

Click Box to hear Tommy Cox sing  
"SCORPION"



Remember Those Who Served



All Gave Some, Some Gave All



VOL. 2022 #5

MAY 2022

**USS HENRY L. STIMSON ASSOCIATION SSBN655 NEWSLETTER**

**Association Officers & Board of Directors 2021 - 2023**

<b>PRESIDENT</b> Tom [Marie] Krauser	<b>VICE PRESIDENT</b> Jerry [CJ] Blevins	<b>SECRETARY</b> Nick [Linda] Nichols	<b>TREASURER</b> Ken [Diane] Meigs
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**Other Positions 2021 - 2023**

<b>HISTORIAN / CUSTODIAN</b> Larry [Linda] Knutson	<b>WEBMASTER / NEWSLETTER</b> Nick [Linda] Nichols	<b>CHAPLAIN</b> Bruce [Vicki] Stefanik
-------------------------------------------------------	-------------------------------------------------------	-------------------------------------------

**From the Association President -  
Tom Krauser, MM1(SS) B 72-74:**



May is here. Watching the bird nests on our back porch. Nature is so amazing. Getting the garden ready for planting. Sure sign spring is here. Starting plans for vacation to Louisiana to see our daughter Amy and then to Texas to see my family.

Hope everyone is enjoying the nice spring weather and making plans to enjoy the warm weather before it gets too hot.

Marie and I are looking forward to the next reunion in Charleston in 2023.

If you have any questions or concerns for the board, please feel free to contact us so we can address them.



**Custodian - Larry Knutson,  
MMCS(SS) B 79-81 USSVI-  
Charleston Base:**

We still have the box of Gold Crew check-in cards that were from the time of Bob Weeks CO tour. Several Gold Crew members have contacted us for their card. If you were on

the Gold Crew during any time when Bob Weeks was the CO you completed a check-in card for him. The box of cards is now held by our base secretary. If you would like a copy of your card sent to you please contact our Secretary at [655webmaster@ssbn655.org](mailto:655webmaster@ssbn655.org).



**Chaplain's Corner -  
Bruce Stefanik, MS1(SS) B 73-  
77:**

May the flowers grow and we see the beauty of the Creator.

We are thankful that we can develop a relationship that creates care of each other.

God has given us a great deal of beauty this Spring. Let us rejoice and be glad in it.

May you and your families be blessed as we think of each other this month.



**From The Editor & Secretary -  
Nick Nichols, TM1 G/SY1/B 70-  
75; FTCS B COB 85-89, USSVI  
Charleston Base, Holland Club,  
655 Assoc Life Member**





**Jim McDonald, MM2(SS)/MM1(SS) G 74-76; 77-79, USSVI Charleston Base, Holland Club, MMCS(SS) Ret.**

Cards to: 2721 Early St., Norfolk VA 23513-3915  
4.14.2022: Email from Jim: it has been just over a year since I had my stroke (mar 3 19). I am up and walking without a cane, walker, ect. One advantage of being an A-Ganger we can be stubborn at times (still have a slight limp but working on it).

=====

**Ron Hyson, STS1(SS) B 70-75, Assoc. Life Member, USSVI Hampton Roads Base, Holland Club, STSCM(SS) Retired**

Cards to: 3425 MacDonald Rd., Virginia Beach VA 23464

**NO NEW UPDATES**

3.14.2022: Email from Ron: I wanted to let you know that I was diagnosed last month with Alzheimer's. Do you know of anyone else on the boats that also has this disease? I was thinking this might be connected with Amine that was used on the boats. My short term memory is shot and their is no cure for Alzheimer's. I have another doctor's appointment Thursday, will let you more of my diagnosis. Our world has been turned upside down. Take Care, RG

=====

**Karen Huckeba [Dave's wife, MM1(SS) B 71-75]**

Cards to: 4611 Wickford Cir NE, Roswell GA 30075

**NO NEW UPDATES**

3.28.2022: Update from Karen: I'm still dealing with pretty much the same things so there's not anything new. Just typical Covid side effects and those will take time. Maybe next month I might have some more news and made more progress on healing. We are hanging in there and hoping these cold snaps will stop and spring get here to stay!! God bless, Karen

=====

**Pam Flynn (Mike Flynn's wife)**

**Cards to:** 97 Arbor Place, New Albany IN 47150

**NO NEW UPDATES**

3.28.2022: Update from Mike: Pam is well on her way to complete recovery. She is off all oxygen at this time, Thanks for your support!!

2.24.2022: Update from Mike: Pam is home from the hospital. She came home Sunday afternoon.

*She is very weak and still suffering from the Covid pneumonia. Her fever has subsided as has her nausea. She on large volume of oxygen 24/7 for now and I am monitoring it very close. Taking medications for pneumonia and her heart arrhythmia. Very slow process for healing from this point on. Thanks for all your prayers.*

=====

**Kim Sanner (Bill Sanner's wife, ET2(SS) B 73-77**

**Cards to:** 2009 Glenda Ave., Haltom City TX 76111

**NO NEW UPDATES**

2.24.2022: Update from Bill: At the end of January, we spent a full 12-hour day meeting and greeting with doctors, PAs and Social Workers, having 18 vials of blood taken for tests, and an end of day blood transfusion to finish it off. Since then, we have been patiently waiting for a transplant donor to be determined and located.

We have a video appointment slated for this coming Monday (2.28) with Kim's transplant doctor to discuss timelines and procedures. I'm close to ending my computer business because I'm about to begin full time caregiving for her, which is way more work than I expected.

Kim's attitude is good, although sometimes her emotions take over and she becomes overwhelmed. She gets winded putting clothes in the washing machine, or even walking from the living room to the kitchen, and gets frustrated from that. She has lived a vigorous lifestyle and just gets frustrated. She is a good woman.

Next time we go to Houston, she will be admitted to MD Anderson and immediately begin "extreme chemotherapy" (their words) to kill her immune system and to eliminate her current bone marrow. Then the transplant process will begin.

Please remember Kim Sanner when you pray. Our trust for our future together lies in His hands. Bill Sanner, 817-713-3530 cell

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**GREAT LINKS TO SPEND TIME WITH**

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**655 Association Website**

**[www.ssb655.org](http://www.ssb655.org)**

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Submitted by George Stevens, MT2(SS) G 68-71

### **"God Bless America" - Pia Toscano - The American Rodeo –**

AT&T Stadium 3/6/22

Pia Toscano performed "God Bless America" before the start of The American Rodeo at AT&T Stadium in Arlington, TX on March 6, 2022.

[https://www.youtube.com/watch?](https://www.youtube.com/watch?v=WfL4yHjN1P0)

[v=WfL4yHjN1P0](https://www.youtube.com/watch?v=WfL4yHjN1P0)

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*The Henry L. Stimson and shipmates figure prominently in this video*

### **Pride Runs Deep: CNO SITREP 13 (1978)**

This 1978 Navy film, produced on behalf of the Chief of Naval Operations, presents an in-depth look at the life of a submariner, from missile and torpedo exercises, to mess and recreation. It explains in great detail the difference between fast attack submarines and ballistic missile submarines.

Source: Naval History and Heritage Command, Photographic Section, UM0-40.

[https://www.youtube.com/watch?](https://www.youtube.com/watch?v=YFe307PHJIQ)

[v=YFe307PHJIQ](https://www.youtube.com/watch?v=YFe307PHJIQ)

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### **SSN(X): The US Navy's Plan To Build The Ultimate Submarine**

By Brent M. Eastwood

The new SSN(X) class of submarines looks to ensure the US Navy can dominate China or Russia in any future conflict: You've heard "Run Silent, Run Deep" as one of the main mottos used by American submariners to explain what they do for a living. And coming in roughly a decade, a new submarine can add additional firepower to that rallying cry as it has room for even more torpedoes. The next-generation **SSN(X) attack submarine** is designed to dominate undersea warfare.

**READ MORE**

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Submitted by Pete Peterson, MM1(SS) B 70-72, USSVI Member-at-Large

### **Final account of USA military equipment excluding cash left behind in Afghanistan**

Thanks to the Government Accountability Office, we now have a clear picture of just how much U.S. military equipment has fallen into the hands of the Taliban. It is difficult to comprehend and accept this level of incompetency!

**Aircraft:** The Taliban now ranks #26 in the world in total military aircraft, thanks to us leaving behind

208 planes and helicopters:

110 helicopters

60 transport/cargo planes

20 light attack planes

18 intelligence/surveillance planes

**Vehicles:** You've probably seen the footage of the Taliban riding around in our Humvees. We left a total of 75,898 vehicles:

42,604 tactical vehicles

22,174 humvees

8,998 medium tactical vehicles

1,005 recovery vehicles

928 mine-resistant vehicles

189 armored tanks

**Weapons:** Get ready for this... 599,690 of our weapons are now in the hands of the Taliban:

358,530 rifles

126,295 pistols

64,363 machine guns

25,327 grenade launchers

12,692 shotguns

9,877 RPGs

2,606 howitzers

And you can throw a couple thousand night-vision goggles, surveillance drones, and communication devices on that list as well.

**PRICE TAG:** In total, it adds up to nearly \$84 billion dollars in tax-payer-funded U.S. military equipment!

Source: GAO analysis of Department of Defense data.

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Submitted by Bob Peterson, MM1(SS) B 70-72, USSVI Member-at-Large

### **The Ron Chester Story**

Ron Chester, 93 years of age, was stopped by the police around 2:00 a.m. and was asked where





doctors to miss, says Ardeshir Hashmi, M.D., a geriatrician and section chief of Cleveland Clinic's Center for Geriatric Medicine.

"Sometimes there's just a very superficial workup and then [the doctor says], 'Here's a pill for Alzheimer's,'" Hashmi says. (While no drug has been proved to stop or slow the progression of dementia, there are several federally approved medications that can help manage the symptoms of Alzheimer's.) "Before you make that conclusion, you should rule out all the other things that can be confused with dementia — things that are easily reversible."

Here are some common medical problems that can be mistaken for dementia.

**1. Medication interactions or side effects** - If someone complains of memory problems, Hashmi says his first question is always, "Did you recently start a new medication?"

**2. A respiratory infection (including COVID-19)**

- Any untreated infection, Hashmi says, can cause delirium — a sudden change in alertness, attention, memory and orientation that can mimic dementia. When you have an infection, the white blood cells in your body rush to the infection site, causing a chemical change in the brain that makes some older adults feel drowsy, unfocused or confused.

**3. A urinary tract infection** - Urinary tract infections are another common cause of delirium and dementia-like symptoms in older adults

**4. Sleep problems or disturbed sleep** - Getting a good night's rest is essential for protecting the brain as you age, Ellison says. Sleep gives our brain time to learn, store memories and filter out toxic substances. If your sleep-wake cycle is disturbed or you have insomnia, you may experience dementia-like symptoms such as trouble focusing, confusion, mental fatigue and irritability.

**5. Dehydration** - Dehydration can also look like dementia, and it's common in older patients, Hashmi says.

**6. Normal pressure hydrocephalus** - Normal pressure hydrocephalus is a treatable disorder in which cerebrospinal fluid accumulates in the brain, disrupting and damaging nearby brain tissue and causing cognitive problems.

**Other disorders with dementia-like symptoms**

- Many other conditions, in addition to the ones above, can cause symptoms that mimic dementia or Alzheimer's disease, including disorders of the heart, lungs, liver or kidneys, thyroid problems, sodium or vitamin B12 deficiency, some cancers, pain, constipation, heavy alcohol use and depression.

**[READ MORE HERE](#)**



**How to Create a VA.gov Account Using ID.me**

VA.gov offers more than just information. Veterans can use VA.gov to access and manage VA education benefits and health care. To unlock these additional features, you'll need to create a secure VA.gov account. **[WATCH](#)**



**Explore the History of VA**

Explore the "History of VA in 100 Objects." The virtual exhibit spotlights objects that illuminate the Nation's historical efforts to honor and reward Veterans from 1776 to the present. Objects 21 "Bonus Army" and 22 "Veterans' Bureau Medical Bulletin" are now featured on virtual display. **[VIEW THE EXHIBIT](#)**



**Live a longer and healthier life**

Do you know the risks to your health as you get older? Remind yourself of these top threats and see how you can stay healthy.

**[Learn more.](#)**



**How to Use VA Video Connect**

Thousands of Veterans use VA Video Connect to securely connect with their doctor from home. We have a step-by-step guide that'll help prepare you for a video visit. **[Learn more.](#)**



**Long-Term Effects of COVID-19**

What happens when COVID-19 symptoms don't go away? Symptoms include fatigue, shortness of breath, coughing, and pain. We want to help you manage these. **[Learn more.](#)**



**Diabetes: Keeping Your Heart Healthy**

Did you know that 1.5 million Veterans with diabetes are at a higher risk of heart disease? Lowering your blood pressure can help.





and can keep you from making errors. Maintaining some semblance of order after you've filed your return — rather than tossing it into a file cabinet or shoebox — will come in handy if the Internal Revenue Service has questions about your form.

"The biggest blunder is not being organized about what records ought to be kept," says Neal Stern, CPA, a member of the American Institute of CPAs' National CPA Financial Literacy Commission. "There are people who somehow believe that they should keep all of their paperwork, but they don't think through what the important paperwork is that should be kept or how it should be kept or how it should be organized." People who keep too many financial papers often struggle just as much to find needed documents as those who don't keep any files. "They end up having drawers full of old papers," Stern says. "It's not much better than not having the paperwork if you can't figure out what you have and where it is." What to keep

For an individual tax return, you'll need to save anything that supports the figures you entered on your return. You should keep the W-2 and 1099 forms you get from employers, for example, as well as any 1099-B or 1099-INT tax documents from banks, brokerages and other investment firms.

If you lost your job last year and received unemployment benefits from the government, be sure to keep your 1099-G form, which reports the amount you have received. The government is giving a tax exemption of up to \$10,200 of unemployment income (\$20,400 for married couples filing jointly) received in the 2020 tax year, but that exemption disappears for the 2021 tax year, so you'll owe federal income taxes on the entire amount.

How long to keep it

You've likely heard that seven years is the perfect period to hold on to tax records, including returns. The actual time to keep records isn't that simple, according to Steven Packer, CPA, in the Tax Accounting Group at Duane Morris.

"In most cases, tax records don't have to be kept for seven years because there's a three-year statute of limitations," Packer explains. "So, assuming there's no fraud or nothing else wrong,

the IRS cannot look at your tax returns beyond that three-year statute."

Property records can be forever

When you sell a property at a profit, you'll owe capital gains tax on that profit. Calculating your capital gain often requires you to hang on to your records as long as you own your investment.

You'll need those records to calculate the cost basis for the property, which is the actual cost, adjusted upward or downward by other factors, such as major improvements to the structure.

There's nothing wrong with saving your records longer than the legal limits if it gives you peace of mind and you can stand the clutter. You might consider storing some records in the cloud — remote computer storage space that you rent.

Although many people keep paper records, it's also smart to have the documents converted to electronic files and stored in the cloud. It's a good idea to have two sets, in case one is destroyed. Finally, remember that your state may have separate rules for keeping records; check with your accountant or state tax department.

[READ MORE](#)

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### **The Computer Corner**

**By: Tom Krauser, MM1(SS) Blue 72-74, Assoc. Life Member**

#### **Testing Your Internet Connection Speed**

It seems like our computers have faster and faster speeds but always seem to be running slow. You should always perform anti-virus checks and run other programs to get rid of unwanted junk on the computer. If internet connections seem to be slow, to see if you are getting the correct speed from your internet provider you can run a simple test using a free program.

You should be aware of what your internet provider is saying your Download and Upload speeds are for the internet. For example, my internet provider says our internet speed (Download) is at least 200 MBytes per second. Usually, they do not specify the Upload speed but it is generally much slower than the Download speed.

You can measure the speeds using a free

website designed to measure the internet speeds. One website that allows you to test your Download and Upload speed is [www.speedtest.net](http://www.speedtest.net) on any browser. You should close down everything else that is running before doing the test so they do not interfere with the test. If possible, the computer should be in the same room as the modem/router for the test. If you are using WiFi and are across the house from the modem/router you will probably get much slower speeds depending on the type of router (G, N, AC, etc.), distance and obstructions between the modem/router.

You may want to power the modem/router(s) OFF and ON to reboot everything before testing speeds.

When ready you just have to click GO and let the program run the test. It will connect to a local server in your area and perform a Download test then an Upload test. After the tests run it will report the results of the test. You should see Download numbers at or above what your internet provider is saying you should get. For example, my internet provider says my Download speeds are supposed to be 200 Mbps and the test gave me 234.97 Mbps Download and only 11.74 Mbps Upload. They usually do not talk about upload speeds but 10-20 Mbps is fairly normal speed for Uploads.

My computer is usually only connected by WiFi but you may want to connect to the Router using a CAT5 or CAT6 cable to test speeds with a cable connection also. This is particularly true if your speeds are much slower than your internet provider says they should be. If you get slow speeds on WiFi but good speeds with a direct connection then there may be an issue with the WiFi router. You may want to reboot everything and try the tests again if you get slow readings. If you get slower WiFi reading but good cable connection reading you may want to replace the WiFi router. If the WiFi router is provided by the internet provider you usually can just take it in to them and they will give you another one at no charge. If the router belongs to you then you should try other things before spending money on a new router. For example, I have a WiFi modem/router provided by my internet provider but also

have my own WiFi router plugged into it. So, I have two different SSIDs I can connect to. I run the test on both my router and the one provided by the internet provider.

If your computer is always near the modem/router you will get better speeds with a direct cable connection instead of using WiFi.

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### ***The Lean Submariner***

Here's the latest posts on the blog. Still going strong. The link to his blog is

<https://theleansubmariner.com/>

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### **“The men who go down into the waters in these boats must take their lives in their hands.” Holland’s Invention in 1898**

by Mister Mac

Sunday, April 24, 1898, the San Francisco papers and papers across the country were filled with the latest news about the Spanish American War that was already underway. America woke up that morning to the realization that it had seacoasts that stretched from north to south in both the east and the west. There was [...]

**[Read more of this post](#)**

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### **“Navies are soon to disappear, according to a critic in the New York Herald” July 1901**

by Mister Mac

In 1901, predictions about the coming changes to the navies of the world were abundant. The industrial revolution had produced new technologies and science was rapidly advancing in many fields. The recent Spanish American war had shown how important a flexible navy was to a country's defense and the introduction of submarine warfare brought an [...]

**[Read more of this post](#)**

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### **The creation of a disordered mind... Holland’s submarine boat**

by Mister Mac

Originally posted on [theleansubmariner](http://theleansubmariner.com/):

The creation of a disordered mind Centuries of dreams had surrounded the desire and even the need to conquer the underwater world. The industrial age brought with it many new inventions and ideas that were changing the world. The

mastery of electricity and modern engines were just part of the growth...

[Read more of this post](#)

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## **122 Years of Continuous Improvement**

by Mister Mac

Originally posted on [theleansubmariner](#):

Continuous Improvement for over 111 Years  
While submarines have existed in one form or another for a very long time, the US Navy formalized the marriage of technologies that would lead to the modern steel warhorses that range the oceans of the world today. After a series of trials in the...

[Read more of this post](#)

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## **The Little Devils of the Deep – American Submarines in June 1900**

by Mister Mac

In June of 1900, the American seagoing world was still adapting to the idea that a practical submarine machine had been brought into the family. With the Spanish American War in the rear-view mirror, 1900 was exploding with changes of all kinds. The twentieth century would come to be known as the American Century since [...]

[Read more of this post](#)

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## **“Cooped up in These Steel Cylinders, The Combatants Would Go to Their Graves beneath the waves, and the details of the Death Fight Never Be Known.” Submarines in 1898**

by Mister Mac

1898 The Spanish Threat I grew up during the Cold War. The threat of nuclear destruction was drilled into us from the time we hit grade school until sometime in the early seventies when people just realized that there would be no place to really hide if the bombs started going off. That was particularly [...]

[Read more of this post](#)

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## **So you want to be a Submariner? (circa 1943)**

by Mister Mac

Originally posted on [theleansubmariner](#):

Every American Bluejacket from the early 1900's to today receives a copy of the

Bluejacket's Manual. The books were written to help supplement the knowledge of men who were being brought into the Navy. Many times, they lacked even a high school education although over the last century that has been...

[Read more of this post](#)

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## **Danger or not: The Navies Must Possess the Terror – Submarines in 1902**

by Mister Mac

A little over two years into America's experiment with the submarine, one of the early weaknesses was ending up becoming a newsworthy problem. Gasoline The use of gasoline engines for primary power on the surface was problematic to say the least. The fuel was very toxic and explosive and unfortunately unpredictable. Since the fumes were [...]

[Read more of this post](#)

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## **August 21, 1905 – Plunger to Oyster Bay today**

by Mister Mac

Originally posted on [theleansubmariner](#):

I was working on the next 41 for Freedom article which is the USS Theodore Roosevelt SSBN 600 when I stumbled on some interesting items related to the early days of submarining. I had earlier posted the story about Teddy's Excellent Adventure on the Plunger in 1905 but had not included...

[Read more of this post](#)

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## **Sub Pay**

by Mister Mac

Originally posted on [theleansubmariner](#):

SUBMARINE PAY? Teddy Roosevelt was the first American president to go aboard a submarine and participate in a dive. The USS Plunger dove beneath the surface of Long Island Sound on August 25th 1905 with the President on board. President Roosevelt not only achieved this historical first but was the...

[Read more of this post](#)

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## **1903 – A Different Kind of Submarine Race**

by Mister Mac

What if a submarine was present on that day? Japan issued a declaration of war on Russia on 8

February 1904. However, three hours before Japan's declaration of war was received by the Russian government, and without warning, the Japanese Imperial Navy attacked the Russian Far East Fleet at Port Arthur. On the night of [...]

[Read more of this post](#)

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### **Steam Will Replace Sails? Madness!!!**

by Mister\_Mac

Originally posted on [theleansubmariner](#):

An Ohio class submarine slips its mooring next to the Delta pier in Bangor Washington. Silently, she glides down the flat calm waters of the Hood Canal on her way to the open ocean. This five hundred sixty foot vessel will soon submerge and begin her primary mission. For over fifty...

[Read more of this post](#)

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### **1906 – A very bad year for submarines**

by Mister Mac

1906 – A very bad year for submarines The submarine race around the globe was gaining steam as more and more of the major powers sought to join the growing list of naval powers that possessed the underwater craft. The recent war between Russia and Japan was an example of how important the threat of [...]

[Read more of this post](#)

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### **1907 – Sunken, Silent Stiletos of the Deep to Deal Deadliest Blows in Future Warfare on the Sea**

by Mister Mac

1907 was an important time for the American Navy. The building program championed by President Theodore Roosevelt following the Spanish-American War had yet to fully bear fruit. The Navy in 1907 was still growing, still challenging Germany for second place among the world's naval powers. The organization of the Navy at this time also reflects [...]

[Read more of this post](#)

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### **1908 – Submarines Floating on a Sea of Champaign**

by Mister Mac

1908 – Submarines floating on a sea of

Champaign In the winter of 1908, Connecticut House of Representative Member George L. Lilley brought a scathing accusation against members of the House of Representatives and a whole host of people who had been involved with the previous year's submarine competition. The competition had determined that the [...]

[Read more of this post](#)

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### **1909 – the First Torpedo Man and a Revolutionary Change in Submarines**

by Mister Mac

In April 1909, Ensign Kenneth Whiting, a future naval aviation pioneer, became the commanding officer of Porpoise. On 15 April, Whiting and his crew of six took the submarine out for what was to be a routine run. Porpoise got underway, cleared the dock and moved out into Manila Bay. She dove soon thereafter, and [...]

[Read more of this post](#)

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### **1910 – HARD LIFE ON A SUBMARINE**

by Mister Mac

Only the hardest and bravest need apply The submarines of the first B class were larger and more capable than the original Holland class and included a number of improvements. These improvements allowed them to travel further and faster with less attachment to the shore or escort vessels. But the challenges of the Holland followed [...]

[Read more of this post](#)

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### **A Letter No Submariner's Father Ever Wants – Lieut. Tsutoma Sakuma and Japanese Submarine No. 6**

by Mister Mac

Originally posted on [theleansubmariner](#):

Submarines have always been dangerous. The early submarines were even more so because of the emerging technologies that had not yet evolved. The men who rode the early boats were a different breed. This story is about one of them who was a national hero in Japan and left a legacy...

[Read more of this post](#)

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**April 10, 1963 -"Experiencing minor difficulty.**

## **Have positive up angle. Attempting to blow.”**

by Mister Mac

"Experiencing minor difficulty. Have positive up angle. Attempting to blow." I wasn't quite nine years old when the USS Thresher went down for its final dive on April 10, 1963. I am sure I remember the news but I am also sure the significance of the tragedy did not reach all the way inside of [...]

[Read more of this post](#)

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## **1911 Whim of a Woman – The First Female Casualty on a Submarine**

by Mister Mac

Once upon a time my wife got a chance to join me and my fellow submariners on a dependents cruise. I am not sure they are even allowed anymore. But this was a pretty special occasion. The USS San Francisco (SSN 711) pulled into Maui in the Hawaiian Islands and the wives and some kids [...]

[Read more of this post](#)

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## **1912 – Captain Nemo Has Rival – Steel Fish Breaks All Records**

by Mister Mac

April is submarine month and April 11 is the day that that is recognized as National Submarine Day in the United States. It commemorates the official start of the American Submarine Force journey. While many other events related to submarines happened before that day, the adoption of a submarine led the way to the emerging [...]

[Read more of this post](#)

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## **1913 – PERFECTING THE SUBMARINE**

by Mister Mac

The war clouds were continuing to gather over much of Europe. The Kaiser and his leadership team recognized that in order to continue growing as a country, they needed more land and resources. The English and French were bound together by a series of treaties and this binding would propel all of the Powers towards [...]

[Read more of this post](#)

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## **1914 – The Suicide Club – SUBMARINE MOST**

## **PUZZLING WAR MACHINE**

by Mister Mac

In August of 1914, the world exploded. The two sides had already been preparing for war by calling up all of the conscripts that would be needed for a massive land war in Europe. Before it was over, the losses on both sides would be staggering. By wars end, a combined total of twenty million [...]

[Read more of this post](#)

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## **1915 – The submarines come of age by Mister Mac**

If there was any doubt about the impact of submarines in an open ocean war, they were dispelled for even the harshest critic in 1914-1915. The surprise attacks from the German U-boats were stunning to the public at large as they watched ship after ship damaged and sunk. While some in the American naval leadership [...]

[Read more of this post](#)

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## **1916 – The Unexpected Guests Come Calling by Mister Mac**

1916 - In the United States, the need for a more structured course of instruction in submarine operations was identified by the Secretary of the Navy and the Navy Department. The increase in number and complexity of submarines was the driving force behind this perceived need. An earlier submarine school for enlisted technicians was already in [...]

[Read more of this post](#)

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## **1917 – Submarines have many adventures (and so do Submariners)**

by Mister Mac

1917 "We need a bigger fleet" "You're going to need a lot more sailors." The war that had started in Europe in 1914 had ended up being a stalemate on land. The Germans were never able to get past their early gains without being pushed back. The Allies were also kept to minimal gains with [...]

[Read more of this post](#)

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## **The Origin of Submarine Dolphins – All Hands Magazine January 1961**

### **by Mister Mac**

Originally posted on [theleansubmariner](#):

Submarine Warfare Insignia One way to distinguish a United States Navy Submariner from any other sailor is to see the dolphins predominantly displayed on his or her uniform. Officers wear a gold version and enlisted wear a silver version. I have seen many stories over the years about the origin of...

[Read more of this post](#)

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**1918 – Born in the shops of the devil, Designed by the brains of a fiend; Filled with acid and crude oil, And christened “A Submarine.”**

by Mister Mac

The small American submarine force was being sent to Europe to aid in the fight against the German U boat menace. Before the war, submarines were still viewed as a novelty. Germany changed this perception. During the war, the U.S. Navy had 72 submarines in service. The Secretary of the Navy, Josephus Daniels granted a [...]

[Read more of this post](#)

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**1919 – Setting a new standard for submarine training**

by Mister Mac

1919 – Setting a new standard for submarine training The post for today is an excerpt from my upcoming book about Captain Cassin Young. The book captures his journey based on historical records and research into how the US Navy grew and developed its submarine force during the early years. This excerpt comes from Chapter [...]

[Read more of this post](#)

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**1920 The Sugar Boats – “faulty, sooty, dangerous and repellent engineering”**

by Mister Mac

1920 The newspapers of the day in 1920 were filled with a series of articles called “The Victory at Sea”. These articles went into great detail to outline the role the US Navy had played in the recently ended war. Rear Admiral Sims was one of the key players in providing the facts, figures, and [...]

### **[Read more of this post](#)**

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**1921 – The Violation of All Humane Rules and International Laws Relating to the Conduct of Warfare**

by Mister Mac

1921 - Peace was in the air. Sort of. By 1921, the last war was being dissected and reinterpreted by every one of the powers that claimed victory. Of particular interest was the effect submarines had had on the ultimate outcome. While many in the navy department in the United States were still urging a [...]

[Read more of this post](#)

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**1923 – Someday all submarines will carry airplanes**

By Mr. Mac

You sunk my battleship! Growing up, we had a game called battleship. It was definitely old school and involved two plastic boards with a lid and an "ocean" that was punctuated by many small holes. Two players would sit across from each other and arrange their plastic ships and submarine at random places on their [...]

[Read more of this post](#)

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**1924 – America is 8 Years behind in Submarine Development**

Mister Mac

There were a number of visionary men in the US Navy that made predictions about the future of warfare. One of my favorites was Chester Nimitz who was an early proponent of submarine warfare. Much of what he predicted as an ensign came to fruition during the Second World War when the [...]

[Read more of this post](#)

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**1925 – Cold Shivers Run Down The Spines From the Undersea Monsters**

Mister Mac

The year did not start out well for the United States submarine services. Two incidents in January were reminders that the role of submariner remained a dangerous job. January 13. The S-19 boat grounded during a storm. In the early hours of 13 January [...]

### Read more of this post

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#### **1926 – There when you needed them (until now)**

**Mister Mac**

I was blessed to serve on five submarines during my time in the Navy. The boomers and fast attacks that sailed the open seas in defense of freedom played a key role in winning the Cold War. But from the very beginning of my sea tours, I was able to see the strength of the [...]

### Read more of this post

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#### **The Sinking of the SS McKeesport**

**Mister Mac**

Originally posted on [theleansubmariner](#):

April 29th marks the anniversary of the sinking of the SS McKeesport by a German U-boat. Like they have for many years, aging veterans and their families come to the shores of the Youghiogheny at a place called the Palisades to remember the proud little cargo ship that served its country...

### Read more of this post

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#### **1927 – The Submarine Myth and the Ace of the Pacific**

**Mister Mac**

1927 The back-and-forth argument about the significance of submarines continued in a variety of ways in 1927. The British continued their aggressive campaign of influence to demonstrate the need to abolish the boats while the original defenders in American and elsewhere continued to predict that they would become even more important in the future conflicts. [...]

### Read more of this post

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#### **1928-1929 “Air getting very bad. Please hurry,” and finally, “Is there any hope?”**

**Mister Mac**

1928 continued to show challenges for the American submarine fleet. The characteristics of the submersibles of the S class were that they had to spend much of the time on the surface. Steam ships operating in the area often did not have an understanding of the length and depth of a surfaced submarine. [...]

### Read more of this post

#### **2 Injured In U.S. Naval Submarine Accident In Washington State**

(ASSOCIATED PRESS 03 APR 22)

BREMERTON, Wash. —

Two U.S. Navy personnel suffered non-life-threatening injuries in an accident aboard a nuclear ballistic missile submarine docked at a maintenance facility at Puget Sound in Washington state, the Navy said.

The accident on the USS Louisiana occurred during rapid decompression of a forward compartment during a routine air test on Saturday, according to a statement by the Puget Sound Naval Shipyard & Intermediate Maintenance Facility. The rush of air dislodged scaffolding and other equipment and created a boom, the statement said.

Several Bremerton residents reported hearing the boom, Seattle’s KIRO-TV reported.

Two personnel were treated and released at a local medical facility, the Navy said. Medical personnel evaluated five others who didn’t require treatment. The cause of the accident was under investigation, the statement said, adding that the submarine’s nuclear propulsion area wasn’t affected.

Email and telephone messages seeking more information Sunday from the shipyard weren’t immediately returned.

The USS Louisiana is an Ohio-class ballistic missile submarine and has been based at nearby Naval Base Kitsap since 2005.

<https://www.navytimes.com/news/yournavy/2022/04/03/2-injured-in-us-naval-submarine-accident-in-washington-state/>

#### **Shipyard Commander Addresses USS Louisiana Submarine Accident: 'We Cannot Get Complacent'**

(KITSAP SUN 18 APR 22) ... Josh Farley BREMERTON — Puget Sound Naval Shipyard Commander Jip Mosman said an "inaccurate procedure" caused a compartment of the USS Louisiana to rapidly depressurize earlier this month, injuring two workers, scattering equipment and dislodging scaffolding.



Noting the shipyard is an "industrial workplace with a lot of moving parts," Mosman said its workforce, the largest in Kitsap County, "cannot get complacent when it comes to keeping ourselves and our co-workers out of harm's way."

"I want all of you to leave work every day and go home to your families, friends and loved ones in the same physical and mental condition as when you came to work," Mosman wrote in the latest issue of Salute, the shipyard's trade publication.

It was the captain's first public comments since the April 2 accident occurred on board the ballistic missile submarine, which has been in Bremerton since 2019 for its midlife nuclear refueling. Mosman said an investigation and a "team learning session" are both continuing into the incident. The two workers were taken to an area medical facility for treatment; five sailors were also

evaluated and released the same day.

The problem lay in what's known as the Forward Logistics Escape Trunk, which can be used to escape but also as an opening to transport people and goods on board a sub.

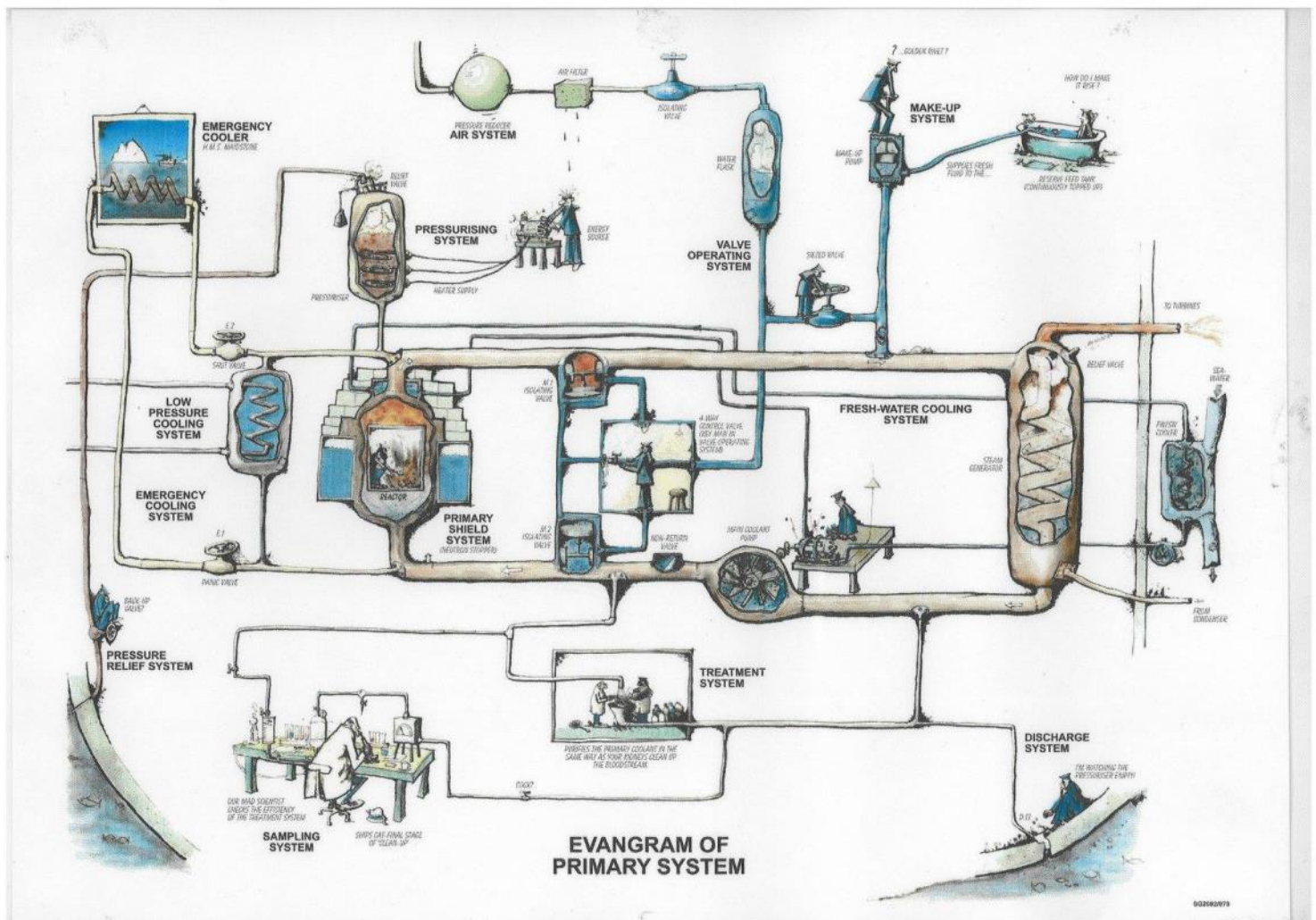
"The depressurization created a loud noise due to the escaping air and dislodged the (escape trunk) and its scaffolding enclosure, injuring two of our shipyard teammates in the process," Mosman wrote.

No other details have been released.

"We are unable to provide any additional information pending completion of a full investigation," according to Anna Taylor, a Puget Sound Naval Shipyard spokeswoman.

The air test is critical to ensure the submarine can operate in the underwater environment. "Air tests consist of closing or sealing the compartment and slowly pressurizing to ensure

**Submitted by Jim McDonald, MM2(SS)/MM1(SS) G 74-76; 77-79, USSVI Charleston Base, Holland Club, MMCS(SS) Ret.**



compartment tightness," Taylor said.

The USS Louisiana's own leadership had just changed hands 8 days before the accident. Navy Cmdr. Michael Kessler, a native of Hauppauge, New York, took command from Lester Patterson, from Gooding, Idaho, on March 25.

Mosman said he was "incredibly proud" of the response to the accident by both the boat's crew and shipyard workers.

"Our team at the scene got straight to work on recovery efforts, working quickly to secure the area, clean up debris and erect new staging and scaffolding," he wrote.

The submarine is among 14 in the Navy that performs what the Navy calls its most important mission. Its patrols keep 20 nuclear missiles out at sea, hidden under the waves, for use if the president ever orders a nuclear strike. Commissioned in 1997, Louisiana came to Puget Sound in 2005. It is the last of the Ohio class submarines to go through a life-extending refueling of its nuclear reactor.

<https://www.kitsapsun.com/story/news/2022/04/18/uss-louisiana-submarine-depressurize-inaccurate-procedure-puget-sound-naval-shipyard/7359128001/>

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### **Navy Offers \$25,000 to All Recruits to Ship Out Quickly**

8 Apr 2022

Military.com | By Konstantin Toropin

The Navy announced Thursday that it is offering a \$25,000 signing bonus to recruits for any rate as long as they are willing to ship off to boot camp before summer.

The sea service, in a press release, said the bonus applies to "anyone who enlists Active Duty" and is willing to start boot camp between April and June of this year.

"The Navy is the only U.S. military branch currently offering this high of an enlistment bonus for any new enlistee," the service boasted.

The press release adds that the bonus will stack with other recruitment incentives that target specific specialties. As a result, "the enlistment bonus could be as high as \$50,000," the service said.

Navy recruits who have recently signed up but

aren't shipping out until the July to September time frame can opt to move up their departure and cash in as well.

<https://www.military.com/daily-news/2022/04/08/navy-offers-25000-all-recruits-ship-out-quickly.html>

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### **Crews Work To Save WWII Navy Ship Taking On Water On Shore Of Lake Erie Hull breach left USS The Sullivans listing into waters by naval museum on shore of Lake Erie (WALL STREET JOURNAL 16 APR 22) ... Talal Ansari**

Crews in Buffalo, N.Y., are working to save a decommissioned U.S. Navy destroyer used in World War II from sinking.

The USS The Sullivans is one of four vessels that sits in the waters by the Buffalo and Erie County Naval & Military Park, the largest inland naval park, located on the shore of Lake Erie.

The destroyer, which previously had been under repair, was taking on water after the hull was breached on one side on Wednesday evening, according to a statement from the park.

Photos from the scene show the ship listing heavily to the starboard, or right, side.

Buffalo Mayor Byron Brown said he was "deeply concerned" about the condition of the ship.

"This is an important part of our U.S. Naval heritage," Mr. Brown said.

There is a problem somewhere in the lower right section of the ship's hull, according to Paul Marzello, president and chief executive of the Buffalo and Erie County Naval & Military Park.

Efforts to assess damage and conduct repairs had already been under way for more than a year. Divers began repairs last summer using a Navy-approved adhesive, the park said in a statement this week. But once the water temperature dropped below 54 degrees Fahrenheit, crews had to pause until winter had passed and water temperatures had risen to a point where the adhesive would work best.

Mr. Marzello said crews were set to resume repairs on the ship on Monday. "Ironically, we're a few days short of that magic day. Not a lucky spell for us," he said.

He said crews were pumping out 13,000 gallons a minute to “create some sort of equilibrium.”

“We will right this ship. It will not go down,” Mr. Marzello said.

The BIDCO Marine Group, the group scheduled to make repairs to the ship, joined the Buffalo Fire Department, Buffalo Police Department, U.S. Department of Homeland Security and U.S. Coast Guard in working to assess the damage and right the ship, according to the park. New York Gov. Kathy Hochul said Thursday that state agencies were on site as well to “help revive this treasure and symbol of perseverance.”

The USS The Sullivans is a Fletcher-class destroyer, considered the largest and most important class of destroyer used in World War II, according to the park. Commissioned in 1943, the ship was active in the Pacific during the war, shooting down eight Japanese planes. It also was part of the Battle of Okinawa and the Battle of Iwo Jima, and later saw action during the Korean War and the Cuban Missile Crisis.

Decommissioned in 1965 after earning 11 battle stars, the ship was originally named after the five brothers from Waterloo, Iowa, who were killed in action in 1942 aboard the USS Juneau.

It is the only ship in the Navy to be named after more than one person.

“The USS The Sullivans is a National Historic Landmark and a true Western New York treasure,” said U.S. Rep Brian Higgins (D., N.Y.), whose district includes Buffalo.

Earlier this month, the congressman secured \$490,000 in federal funding for the Buffalo and Erie County Naval & Military Park as part of the fiscal 2022 budget.

“The state of The Sullivans today is an urgent reminder of the need to adequately fund the National Maritime Heritage Grant Program and ensure floating military history like those here at the Buffalo Naval Park and across the country are preserved for generations to come,” Mr. Higgins said in a statement on Thursday.

<https://www.wsj.com/articles/crews-work-to-save-wwi-navy-ship-taking-on-water-11650054076>

## Holes In Hull Have Tormented USS The Sullivans For Years

(THE BUFFALO NEWS 16 APR 22) ... Barbara O'Brien

John Branning spent 16 years helping to maintain the USS The Sullivans, painstakingly patching holes in the hull underwater every summer, as well as taking care of the other ships at the Buffalo and Erie County Naval & Military Park.

He retired as superintendent of ships in September, and when he saw photos of the destroyer listing heavily to starboard Wednesday night, he was heartbroken. He knew there was a catastrophic breach in the ship.

"It's a tragedy," said Branning, a retired senior chief petty officer who spent 22 years in the Navy.

Diesel pumps worked throughout Thursday night and reached a point of "equilibrium," in that they are pumping out as much water as is leaking into the vessel, said Paul Marzello, president and CEO of the park.

At one point Thursday afternoon, the Coast Guard estimated the ship had more than 3 million gallons of water inside.

On Friday, crews from an industrial diving company were attempting to get to areas of the ship that remain full of water and then seal up the areas once the water is removed, Marzello said. But they were cautious about what spaces they go into because they don't want the divers trapped, he said.

Then efforts to pump water out of the ship were temporarily halted Friday because diesel oil was leaking from The Sullivans into the harbor.

The Coast Guard and an environmental contractor are monitoring the water that's being pumped out of the ship and treating it, if necessary, Marzello said.

The decommissioned ship has "residual material" such as diesel fuel in places that aren't publicly accessible, so authorities are taking environmental precautions, he said. An absorbent barrier is encircling the ship to catch any water contaminated with residual diesel.

"The progressive flooding and positioning of the ship has caused oil from consolidated tanks

onboard to leak and escape from the vessel," the U.S. Coast Guard said in a Facebook post.

"Cleanup efforts have begun and will continue until the oil has been removed from the harbor."

Marzello said that the weather is not helping the efforts to save the destroyer.

"Weather is something that controls our fate, and right now it is not helping at all," Marzello said. "The winds are coming out of the wrong direction. They're also very strong and we lost a lot of ground from our work we did yesterday because of it."

Representatives of the Naval Park, Navy, Coast Guard, state Department of Environmental Conservation, Buffalo fire and police departments and an environmental contractor met Friday and discussed what needs to be done going forward, Marzello said.

The Coast Guard must approve the plan for removing the water, he said.

"I don't think you'll see any movement in the ship until Monday and that particular plan is approved," Marzello said.

Crews had been able to do some preliminary dives to assess the scope of the problem, but it became too dangerous to have them in the water because of the ship's listing position.

"We don't know if she's going to move any further," Marzello said.

The winds could shift water levels up to 6 feet or more, he said, "which means now you're raising that ship, which is now top-heavy, leaning to starboard. What is it going to do? So we've got some concerns."

Once all the water is out, there will need to be some salvaging work done, as artifacts on the ship have been destroyed.

But the damage to the hull is not a surprise. All of the vessels at the Naval Park have leaks, Branning said. A certified diver, he worked in the water plugging about 20 holes on The Sullivans each year, he said. They ranged from about one-quarter inch wide to 3 inches across.

"The hull is just paper thin," he said.

World War II destroyers like The Sullivans did not have thick hulls to repel shelling.

"Their protection was their speed and maneuverability," Branning said. "There's very few

of them left, because they weren't designed to last 80 years by any stretch."

The Sullivans was commissioned in 1943, seeing action in World War II, Korea and the Cuban missile crisis before being decommissioned in 1965. The ship has been sitting in water since 1968, including nine years in salt water in Philadelphia, before coming to Buffalo, Branning said.

The hull is encrusted with zebra mussels, up to 3 inches thick in some places, he said.

Problems with the ship's hull prompted fundraising efforts last year that collected more than \$1 million. Work to repair the hull went on for a couple of months last year before it was halted in October due to water temperatures. Bidco Marine Group was hired to encapsulate the entire hull with a two-part epoxy system, and the epoxy cannot be used in water cooler than 54 degrees.

Marzello estimated less than 25% of the needed work was done before work stopped.

Work had been scheduled to resume on Monday. Marzello said he isn't sure whether having the crews resume the repairs sooner would have made a difference.

The company was working on the port side of the ship in the fall, and The Sullivans had a slight list to the port side over the winter, Branning said. But Wednesday night, the ship started listing to starboard, with water eventually lapping part of the deck on the right side of the ship.

When he saw photos, Branning said he knew that hatches inside the ship had been left open and water poured in. And when staff realized there was a problem, they were not allowed back on the ship for safety reasons.

But closing the hatches would not have prevented the ship from taking on water from the breach in the side, Branning said.

"The ship is 80 years old, it's not like she's waterproof from top down," Branning said. "It's like the Titanic. Once one compartment fills up, the water's going to go somewhere."

Because the ship floats in the Buffalo River, it is at the mercy of the weather, including high winds and ice scraping along the narrow hull, Branning said.

It remains "too early to tell" what the long-term

prognosis is for The Sullivans, Marzello said.

For now, the entire Naval Park — the USS Little Rock, USS Croaker and all buildings — are closed to the public because of the emergency work being done.

<https://www.military.com/daily-news/2022/04/16/holes-hull-have-tormented-uss-sullivans-years.html>

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### **The Round of Golf**

Luke invites his friend Jack to a round golf.

On the fairway Luke said, "As you're not familiar with this course if your ball lands in the rough, forget it you'll never find it."

Jack takes the first drive, miss hits sending his ball straight into the rough. He shrugs his shoulders and starts walking towards the rough.

"Where are you going?"

"I told you just now, that ball is lost."

Jack smirks at him and said, "Humor me, follow and witness me walk straight to the ball."

As they enter the rough a small red flag springs above the undergrowth waving madly from side to side.

"What the hell is that?" exclaims Luke.

"That's showing me where my ball is," said Jack. As they approach, they see the flag retract into the ball which then snaps shut to become an ordinary golf ball again.

"Wow!" said Luke "That's a first for me!"

Jack smiles and said "That is not it's only trick. If it lands in a water course, it will float back to the bank. In a sand bunker it will vibrate to the surface and it will even turn bright yellow if there's snow on the course."

Luke is astounded. "I must have one! Where can you buy them"?

Jack frowns, "I've no idea, I found it."

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### **What to Do When a Loved One Dies**

by Leanne Potts, **AARP**, Updated March 18, 2022  
Practical steps you need to take in the early days

When people die, they leave behind a life that must be closed out. The funeral must be planned, bank accounts closed, pets rehomed, final bills paid.

When someone you love dies, the job of handling those personal and legal details may fall

to you. It's a stressful, bureaucratic task that can take a year or more to complete, all while you are grieving the loss.

The **amount of paperwork** can take survivors by surprise. "It's a big responsibility," emphasizes Bill Harbison, a trusts and estates lawyer in Nashville, Tennessee. "There are a lot of details to take care of."

You can't do it alone. Settling a deceased family member's affairs is not a one-person task. You'll need the help of others, ranging from professionals like lawyers or CPAs, who can advise you on financial matters, to a network of friends and relatives, to whom you can delegate tasks or on whom you can lean for **emotional support**. You may take the lead in **planning the funeral** and then hand off the financial details to the executor. Or you may be the executor, which means you'll oversee settling the estate and spend months, maybe even years, dealing with paperwork.

To marshal the right help, you'll need a checklist (see below) of all the things that need to be done, ranging from writing thank-you notes for flowers sent to the funeral to seeing a will through probate.

### **To Do Immediately After Someone Dies**

#### **Get a legal pronouncement of death**

If your loved one died in a hospital or nursing home where a doctor was present, the staff will handle this. An official declaration of death is the first step to getting a death certificate, a critical piece of paperwork. But if your relative died at home, especially if it was unexpected, you'll need to get a medical professional to declare her dead. To do this, call 911 soon after she passes and have her transported to an emergency room where she can be declared dead and moved to a funeral home. If your family member died at home **under hospice care**, a hospice nurse can declare him dead. Without a declaration of death, you can't plan a funeral, much less handle the deceased's legal affairs.

#### **Tell friends and family**

Send out a group text or mass email, or make individual phone calls, to let people know their loved one has died. To track down all those who need to know, go through the deceased's email

and phone contacts. Inform coworkers and the members of any social groups or church the person belonged to. Ask the recipients to spread the word by notifying others connected to the deceased. Put a post about the death on social media, both on your account and the deceased person's accounts, if you have access.

### **Find out about existing funeral and burial plans**

"Ideally, you had the opportunity to talk with your loved one about his or her wishes for funeral or burial," writes Sally Balch Hurme, an elder law attorney and author of *Checklist for Family Survivors*. If you didn't, she advises you look for a letter of instruction in the deceased's papers or call a family meeting to have the first conversation about what the funeral will look like. This is critical if he left no instructions. You need to discuss what the person wanted in terms of a funeral, what you can afford and what the family wants.

### **Within a Few Days of Death**

#### **Make funeral, burial or cremation arrangements**

- Search the paperwork to find out if there was a prepaid burial plan. If not, you'll need to choose a funeral home and decide on specifics like where the service will be, whether to cremate, where the body or ashes will be interred and what type of tombstone or urn to order. It's a good idea to research funeral prices to help you make informed decisions.

- If the person was in the military or belonged to a fraternal or religious group, contact the [Veterans Administration](#) or the specific organization to see if it offers burial benefits or conducts funeral services. To stop military retirement pay contact DFAS Casualty Assistance Branch: (800) 321-1080 or (216) 522- 5955; (For Reporting a Retiree's death, option #1)

- Get help with the funeral. Line up relatives and friends to be pallbearers, to [eulogize](#), to plan the service, to keep a list of well-wishers, to write thank-you notes and to arrange the post-funeral gathering.

- Get a friend or relative who is a wordsmith to write an obituary.

#### **Secure the property**

Lock up the deceased's home and vehicle. Ask

a friend or relative to water the plants, get the mail and throw out the food in the refrigerator. If there are valuables, such as jewelry or cash, in the home, lock them up. "You have to watch out for valuable personal effects walking out," Harbison says.

#### **Provide care for pets**

Make sure pets have caretakers until there's a permanent plan for them. Send them to stay with a relative who likes animals or board them at a kennel. The pet will be grieving, so be sure they're with someone who can comfort them.

#### **Forward mail**

Go to the post office and put in a [forwarding order](#) to send the mail to yourself or whoever is working with you to see to the immediate affairs. You don't want mail piling up at the deceased's home, telegraphing to the world that the property is empty. This is also the first step in finding out what subscriptions, creditors and other accounts will need to be canceled or paid. "The person's mail is a wealth of information," Harbison says. "Going through it is a practical way to see what the person's assets and bills are. It will help you find out what you need to take care of."

#### **Notify your family member's employer**

Ask for information about benefits and any paychecks that may be due. Also inquire about whether there is a company-wide life insurance policy.

#### **Two Weeks After Death**

##### **Secure certified copies of death certificates**

Get 10 copies. You're going to need death certificates to close bank and brokerage accounts, file insurance claims and register the death with government agencies, among other things. The funeral home you're working with can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.

##### **Find the will and the executor**

Your loved one's survivors need to know where any money, property or belongings will go. Ideally, you talked with your relative before she died and she told you where she kept her will. If not, look for the document in a desk, a safe-deposit box or wherever she kept important papers. People usually name an executor (the

person who will manage the settling of the estate) in their will. The executor needs to be involved in most of the steps going forward. If there isn't a will, the probate court judge will name an administrator in place of an executor.

### **Meet with a trusts and estates attorney**

While you don't need an attorney to settle an estate, having one makes things easier. If the estate is worth more than \$50,000, Harbison suggests that you hire a lawyer to help navigate the process and distribute assets. "Estates can get complicated, fast," he says. The executor should pick the attorney.

### **Contact a CPA**

If your loved one had a CPA, contact her; if not, hire one. The estate may have to file a tax return, and a final tax return will need to be filed on the deceased's behalf. "Getting the taxes right is an important part of this," Harbison says.

### **Take the will to probate**

Probate is the legal process of executing a will. You'll need to do this at a county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries.

### **Make an inventory of all assets**

Laws vary by state, but the probate process usually starts with an inventory of all assets (bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the court. For the physical items in the household, Harbison suggests hiring an appraiser.

### **Track down assets**

Part of the work of making that inventory of assets is finding them all. The task, called marshaling the assets, can be a big job. "For complex estates, this can take years," Harbison says. There are search firms that will help you track down assets in exchange for a cut. Harbison recommends a DIY approach: Comb your family member's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets. Don't leave any safe-deposit box or filing cabinet unopened.

### **Make a list of bills**

Share the list with the executor so that

important expenses like the mortgage, taxes and utilities are taken care of while the estate is settled.

### **Cancel services no longer needed**

These include cellphone, streaming services, cable and internet, even trash pickup.

### **Decide what to do with the passport**

You have a couple of options on how to deal with your family member's passport. You do not have to return it; you can keep it as a memento, with the stamps on its pages reminding you of past adventures. If you're worried about the possibility of identity theft, mail the passport to the federal government along with a copy of the death certificate and have it officially canceled. If you want the canceled passport returned, include a letter requesting that be done. You can also request the government destroy the passport after it's canceled.

### **Notify the following of your loved one's death:**

- **The Social Security Administration:** If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors report deaths to the Social Security Administration, but, ultimately, it's the survivors' responsibility to tell the SSA. Contact your local SSA office to do so. The agency will let Medicare know that your loved one died.

- **Life insurance companies:** You'll need a death certificate and policy numbers to make claims on any policies the deceased had.

- **Banks, financial institutions:** If you share a joint account with your deceased loved one, you'll need to notify the bank they've died. Most bank accounts carry automatic rights of survivorship, which means if your name is on the account, you have full access to the funds when your loved one dies. You become the sole owner on the date of your relative's death. Most banks will require a death certificate to remove the relative from the account.

If the deceased person was the sole owner of a bank account, the bank will release funds to the person named beneficiary once it learns of the account holder's death. Many banks let their customers name a beneficiary or set the account

as Payable on Death (POD) or Transferable on Death (TOD) to another person. You'll need to show the bank a death certificate to get the funds released. If the owner of the account didn't name a beneficiary or POD, things get more complicated. The executor will be responsible for getting the funds to repay creditors, pay bills and divide funds according to the dead person's will.

• **Financial advisers, Stockbrokers:**

Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed). While access to the money is straightforward, there are tax consequences to keep in mind. You will be responsible for paying any taxes earned by the account once your loved one dies. Keep in mind, the tax burden could be significant on a well-funded investment account.

• **Credit agencies:** To prevent identity theft, send copies of the death certificate to one of the three major credit bureaus: Equifax, Experian or TransUnion. You only need to tell one of them, and it will tell the others.

**Cancel driver's license**

This removes the deceased's name from the records of the department of motor vehicles and prevents identity theft. Contact the agency for specific instructions, but you'll need a copy of the death certificate. Keep a copy of the canceled driver's license in your records. You may need it to close or access accounts that belonged to the deceased.

**Close credit card accounts**

Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative who had a sole account. You'll need a copy of the death certificate to do this, too. Keep records of accounts you close and inform the executor of any outstanding balances on the cards. Credit bureaus, as part of their regular reporting process, will also send card issuers an alert that your relative has died. But if you want credit accounts notified faster, contact them directly. Be sure to cut up your dead loved one's credit cards so they aren't lost or stolen.

If the credit card account is shared with another person who intends to keep using it, keep the account open but notify the issuing bank your relative has died so the deceased's name can be removed from the account. Destroy any cards with their name on them to prevent theft and identity fraud.

**Terminate insurance policies**

Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

**Delete or memorialize social media accounts**

You can delete social media accounts, but some survivors choose to turn them into a memorial for their loved one instead. Twitter, Facebook and Instagram all allow a deceased person's profile to remain online, marked as a memorial account. On Facebook, a memorialized profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the companies with copies of the death certificate. TikTok does not offer a memorial option for a deceased user's account.

**Close email accounts**

To prevent identity theft and fraud, shut down the deceased's email account. If the person set up a funeral plan or a will, she may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by email provider, but most require a death certificate and verification that you are a relative or the estate executor.

**Update voter registration**

Contact your state or county directly to find out how to remove your dead relative from the voting rolls. Here's a state-by-state contact list. The rules vary by state. Some states get notifications from state and local agencies and will remove your dead relative from voter registration rolls automatically. States will also remove voters if a relative notifies them of the death. Depending on where your loved one was registered to vote, you may need to give notice of the death in writing, by affidavit or with a death certificate.



## # TIP

### Passwords

- 1 Avoid obvious passwords that are easy to guess, like "123456."
- 2 Don't use passwords that can be guessed on your personal information, like date of birth.
- 3 Use a series of at least four unrelated words, since it's harder to crack.  
Alternatively, mix special characters, upper and lowercase, and be a minimum of 10
- 4 characters.
- 5 Ideally, use a password manager to generate secure passwords and remember your logins.
- 6 Use two-factor authentication to make it more difficult for someone to access your account.
- 7 Never share your password with anyone, no matter who claims to be asking for it.
- 8 Don't write your passwords down; or at least not anywhere obviously accessible.
- 9 Change your passwords regularly to protect against data leaks.
- 10 Never use the same password twice; they should always be unique and unrelated.

### Web browsing

- 11 If you don't recognize a link, don't click on it.
- 12 Check the address bar to ensure you're on the website that you think you are.  
Is the website using a secure HTTPS connection? If not, there's greater risk of data
- 13 interception.
- 14 Check the lock icon in the address bar; is the website registered to who it should be?
- 15 Avoid adverts disguised as fake download links; if you're uncertain, don't click.
- 16 The dark web is full of scams and illegal activity, so avoid it.
- 17 Only download from trusted providers, and even then scan the files with anti-virus software.

### Social media

- 18 Everything you put online is permanent, so only share what you're comfortable with.
- 19 Thoroughly review all your social media privacy settings so you know what's public.
- 20 Never let anyone else use your social media account, nor log in on a public computer.  
Social media is full of hoaxes and scams. Remain vigilant. If something sounds too good to be
- 21 true, it probably is.  
Do not overshare. You don't know who's looking at your information or what they're doing
- 22 with it.  
Only share information of those who have consented. Are you sure you should share pictures
- 23 of your children?

### Antivirus

- 24 Every system is susceptible to viruses, but some more than others.  
You don't need to pay for antivirus software. Windows Security is a great built-in option, for
- 25 example.  
Avoid dodgy downloads and opening unknown email attachments, since viruses are often
- 26 spread this way.
- 27 Educate yourself on the difference between viruses, malware, and keyloggers.
- 28 The ultimate, nuclear way to clean a virus from your system is to completely wipe everything.

### Data

- 29 Encrypt private data and don't share the encryption key with anyone else.
- 30 Don't store sensitive data in the cloud; keep it entirely disconnected from the web.
- 31 External drives can easily be physically stolen, so be cautious about what you store on them.  
If you're done with a drive, investigate how to securely wipe one; simply deleting the data
- 32 isn't enough.
- 33 If you buy a used computer, factory reset it and wipe it completely from top to bottom.
- 34 Back up your data: at least three copies, on two different types of media, with one off-site

## Email

- 35** The email sender can be spoofed, so that email might not be from who it claims to be.
- 36** Don't recognize the sender? Not expecting that email? Don't open it and delete it.
- 37** If an email asks you to click a link or open an attachment that seems suspicious, trust your instincts and delete it.
- 38** If you're being asked to share sensitive information, don't do it. Your bank, ISP, Amazon, and so on will never ask via email.
- 39** If someone is trying to impose a sense of urgency for you to do something, it's probably a scam.
- 40** That long-lost relative who has died and wants to leave you a bundle of money? It's fake. Delete the email.
- 41** Your spam filter offers some protection, but it isn't foolproof, so don't assume everything in your inbox is safe.

## Software

- 42** Keep all the software on your computer up-to-date, to patch vulnerabilities and enjoy the latest features.
- 43** Install operating system updates as they come through, especially critical security ones.
- 44** If you no longer need software, uninstall it completely.
- 45** Don't install random browser extensions, and only use those from trusted publishers.

## Smartphones

- 46** When you install apps, check what permissions they ask for; be wary of camera, microphone, and location access.
- 47** Only install apps from the authorized app stores, though even then you have to be cautious.
- 48** Don't send and receive sensitive data over public Wi-Fi connections.
- 49** Protect your phone with a PIN, pattern, fingerprint, or some type of security lock.
- 50** Follow the same precautions you do on your computer, like avoiding dodgy sites and downloads.
- 51** Keep your phone on you whenever possible; this also protects against SIM card swapping.