large. They can help limit the pain of an otherwise high-tax year by favoring taxable and Roth distributions, for example, while giving preference to tax-deferred distributions in lower-tax years.

For example, in a year in which they have high medical deductions that push them into a lower tax bracket, they might actually give preference to withdrawals from their Traditional IRA accounts, even though they have plenty of taxable assets on hand, too. The reason is that it's preferable to take the tax hit associated with that distribution when they're paying the lowest possible rate on that distribution. Moreover, aggressively tapping tax-deferred accounts like Traditional IRAs in low-tax years will mean that fewer assets will be left behind to be subject to RMDs.

On the flip side, in a high-tax year--for example, when RMDs are bigger than usual due to market appreciation--a retiree might reasonably turn to her Roth accounts for any additional income needed. Although those Roth assets usually go in the "save for later" column under the standard rules of withdrawal sequencing, those tax-free Roth withdrawals (versus, say, paying capital gains on distributions from a taxable account or paying ordinary income tax on tax-deferred withdrawals) may help the retiree avoid getting pushed into a higher tax bracket than would otherwise be the case.

This is an area in which a trusted tax advisor--or a financial advisor who's knowledgeable about tax matters--can help provide guidance on an ongoing basis, strategizing on where to go for income and how to get the most bang for your deductions.

Suitable for:
- Those planning to retire in the near future,
- Those who retired in the past two years, and
- Older retirees who would like a 'refresher' course.

Sources, Plan Distributions, Investments, Risk Management and Asset Protection, and Estate Planning.
ON THE ROAD – ECUADOR

We checked our bucket list and decided to venture forth on a trip to Ecuador, the Amazon basin, and the Galapagos Islands. We booked this trip through Overseas Adventure Travel (OAT) and on Jan. 18th we flew to Quito, Ecuador where our adventure began. We met our OAT guide, Delphin for a city tour. Quito is at an altitude of 9000 ft. and very hilly. All 14 people in our group soon felt the effects of this and were anxious to sit at every occasion. Quito is like many large cities with beautiful cathedrals, government buildings, nice parks, and lots of traffic. We were fortunate to begin our tour on Monday, as that’s the only day for changing of the guard. It’s an elaborate ceremony with decked out soldiers on horseback, guards in formation, music, and an address by the President of Ecuador from his balcony.

Several years ago the people in power absconded with most of the treasury and Ecuador was in financial trouble. The new leaders decided that the U.S. dollar should be their new currency and began requiring all exports to be paid in U.S. dollars. Of course the use of our currency sure makes it easy for all visitors from the States. Incidentally, the Ecuadorians love the $2.00 bill and commonly use the dollar coins which are a real rarity in the USA.

After two days in Quito our group boarded a van and
headed for the Amazon basin. We climbed to an altitude of
13,000 feet on continuous winding roads over the Andes.
It seemed that every time we looked out the window we
saw waterfalls of all sizes and heights. They are the
feeders of the mighty Amazon. We stopped for a break at
a lodge for coffee and hot chocolate. Being in the clouds
most of the time it is a drizzly area and lush with
vegetation. There were red feeders with many
hummingbirds darting from one to another. Carol has a
red camera, and the birds were so anxious one landed on
her camera, and she could feel the flutter on her face. I
never knew there were so many different species. What a
thrill to have them so close.

It took nine hours to make the trip to the city of Coca, which
is the last urban area before entering the jungles of the
Amazon Basin. Here we were all fitted with knee-high
boots and life preservers to make the trip to our lodge in the
Amazon. We all climbed aboard a motorized canoe and
headed out on the Napo River, which is a feeder of the
Amazon. It is about 300 yards wide but very shallow and
muddy. Our canoe pilots knew the river well and steered
the canoe back and forth. We were on the Napo for about
30 minutes when we turned into a narrow creek with
overhanging vegetation. After ten minutes or so, our lodge
appeared high above us in a cleared area of the jungle.

We each had a thatched roof cottage with bathroom.
Electricity was provided by a fuel driven generator, with
power available only in the evening and battery lamps
later. Our meals were family style in the main open air
building. The food was yummy with lots of rice and
chicken. Generally the meal began with delicious soup.
Instead of crackers for the soup they use popcorn. It's
good!

Our guide took us to a primary school in the jungle. It was
in an open air building on stilts and the 20 students ranged
in age from 4 to 12. The teacher was a high school
graduate and had very few supplies or books. The 12 year
old students will go on to high school if they can find a
relative or someone in the city to live with. If not, their
education ends. They are instructed in Spanish, but most
of them also speak the native Indian language. We took
turns drawing a picture on the very worn board, identified it
in English and one of them then wrote and pronounced it in
Spanish.

On another day we visited a home in the jungle, where the
family cooked us a typical meal. The fish and vegetables
where wrapped in banana leaves and cooked over an open
fire. We also roasted grub worms. They were about two
inches long, about an inch in diameter, and very alive. We
squeezed their heads, scored their bodies and put them on
a skewer to roast. When well cooked we all agreed they
tasted like bacon.

The other days in the Amazon basin were spent hiking and
watching for animals, birds, and plant life, which were all
fascinating. Our guide was born in the jungle and gave us
a demonstration of the blowgun and spear that were used
by natives for hunting in the past. We each got to try it,
and at a distance of 15 yards, I was the only one to hit the
bull's eye!

We all thought in would be very hot and humid in the
jungle, however we were surprised to find it fairly
comfortable. There was always air moving and one night
we even had to use a blanket.

We left the Amazon basin and took a half hour flight back
to the capitol. We spent another night in Quito, and then
flew to the Galapagos Islands. After landing on a very
barren island we took a ferry to the city of Santa Cruz. At
this point the group boarded a three-decker catamaran with
a crew of ten, which was our home for a week while we
toured the islands.

The Galapagos Islands where formed by volcanic
eruptions, so they are mostly lava rock and sand. These
volcanoes are visible on every island and some are still
considered active. We traveled from our catamaran to the
land in motorized rubber dinghies. We found a few fertile
areas where Ecuadorians settled many years ago and
some farming is done. Today no one is allowed to migrate
to the Galapagos as it is a World Heritage Site, and
tourism has become the largest industry.

The Islands are full of wild life. Most everyone was
anxious to see the blue-footed booby with turquoise blue
webbed feet and bill and searing eyes. We thought this
was a rare avian, but the red footed booby is more elusive.
The islands flourish with land and sea iguanas, pelicans,
herons, sea lions, cormorants, and even a few adorable
little penguins. The animal that everyone was extremely
excited to see was the giant tortoise, and we weren't
disappointed. This animal feeds off grasses, and we found
them on one of the more fertile islands. When moving
slowly, we walked within a few feet of them before they
retreated into their huge shell.

There were chances to snorkel, be lazy in the hot tub and
enjoy delicious meals. Our last dinner on board included
mountains of languistinos and all the delicious trimmings. It
was hard to say goodbye to so much adventure, learning,
and discovery, but the next morning we boarded a plane
back to Quito. After a day of city adventures with some
shopping, we boarded our night flight back home. The
other day we were hiking and spotted a Florida gopher
tortoise.... just a little guy compared to what we'd seen!
Do you know CECO? ... Transforming the lives of Children with Cerebral Palsy and other motor disabilities.

It was not until the passing of close friend and colleague, Paul Loch, did I become aware of CECO. Paul was deeply involved in supporting CECO with his time, talent and personal involvement with the children being served. As a result, I decided to visit CECO and learn what it had been that made him commit himself to this cause. That visit convinced me to share what I saw and learned, as a tribute to Paul. It was the dedication of the staff, the real observable need for such a program, and his interaction with the children in the program.

Since 2001, the Conductive Education Center of Orlando (CECO), Inc, a 501(c)(3) charitable organization, has offered programs that address the unmet educational and physical needs of children with cerebral palsy, spina bifida and other motor disabilities. CECO provides programs including school day, after school, early intervention, and summer camps, all of which focus on integrating an educational and physical motor therapy model to increase the independence of the children. Most programs feature one-to-one student-staff ratio and individually tailored developmental plans to provide the optimum results for each child.

A CHARITABLE OPPORTUNITY -- CECO

LEGAL CONCERNS .................compliments of Hoyt & Bryan Family Wealth and Legacy Councilors

Medicare's "Observation Status" Trap and What to Do About It

Unfortunately, a hospital stay is not an uncommon occurrence for a senior person. Let's use your mother as an example. Your mom has fallen and is transported to the emergency room with severe chest pain and a possible hip injury. Her medications are adjusted and she receives an x-ray. Mom is too sick to go home and is moved to a regular hospital floor for a five-day hospital stay. During her stay, mom may become weak and lose some of her functional ability. Consequently, when she is well enough to leave the hospital she might require rehabilitation services in a skilled nursing facility (SNF) a/k/a a nursing home.

How is mom going to pay for this stay in the SNF? Many believe Medicare will pick up the bill. This is not necessarily true. Medicare is a health insurance program for most people over age 65 and disabled people under the age of 65. Medicare is not an economic needs based program. It is important to understand Medicare will NEVER pay for long-term nursing home care. Medicare does provide short-term benefits specifically to cover post-hospital extended care in a SNF, like the care your mom needs after her hospital stay.

In order for Medicare to cover short-term benefits the following must occur: Mom must have been hospitalized for three days (defined as three midnights); she must be at the SNF for the same reason as her hospitalization; she must enter the nursing home within thirty days of hospitalization; and she must require "skilled care." All four of these prerequisites must be met in order for mom's care to be covered by Medicare at the SNF. Even when the Medicare benefits are triggered, the most Medicare will cover is 100 days of care and only the first 20 days of the 100 are fully covered by Medicare. The average Medicare recipient receives about 30 days of care in a SNF.

Even when mom (and potentially, her family) believes she has satisfied the prerequisites and Medicare benefits have been triggered, everyone could be unpleasantly surprised. When mom is seeking admission to the SNF, she would have no reason to believe she had not received inpatient care from the hospital for the required three days, because after all, she was in the hospital for five days. But, what if mom learns she was never formally admitted to the hospital as an inpatient, but was classified as receiving observation care for her entire hospitalization? As a result, mom does not have a qualifying three-day stay in order for Medicare to pay for post-hospital care. Mom might have to pay privately, simply to get in the door of the SNF. And, the figure could be higher than expected as the average cost of nursing home care in Central Florida is around $7,500 per month.

What can a Medicare beneficiary do to avoid the observation trap? The reality is it can be difficult to challenge this classification because patients are rarely given notice of their hospital status. There are, however,
some things to try. First, it is important to ask hospital personnel if mom has been formally admitted to inpatient status. If mom is on observation status, then she can try to have her primary care physician call the admitting physician to make the case for inpatient admission based on her medical history. If Mom finds out she was not formally admitted to the hospital and was on observation status at the end of the hospitalization, or once she is being admitted to a SNF, she could file an appeal with Medicare. The appeal process is lengthy and riddled with red tape but an appeal of the observation process is possible and can sometimes be successful.

If you would like more information regarding Medicare's "observation status" please contact the Law Offices of Hoyt & Bryan at (407) 977-8080 or visit our website HoytBryan.com. Be sure to attend our workshop, "The Truth About Medicaid Planning" held monthly.

HELPING HANDS
The Helping Hands program was established to assist SWRA Members and their families in time of need by allowing us to do what we are best at – fixing things. If you are in need, or know of anyone that we can help, please contact any SWRA Board Member; or visit SWRA on Facebook. Dave Berrong and George Baker will coordinate the response.

ATTENTION LADIES
In the last issue, there was an article about establishing a Women’s Auxiliary to the SWRA. The purpose of the group would be to occasionally meet socially for lunch; and possibly expand into other areas over time. If interested, you were instructed to contact Diana Brown. Unfortunately, Diana’s contact information was not provided. Here it is:
Diana Brown
PO Box 1837
Winter Park, FL 32790

MARK YOUR CALENDAR
Tuesday, July 14. General Meeting
Tuesday, October 13. General Meeting
All General Meetings are held at Siemens Power Quad II Cafeteria 11950 Corporate Blvd. FL 32817; unless noted otherwise. General Meetings start at 9:30 AM; Coffee and Donuts are available at 9:00 AM;

TAKE ADVANTAGE OF THE SWRA FACEBOOK PAGE
Do you have questions about your health insurance coverage or Medicare supplement, want to get help with a particular retiree issue, or just want the input of your fellow SWRA members on something? You can do these and more if you are taking advantage of the SWRA Facebook Page. Currently, about one third of the SWRA membership already does.

Getting on the page is easy, but, as the page is open only to SWRA members, it requires an SWRA administrator to grant access once it has been requested. Here is how to join: Once on Facebook, simply type “Siemens Westinghouse Retirees” in the Facebook search box. Then, click on the search result with the group’s name. Now make the request to join by clicking on the “join” box. Once one of the SWRA administrators authorizes, you will have access. Should you have any problem, contact a Board member.

NEWSLETTER CHANGES
Some new columns have been added to this issue of the SWRA Newsletter:
• ON THE ROAD – an article contributed by an SWRA member about the adventure of exploring a new destination
• A CHARITABLE OPPORTUNITY – a description about a favorite charity, and how it may benefit from a contribution of your time and/or money.
• LEGAL CONCERNS – a feature about the law, and how it may impact retirees.

Feature articles could also be offered:
• HOBBY CORNER – articles contributed by SWRA members about their favorite hobbies – why they like it, how they got into it, how YOU can get into it (costs, training, etc.) and where you can get more information about it
• ADAPTING TO RETIREMENT LIFE – articles contributed by SWRA members about some of the challenges they incurred after leaving the employ of Siemens
Filling up all that free time
Coping with the grieving process of not sitting in traffic to go to work
How to successfully avoid commitments made by you, or for you by others who felt you had nothing else to do.
How your golf time has been superseded by physician appointments

The possibilities are endless. All it takes is for members to take a few hours to put their thoughts down on paper (or onto a computer screen).

To help aspiring authors along, Ned Kessler has provided a very informative article, WRITING, A REWARDING ACTIVITY, to help them get started.

Do you have other suggestions? Great! Just jot them down and submit them to me, and we’ll include it in an upcoming issue.

Even better….would you be willing to sign up to routinely contribute an article on a particular theme? All of the above categories are up for adoption.

The Newsletter staff is now comprised of four people:

Leslie Dawson
Ned Kessler
Paul McCauley
Joe Yarusinski

We are always looking for more contributors. If you have any interest, please contact me at jyarusinski@att.net.

PASSINGS

Bob Simonini
Robert Richard Simonini, 68, of Sanford, Florida passed away in his home on Easter Sunday, April 5, 2015. Robert was born March 8, 1947 in Cranston, Rhode Island to Fredrick and Thelma Simonini.

Bob began his career in Finance working for the US Export-Import Bank of Washington, D.C. He then went to work for Westinghouse Electric in Pittsburgh and later moved to Orlando where he worked for Siemens Westinghouse Financial Services and retired as the Vice President of Project and Export Finance. On October 18, 2003 he married the love of his life, Jo Cobeau Simonini. They spent many years of happiness traveling together, loving each other and enjoying their life. Bob was as avid golfer, motorcyclist, fisherman, and car enthusiast. He was also devoted to All Souls Catholic Church and St. Peter’s Episcopal Church. Bob loved his life and his family dearly and was an incredibly devoted and caring husband, father, brother, uncle and friend.

He is survived by his wife, Jo Cobeau Simonini, children Brett Ennis Simonini, Blake Fredrick Simonini, Brendan Jones Simonini, Gentry Bernice Logan; Niece; Laurel Marie Simonini Schnitman (Michael) her children Caden Jacob Schnitman and Weslie Tabor Schnitman; Niece; Kristin Somel Simonini (Jonathan), her son Benjamin Robert Simonini, and his brother Donald Fredrick Simonini (Dinah). He is predeceased by his Father and Mother and Nephew; Jonathan Eric Simonini.

Karl Koering
Karl Koering, 88 of Winter Springs, FL passed away Tuesday, April 28, 2015 at Life Care Center of Altamonte Springs in Altamonte Springs, Florida. He was born August 10, 1926 in Vineland, NJ. He was the son of the late Eustacias Wolfgang Koering and the late Marietta Koering. He was a member of St. Stephen Catholic Church. He was a retired Mechanical Engineer, spending several years of his career in the Westinghouse Steam Turbine Division. Mr. Koering has left behind, Two Children: Kathy Palmer and Leah Davis, 5 Grandchildren and 2 Great Grandchildren.

Zoltan “Zee” Delic
Zoltan “Zee” Delic, age 60, of Orlando, FL passed away Sunday April 26, 2015.

Zee was a graduate of Florida Southern College and worked for Siemens-Westinghouse from 1992-2014. He was an active member of the Civil Air Patrol from 1990-2014. Zee is survived by his loving wife of 16 years, 2 brothers and their families.

Juergen Diekmann
Juergen passed away on Monday, May 18. He worked for several years in the Gas Turbine and Combined Cycle Engineering Department. He is survived by his wife, Birgit.
Carl Rich  
Carl Rich, 91, passed away Monday, May 18 in Winter Park. Carl was born April 30, 1924 in Glover, VT to Sumner and Ida. Carl was happily married to his wonderful wife Evelyn for 65 years. Evelyn and Carl lived in MA for 40 years, before moving to Central Florida area where they’ve lived for 30 years. Carl was an employee of Westinghouse Electric Company for 40 years, and was a WWII Vet with the US ARMY. Carl was preceded in death by his brother Everett and daughter Candace and is survived by wife Evelyn, daughter Carlyn, grandchild Stacey, and great grandchild Dillyn.

Gil Hyde  
Gil passed away suddenly on Thursday, May 28. Gil was a long time employee of Westinghouse Electric Corporation, and he was the manager of the Steam Turbine Mechanical Controls section for several years. Gil is survived by his wife, Lee, and four children, Carolyn, Dave, Jim and Norm.

RETIREE RESOURCES  
The SWRA is pleased to provide the following information regarding people/organizations that have made presentations to our membership. Please note that the SWRA cannot officially endorse the services of any provider.

<table>
<thead>
<tr>
<th>NAME</th>
<th>COMPANY</th>
<th>SPEC</th>
<th>EMAIL / WEBSITE</th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>August Bugge</td>
<td>Agape Financial Services</td>
<td>Fin Plan</td>
<td><a href="mailto:August.Bugge@CCFinvestments.com">August.Bugge@CCFinvestments.com</a></td>
<td>407 435 6252</td>
</tr>
<tr>
<td>Ashworth John</td>
<td>Morgan Stanley</td>
<td>Fin Plan</td>
<td><a href="mailto:john.ashworth@morganstanley.com">john.ashworth@morganstanley.com</a></td>
<td>407 740 4971</td>
</tr>
<tr>
<td>Bordner Chris</td>
<td>Synergy Wealth Alliance</td>
<td>Fin Plan</td>
<td><a href="mailto:chris@synergywealthalliance.com">chris@synergywealthalliance.com</a></td>
<td>321 203 4458</td>
</tr>
<tr>
<td>Brozzo Michael</td>
<td>Charles Schwab</td>
<td>Fin Plan</td>
<td><a href="mailto:michael.brozzo@schwab.com">michael.brozzo@schwab.com</a></td>
<td>407 754 3946</td>
</tr>
<tr>
<td>Curley Steve</td>
<td>Wateroak</td>
<td>Fin Plan</td>
<td><a href="mailto:steve@wateroak.com">steve@wateroak.com</a></td>
<td>407 992 4285</td>
</tr>
<tr>
<td>Dorman James</td>
<td>Dorman Financial Mgt</td>
<td>Fin Plan</td>
<td><a href="mailto:JimDorman@DormanFinancial.com">JimDorman@DormanFinancial.com</a></td>
<td>407 774 6815</td>
</tr>
<tr>
<td>Flanagan Michael</td>
<td>Metlife</td>
<td>Insurance</td>
<td><a href="mailto:mfflanagan@metlife.com">mfflanagan@metlife.com</a></td>
<td>407 660 8866</td>
</tr>
<tr>
<td>Hill, David</td>
<td>Integrated Wealth Solutions</td>
<td>Fin Plan</td>
<td><a href="http://www.IntegratedWS.com">www.IntegratedWS.com</a></td>
<td>407.839.4998</td>
</tr>
<tr>
<td>Hoyt Peggy</td>
<td>Hoyt &amp; Bryant</td>
<td>Lawyer</td>
<td><a href="mailto:Peggy@Hoytbryan.com">Peggy@Hoytbryan.com</a></td>
<td>407 977 8080</td>
</tr>
<tr>
<td>Joe Santiago</td>
<td>Medicare / Affordable Health Care</td>
<td></td>
<td><a href="mailto:joe@mpo-fl.com">joe@mpo-fl.com</a></td>
<td>407.265.3244</td>
</tr>
<tr>
<td>Kirkendall Donald</td>
<td>Affordable One Ins</td>
<td>Insurance</td>
<td><a href="mailto:InsuranceMan@affordableone.com">InsuranceMan@affordableone.com</a></td>
<td></td>
</tr>
<tr>
<td>Kronsbein David</td>
<td>Investors Capital</td>
<td>Fin Plan</td>
<td><a href="mailto:dkronsbein@investorcapital.com">dkronsbein@investorcapital.com</a></td>
<td>727 791 7303</td>
</tr>
<tr>
<td>Smith Allen</td>
<td>AG Edwards</td>
<td>Fin Plan</td>
<td></td>
<td>407 333 2160</td>
</tr>
<tr>
<td>Thomas Dennis</td>
<td>Medicare Benefits For You</td>
<td>Medicare</td>
<td><a href="mailto:dkt@outreachspecialist.org">dkt@outreachspecialist.org</a></td>
<td>407 844 4719</td>
</tr>
<tr>
<td>Townsend Craig</td>
<td>Synergy Wealth Alliance</td>
<td>Fin Plan</td>
<td><a href="mailto:craig@synergywealthalliance.com">craig@synergywealthalliance.com</a></td>
<td>321 203 4458</td>
</tr>
</tbody>
</table>

SENIOR LIFE STYLE OPTIONS  

<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>SPEC</th>
<th>EMAIL / WEBSITE</th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Senior Place</td>
<td>715 Douglas Ave Altamonte Springs</td>
<td>Alternative Living Arrgts</td>
<td><a href="http://www.OneSeniorPlace.com">www.OneSeniorPlace.com</a></td>
<td>407 949 6733</td>
</tr>
</tbody>
</table>

RETIREE DISCOUNTS AVAILABLE VIA SIEMENS  

<table>
<thead>
<tr>
<th>NAME</th>
<th>DISCOUNT URL</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneplace</td>
<td><a href="http://www2.beneplace.com/home.jsp?Client_Userld=60082251">http://www2.beneplace.com/home.jsp?Client_Userld=60082251</a></td>
<td></td>
</tr>
<tr>
<td>Position</td>
<td>Name</td>
<td>Email</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-----------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>President</td>
<td>Dave Berrong</td>
<td><a href="mailto:dberrong@cfl.rr.com">dberrong@cfl.rr.com</a></td>
</tr>
<tr>
<td>Vice-President</td>
<td>Andy Ayoob</td>
<td><a href="mailto:ajapma@aol.com">ajapma@aol.com</a></td>
</tr>
<tr>
<td>Treasurer</td>
<td>Dick Hood</td>
<td><a href="mailto:hhood@cfl.rr.com">hhood@cfl.rr.com</a></td>
</tr>
<tr>
<td>Secretary</td>
<td>Jim Steinmetz</td>
<td><a href="mailto:steinjn@cfl.rr.com">steinjn@cfl.rr.com</a></td>
</tr>
<tr>
<td>Social Committee Planning</td>
<td>Ron Artinger</td>
<td><a href="mailto:r.artinger@cfl.rr.com">r.artinger@cfl.rr.com</a></td>
</tr>
<tr>
<td>Newsletter Co-editor</td>
<td>Joe Yarusinski</td>
<td><a href="mailto:jyarusinski@att.net">jyarusinski@att.net</a></td>
</tr>
<tr>
<td>Newsletter Co-editor</td>
<td>OPEN</td>
<td></td>
</tr>
<tr>
<td>At-Large</td>
<td>Augie Bugge</td>
<td><a href="mailto:August.Bugge@gmail.com">August.Bugge@gmail.com</a></td>
</tr>
<tr>
<td>At-Large (Financial Info)</td>
<td>George Baker</td>
<td><a href="mailto:gbaker6335@att.net">gbaker6335@att.net</a></td>
</tr>
<tr>
<td>At-Large (Web Master)</td>
<td>Paul McCauley</td>
<td><a href="mailto:mccpauley@aol.com">mccpauley@aol.com</a></td>
</tr>
<tr>
<td>At-Large (Membership)</td>
<td>Shay Foley</td>
<td><a href="mailto:Sfoley46@gmail.com">Sfoley46@gmail.com</a></td>
</tr>
<tr>
<td>At-Large</td>
<td>Pete DeRosa</td>
<td><a href="mailto:petederosa@cfl.rr.com">petederosa@cfl.rr.com</a></td>
</tr>
</tbody>
</table>
SIEMENS Westinghouse Retirees Association
1166 Winged Foot Circle East
Winter Springs, FL 32708-4202

Address Service Requested