

TORPEDO ALLEY



Vol. 4, No. 9

September 2008

Newsletter of Charleston Base, United States Submarine Veterans, Inc.



USSVI Creed

"To perpetuate the memory of our shipmates who gave their lives in the pursuit of their duties while serving their country. That their dedication, deeds, and supreme sacrifice be a constant source of motivation toward greater accomplishments. Pledge loyalty and patriotism to the United States Government"



Base web page: www.ussvich.org
National web page: www.ussvi.org

Base Meeting:

September 11, 2008
Social hour 1800, General Meeting 1900

Location:

Fleet Reserve Association Branch 269, Low Country Home
99 Wisteria Rd.
Goose Creek, South Carolina. Phone 843-569-2962

Base Officers		Phone Number
Commander	Steve Nelms	843-563-7115
Vice Commander	Carl Chinn	843-875-3098
Secretary	Rick Collins	843-851-3490
Treasurer	George Lisle	843-559-4242

Special Officers		Phone Number
Chief of the Boat	Marty Sessler	843-871-1536
Public Affairs	Richard Cleeve	843-899-4563
Sub Vets WWII	Barnwell Chaplin	843-762-6945
Nuclear Historian	Rick Carlson	843-875-4030
Veterans Affairs	Jim Morrison	843-832-9716
Chaplain	John Nichols	843-873-5897
Membership	Carl Chinn	843-875-3098
Holland Club	Terry Trump	843-873-9563
Little David Project	Rick Wise	843-875-5559
Roving Reporter	Rick Wise	843-875-5559
Scholarship	Jim Yates	843-873-0246
Newsletter	Carl Chinn	843-875-3098
Storekeeper	Paul Viering	843-797-2623
Alcohol & Gaming	Dave Mueller	843-553-2775
Webmaster	Nick Nichols	843-873-5897

Minutes of the August 2008 meeting

Attendance for the August 14, 2008 meeting was 123

Opening Ceremony: Base Commander called the meeting to order. A Quorum was present and the meeting was commenced at 1900.

Introductions: New people were introduced; Steve Currey, Sam Strickland, Jim Higgins, John First, Charlie Tompkins, Chris Hayden, Justin Buckman,

Veteran's Affairs: The Ralph Johnson VA Hospital ranks 10th in nation for service.

District Commander: Jerry was relieved as District 3 Commander. The National Convention is coming up, we want as many people as possible to attend.

The Aiken meeting is September 13.
Charleston base Bylaws have been approved.

Fleet Reserve: No report

and Bob Powell. Welcome aboard.

Secretary: Secretary Rick Collins asked for a motion to approve the meeting minutes from last month. A motion was made and seconded. Minutes approved.

Treasurer: George Lisle gave the treasurer's report.

Storekeeper: New patches, Ken Sewell's books. Pick up your orders.

Chaplain: June Report: Cards were sent as follows to:

Chris Erickson and family on the July 3rd death of Jerry Erickson in Oregon. Jerry rode the WOODROW WILSON for 9 years. He was not a member of Charleston Base.

Jane Black and family on the July 8th death of Capt. Robert Black Sr. Captain Black served in the Navy for 32 years in submarines and submarine related commands. He was not a member of Charleston Base.

Signed the online guest book for the family of Captain Harry Caldwell. Captain Caldwell died on July 8th. He was the son of the first Commanding Officer of USS HOLLAND (SS-1) and a WWII Subvet.

Sue Willis and family on the July 13th death of Ron Willis. Ron was a member of the Charleston Base.

Sylvia Wade and family on the July 14th death of Wade Tomberlin, MMCS(SS) Retired. Wade was not a member of Charleston Base.

Dave Rein and family on the July 22nd death of Dave's sister, Betty June Swanger.

Clyde Peters when he was hospitalized on July 24th. Clyde is now home recovering.

It has come to my attention that some people are not reporting their needs and concerns to me because, for privacy reasons, they don't want them mentioned at the meetings. Please be assured that if you contact me with a need or pray request and you tell me that it's private, it will remain that way.

On Saturday, July 19th, a Memorial Service with Flag Folding was conducted at the Overton Fire House in remembrance of Ronald Willis and for the comfort of Sue and the family.

Concerns told at the meeting:

Barney Chaplin is out of the hospital. He has a malignant tumor between the rib cage and spinal cord. The good news is that it can be treated.

Curly Houck has terminal liver cancer and only has 4-6 months to live.

Ben Heber has cancer and will begin chemo and radiation treatments beginning Monday, August 18th.

Several follow-ups were made on those who've had surgery or illnesses in the last couple of months along with the base sending additional cards.

If you know of shipmates or spouses from other bases who are having a difficult time, had surgery, etc. and would like for USSVI Charleston Base to send them a card please send their name and address to the Chaplain via email or phone call.

Holland Club: The Holland Club inducted two people in a ceremony. They were Sam Strickland and Abel Jenkins. Congratulations to them!

Membership: Carl Chinn reports 317 members, 3rd largest base in nation. San Diego has 328. 2009 dues are due 1 October. Last year we lost 23 members for non-payment. One question, does anyone know Mark Novak?

Little David: Rick Wise, aka "Tunnel Rat". gave a presentation about what the Little David is and what we do for it. On September 13th there will be a tractor pull at the Berkley County museum. Volunteers are requested to talk about the Little David at the event. Rick asked for 8 volunteers so no one would be there all day. Call Rick or the COB.

Newsletter: No report

Alcohol & Gaming: This is our 4th year anniversary of the After Battery. Prices have remained the same, but now we have to raise the donation for certain items from \$1 to \$1.50. Most item and donations remain the same. Steve Nelms has a new clean vest and ball cap. The After Battery donated \$50 to scholarship fund.

Chief of the Boat: The COB has a ball cap and Holland club patch for the person that lost them, lost at Weapons station. Thank you for all the attended the Ron Willis memorial, it went very well.

Jim Yates makes memorial shadow boxes for us free of charge, he only ask that you donate to the Scholarship fund.

18 October, hog roast @1300 cost \$5. bring a side dish or dessert.

Sept 6 See Saw Days parade in Harleyville.

Nov 9 A Taste of Summerville, all invited and wear your vest. There will be a boat tolling ceremony.

Base Commander: Discussed the on-line poll at national website about women associate members. Vote for what you think before national does something you disagree with, again!

It is your right to correspond with your national leadership.

Nuclear Historian: He gave a lovely and touching story about two TM's (Neck and Buddha) seeking a quality education.

Old Business: None

New Business: December 6 is Christmas party, tickets next meeting. More information to follow.

Good Of The Order: USS Triton reunion Sept, 3-7.

Scholarship: Buy coins. September 18-21 is the Henry Clay reunion, we will be doing the bell tolling ceremony on September 20 at 1100. They want us to do the entire ceremony for them and the organizer will donate \$300 to the scholarship fund. The price Patriots Point was charging just for chairs. We could use some help and representation. Time 1100. Please see Carl.

Public Affairs: Anything newsworthy get to Richard Cleeve. He will try to get our news in the local papers and get our name out there.

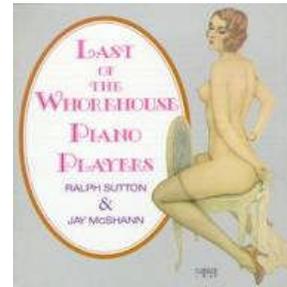
Sub Vets WWII: The last WW11 2009 calendar is now on sale for \$7. The August meeting we will be electing officers.

Vice Commander Report: No report

Depth Charge drawing \$357 to winner who donated \$100 back to scholarship fund. The winner also says thanks to all his "shipmates" who dutifully informed his wife that he won \$1000.00.

The Base Commander adjourned meeting at 2015.

**** End of the minutes for August 2008 ****



"Don't tell mom I'm a submariner, she thinks I play piano in a whorehouse."



Binkley	Bowles	Carswell	Chaplin
Gravley	Hartley	Hunter	Hutchison
Ingebretson	Katen	Knutson	Lanier
McRae	Moody	Neufeld	Peterson
Rice	Sims	Stump	Sumner
Villegas	Votta	Wardean	Wilson, L
Wilson, W	Wood, A		

September Submarines Lost:

USS	SS 209	September 9, 1943
USS Cisco	SS 290	September 28,
USS S-5	SS 110	September 1, 1920
USS S-51	SS 162	September 25,

Lost Harbor

*There is a port of no return, where ships
May ride at anchor for a little space
And then, some starless night, the cable slips,
Leaving an eddy at the mooring place . . .
Gulls, veer no longer. Sailor, rest your oar.
No tangled wreckage will be washed ashore.*



September 6 – See Saw Days parade, Harleyville, line-up at 0930, starts 1100

September 11 – Monthly meeting

September 13 – District 2 Social Conference, Aiken, starts at 1300

September 20 – Memorial Service with Tolling of the Boats, 1100, Cold War Memorial, Mt. Pleasant. All hands welcome!

Membership Dues

2009 membership dues are payable on 1 October 2008. You can pay anytime. Let's make this easy and everyone pay on time or early!

If you're not sure what you owe, contact Carl Chinn at carlc@sc.rr.com or 875-3098.

There will be a list at the meetings starting in July.

From the PAO

Photo album is up to date. I will take more pictures at the September meeting. I have 170 member pictures out of a possible 300+, let's try and get to 75% this year. Meeting times & place have been corrected in the local newspapers.



From the Storekeeper

Please pick up the items that were ordered.

The following have items to pick up:

Heber, Cline, Miller, Hendrix, Kirk, Morris, and Camp.

Books by Ken Sewell are available:

"Red Star Rogue", \$15.00 hardbound and \$5.00 paperback

"All Hands Down", \$20.00

Iran To Add New Submarine To Fleet

Iran's Naval Submarine fleet will be equipped with a new domestically manufactured submarine, the senior Iranian navy commander says.

Rear Admiral Habibollah Sayyari said Wednesday that Iranian technicians have used indigenous technology to build the new submarine. He did not specify the class of the new submarine.

Iran's Navy currently operates Ghadir and Nahang (meaning whale in Persian) submarines.

According to Rear Adm. Sayyari, the Ghadir submarine is equipped with the latest military and technological equipments.

The Nahang submarine, Iran's second homemade submarine, is reportedly one of the country's largest defense projects.

The announcement of a new addition to the Iranian naval fleet comes amid reports suggesting that an armada of US and European naval vessels had been stationed in the Persian Gulf in an unprecedented build-up.

Rear Adm. Sayyari warned last week that Iran's naval forces are fully monitoring recent movements in the Persian Gulf, warning that Iran is prepared to defend its sea littoral integrity 'with all its might'.

The recent introduction of House Resolution 362 - which 'demands' that the US president make strenuous efforts to prohibit "the export to Iran of all refined petroleum products" as well as "imposing stringent inspection requirements on all persons, vehicles, ships, planes, trains, and cargo entering or departing Iran" has fueled the speculation that Washington is considering a naval blockade of Iran over its nuclear program.

Supported by the American Israel Public Affairs Committee (AIPAC), the Resolution is considered by its critics as a means of provoking war with Iran.

The US and Israel have long threatened to launch military strikes on nuclear facilities in Iran should the country continue uranium enrichment.

Despite the UN nuclear watchdog's confirmation that Iran enriches uranium to 3 percent, a rate consistent with the construction of a nuclear power plant, the two staunch allies accuse Iran, a signatory to the nuclear Non-Proliferation Treaty (NPT), of pursuing nuclear weaponry.

Iran maintains that diplomacy is the only acceptable means for clarifying the civilian nature of its nuclear program. Tehran, however, has warned that if the country comes under attack, it would not hesitate in taking necessary measures to protect its sovereignty-including the closure of the strategic oil passage, the Strait of Hormuz.

The strategically vital strait, between Iran and Oman,

Annual Christmas Party



The Charleston Base Christmas Party will be on 6 December 2008. It will be held at the same location as the past 2 years; **Gatherings** in beautiful downtown Dorchester, SC.



Same rules as always...

you must have a ticket to attend and THERE WILL BE NO TICKET SALES AT THE DOOR!

Cocktails at 1700, Dinner at 1830

Dress is not prescribed, come comfortable, as you desire. Coat and tie, slacks and shirt, etc.

Tickets will be available at the September meeting.

Last day to buy tickets is 13 November meeting.

Buy early! Ticket price will be announced at the September meeting. Hopefully the same or close to last year's \$15 per person.

thanks

Clarification Needed

At the August meeting I put out that we are conducting the Memorial Service for the Henry Clay reunion and that the reunion committee was donating \$300 to our scholarship fund. I was in error and need to get the correct information out. The \$300 donation is coming personally from Howard Anderson (one of our members). "Andy" is on the reunion committee. Thank you Andy and sorry about the misinformation! Carl Chinn.

BZ!

Our Base Secretary, Rick Collins, was the lucky winner of the depth charge drawing at the August meeting. Before he left he graciously donated \$100 of his winnings to our scholarship fund. Bravo Zulu to Rick!

is an essential conduit for energy supplies and connects the oil-rich region to free sea. As much as 40 percent of the world's sea-transited crude oil passes through the waterway.

In preparation for any possible act of aggression against the country, Iran is equipping its navy with high-tech weapons system, capable of targeting any vessel within a range of 300 km (185 miles) from its shores.

Prostate Problems Update 05

This year, according to the American Cancer Society, an estimated 186,000 men in the U.S. will be diagnosed with prostate cancer, and about 28,000 will die from the disease. According to phase-I clinical results published in the Journal of Clinical Oncology on 22 JUL, a new drug, abiraterone, dramatically shrunk the size of tumors and offered lasting benefits for prostate patients, compared with existing treatments. Researchers found that this experimental drug showed significant benefits for men who had exhausted all other treatments. Though it is in early development, many cancer doctors are optimistic about abiraterone. Cougar Biotechnology Inc., who sponsored the trial, says the drug could be approved for sale in the U.S. as early as 2011, if all goes well. Initial findings suggest more patients with advanced prostate cancer respond to abiraterone than other drugs in development. There is also evidence the tumors shrink more on this drug and that benefits last longer, in some cases, a year and a half. Prostate cancers are fueled by testosterone. This drug lowers the levels of testosterone below what can be achieved with other drugs. The next step is a much larger, international clinical trial, which is currently enrolling patients. The goal is to determine whether the many benefits of this drug translate into prolonged survival for patients, the way it has for current trial users.

Tricare User Fee Update 27

For the third consecutive year, the Pentagon's budget request for fiscal 2009 calls for big hikes in enrollment fees, deductibles and pharmacy co-pays in its Tricare health insurance program. It's not hard to see why. Military health care costs have ballooned from \$19 billion in 2001 to \$43 billion this year, almost 10% of the entire defense budget. At this rate, health care will hit \$65 billion by 2015. Clearly, something must be done. But so far, the Pentagon and Congress have been talking past each other. Defense officials say they need fee hikes to raise revenue and to discourage people who have other health care options from using Tricare in the first place. "Health



Triton 1000 Personal Submarine

U.S. Submarines has developed a 2-person model submarine called the Triton 1000. The small submersible is lightweight and engineered specifically for deployment from medium-to-large yachts. With an overall height of 1.8 meters and an overall length of only 3.0 meters the Triton fits on many mid-level boat decks and at 3.3 tons it can be launched using existing equipment from most yachts.

Besides the option to transfer it on a yacht, the Triton 1000 can also be attached behind a truck or SUV. Furthermore, buyers could have their units shipped in a standard container. Its design provides for excellent visibility and high levels of comfort, while luxury leather seating and full air conditioning offer the "pilot" as much comfort as possible in such a small space.

U.S. Submarines takes pride in manufacturing submersibles with good surface stability while still meeting the ABS freeboard requirement of 0.77 meters between the water's surface and the hatch. In comparison, several commercial manufacturers build vehicles where the passengers or scientists must embark and disembark while on the deck of the support ship. As a result, the occupants cannot safely exit the submarine while it is surfaced. This reduces operating flexibility and requires an expensive man-rated launch and recovery system.

In addition to the underwater vehicle, U.S. Submarines provide piloting and maintenance training to the owner or crew with no additional cost. The unit's controls include intuitive joystick controls and a computer based monitoring system. According to its manufacturer, the Triton 1000 has been designed with the pilot's leisure in mind and accordingly its operation is easy. Of course all this pleasure will run you about \$1.69 million – about the price of 9 Ferrari F430; but come on, could a Ferrari let you watch the fish 1000 feet under the sea?

TFOT has also covered the XSR48 speedboat, which is a luxury powerboat with "supercar" looks, and the sQuba, which is the world's first "green" diving car. Other related TFOT stories include the Airacuda, a remote controlled pneumatically driven fish and the Dolphin Watercraft, a fully submersible vessel designed by Innespace to mimic the look and abilities of a dolphin.

care costs are eating us alive" Defense Secretary Robert Gates told House lawmakers 6 FEB. "We really need to work with the Congress." To date, however, Congress hasn't said much more than no to fee hikes. That's like ignoring your credit card bill and hoping your bank won't notice. Congress has sat by for more than a decade, ever cognizant of soaring health care costs, but not once raising Tricare fees, which haven't changed since the program's inception in 1995. Not even to adjust for inflation.

The Pentagon's plan will be based largely on a recent task force report that calls for beneficiary costs to double, triple and, in some cases, quadruple. The argument is that unless costs rise significantly, the military will be left to care forever more people, because those with other options will have no incentive to look elsewhere for health care. But that position is undermined by the task force's preoccupation with appearances. Bizarrely, one of the main concerns expressed in its report is a desire to avoid making the military health care system seem too generous when viewed by American taxpayers. Meanwhile, the proposed fee hikes make it look as if health care officials set out deliberately to change that perception. For example, the Pentagon task force proposes to increase retail pharmacy co-pays by as much as fivefold. The aim is to push people to use on-base pharmacies or the Tricare Mail Order Pharmacy, which are less costly for the Defense Department. But filling a prescription on base can be far from convenient for those on remote duty or living far from the main gate. And mail order is suitable only for long-term maintenance drugs. Consider, then, the impact of such a change on the spouse of a junior soldier whose kids all get sick at the same time and need antibiotics immediately. Fees would also rise for retirees. The bulk of the increases would fall on retirees under age 65, many of whom have access to other health insurance through private-sector employers.

Deplorably, the Pentagon hopes to discourage these retirees from using a benefit they earned over the course of 20 or more years in uniform by making it financially unattractive. That's tantamount to revoking the benefit entirely. The third piece of the task force plan is a proposed \$120 annual enrollment fee for retirees over age 65. Even the task force admits this idea runs counter to the intent of Congress when it created Tricare for Life in 2001. Together, the Pentagon hopes, these fee hikes will generate \$700 million in revenue in fiscal 2009, plus \$500 million in savings associated with reduced usage of Tricare benefits. So if lawmakers reject the proposal as they've done twice before, they'll have to find \$1.2 billion to make up the difference in next year's

Bell Tolling Ceremony

There will be a Bell Tolling ceremony at the Cold War Memorial in Mt. Pleasant, September 20, at 1100.

Charleston Base is conducting this memorial service for the USS Henry Clay reunion. All hands are invited and encouraged to attend.

Uniform is khaki pants, blue shirt, vest and ball caps. If you don't have a vest you are still encouraged to attend.

Our member, Howard Anderson, is donating \$300 to our scholarship fund for us to hold this ceremony. Take the time to thank Andy!

South Carolina Vet Cemetery Update 01

The Department of Veterans Affairs (VA) has named the national cemetery to be built near Columbia SC as the Fort Jackson National Cemetery. VA also awarded a \$2.53 million construction contract for the initial phase of development to International Public Works, LLC, of North Charleston. The new 585-acre cemetery will be located in Richland County just east of the city of Columbia and south of Interstate Highway 20 on property donated by the Fort Jackson Army post. VA expects construction of a 15-acre area to begin this summer and burials to begin there later this year. The cemetery staff will work initially from a temporary office, committal service shelter and equipment facility building until construction is completed. That area will include 1,400 full-casket gravesites and 1,100 in-ground cremation burial sites. When the cemetery's 50-acre first phase of development is finished, it will contain 5,000 full-casket gravesites, including 4,200 pre-placed crypts and approximately 2,000 columbarium niches. It will provide burials for more than 170,000 veterans and their families who live in central South Carolina.

The cemetery will include an administration/public information center, public restrooms, a maintenance building and two committal service shelters. Other infrastructure will include roadways, landscaping, utilities and irrigation. Veterans with a discharge issued under conditions other than dishonorable, their spouses and dependent children are eligible for burial in a national cemetery. Other burial benefits for eligible veterans include a burial flag, a Presidential Memorial Certificate and a government headstone or marker - even if they are not buried in a national cemetery. VA burial benefits information can be obtained from national cemetery offices, a VA Web site on the Internet at <http://www.cem.va.gov>, or by

budget. The Pentagon's plan is unacceptable. But it is, at least, only the first salvo in this year's debate. Now it's up to Congress to answer with a plan of its own.



Two retired Torpedomen in Charleston were sitting down for a break in their soon-to-be new store, "**Torpedoes-R-Us**". As yet, the store wasn't ready, with only a few shelves set up; waiting for the gilley shipment to arrive.

One said to the other, "I bet any minute now some idiot sailor is going to walk by, put his face to the window, and ask what we're selling."

No sooner were the words out of his mouth when, sure enough, a crusty old retired NavET walked to the window, had a peek, and in a thick salty accent asked, "What the #*/@ are you sellin' in here?"

One of the Torpedomen replied sarcastically, "We're selling assholes."

Without skipping a beat, the old NavET said, "You're doin' well then... only two left!"

In The Beginning...

In the beginning was the word and the word was God and all else was darkness and void without form. So God created the heavens and the earth. He created the sun and the moon and the stars so that the light might pierce the darkness. And the earth God divided between the land and the sea and these He filled with many assorted creatures.

And the dark smelly creatures that inhabited the land, God called ARMY and dressed them accordingly like trees and bushes. And the flighty creatures of the air, He called AIR FORCE and these he clothed in uniforms of light blue to match the sky, and the creatures who sailed on the surface of the sea, God called SKIMMERS. Then, with a twinkle in His eye and a sense of humor that only He could have, God gave them big gray targets to sail on. He gave them many splendid uniforms to wear. He gave them many wonderful and exotic places to visit. He gave them pen and paper so they could write home every week. He gave them afternoons off, movies and ice cream makers and he gave them a laundry to keep their splendid uniforms clean. When you are God, you tend to get carried away.

And on the 7th day, God rested. On the 8th day at 0700, God looked down on the earth and He was not happy. So He thought about His labors and in His infinite wisdom, God created a "divine creature" which he called a SUBMARINER.

And the SUBMARINERS that he created in His own Image were to be of the deep, and to them He gave the Dolphin insignia. He gave them black messengers of death to roam the depths of the seas, waging war against the forces of Satan and evil! He gave them submarine pay so they might entertain the ladies on Saturday nights, and

calling VA regional offices at (800) 827-1000. For information about the Fort Jackson National Cemetery, call the cemetery staff at (866) 577-5248. To make burial arrangements, call the national scheduling office at (800) 535-1117.

Will Update 01

When you die state law will determine what happens to your property if you do not make a will or use some other legal method to transfer your property. Generally, it will go to your spouse and children or, if you have neither, to your other closest relatives. If no relatives can be found to inherit your property, it will go to the state. In addition, in the absence of a will, a court will determine who will care for your young children and their property if the other parent is unavailable or unfit to do so. If you are part of an unmarried same-sex couple, your surviving partner will not inherit anything unless you live in one of the few states that allow registered domestic partners to inherit like spouses: California, Connecticut, Maine, New Jersey, and Vermont. Any adult of sound mind is entitled to make a will. Beyond that, there are just a few technical requirements a will must fulfill:

* The will must be signed by at least two witnesses. The witnesses must watch you sign the will, though they don't need to read it. Your witnesses, in most states, must be people who won't inherit anything under the will. (If your state allows "holographic" wills, you don't need witnesses.)

* You must date and sign the will.

You do not have to have your will notarized. In many states, though, if you and your witnesses sign an affidavit (sworn statement) before a notary public, you can help simplify the court procedures required to prove the validity of the will after you die. You do not have to record or file your will with any government agency, although it can be recorded or filed in a few states. Just keep your will in a safe, accessible place and be sure the person in charge of winding up your affairs (your executor) knows where it is. A lawyer does not have to write a will, and most people do not need a lawyer's help to make a basic will -- one that leaves a home, investments, and personal items to your loved ones, and, if you have young children, that names a guardian to take care of them. Creating a basic will rarely involves complicated legal rules, and most people can create their own will with the aid of a good software program or book. But if you have questions that aren't answered by the resource you're relying on, or your situation is unusual, it may be worth it to see a good lawyer

impress the hell out of the SKIMMERS. And at the end of the 8th day, God looked down on the earth and saw that all was good, but still God was not happy. In the course of His labors He had forgotten one thing. He himself did not have a submariner's dolphins. He thought about it and He thought about it, and finally satisfied Himself, knowing that not just anybody could be a SUBMARINER!



Admiral Osborne Scholarship Fund

How about helping out the scholarship fund? We are offering a Charleston Base Challenge Coin for sale. ALL proceeds go into the scholarship fund.

Coins only cost \$7 each. Available for an additional \$1 is a protective plastic capsule.

To get your coin(s) see Jim Yates, Julian Villegas or Carl Chinn.

Make sure you have one for "when you get challenged"!

Buy several for great gifts!



Handwritten, unwitnessed wills, called "holographic" wills, are legal in about 25 states. To be valid, a holographic will must be written and signed in the handwriting of the person making the will; in some states it must also be dated. Some states allow you to use a fill-in-the-blanks form if the rest of the will is handwritten and the will is properly dated and signed. A holographic will is better than nothing if it's valid in your state. But a will signed in front of witnesses is better. If a holographic will goes before a probate court, the court may be unusually strict when examining it to be sure it's legitimate. And if you don't have guidance -- from a good self-help resource or a good lawyer -- it's easy to write something that turns out to be ambiguous or even contrary to what you intended. Very few wills are ever challenged in court. When they are, it's usually by a close relative who feels somehow cheated out of a share of the deceased person's property. To get an entire will invalidated, someone must go to court and prove that it suffers from a fatal flaw, the signature was forged, you weren't of sound mind when you made the will, or you were unduly influenced by someone.

The law protects surviving spouses from being left with nothing. If you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin -- or Alaska if you have made a written community property agreement), your spouse automatically owns half of all the property and earnings (with a few exceptions) acquired by either of you during your marriage. You can leave your half of the community property, and your separate property, to anyone you choose. In all other states, a surviving spouse has a legal right to claim a portion of your estate, no matter what your will provides. But these provisions kick in only if your spouse goes to court and claims that share. If you don't plan to leave at least half of your property to your spouse, either through your will or outside it, you should consult a lawyer -- unless your spouse willingly consents in writing to your plan. Generally, it's perfectly legal to disinherit a child. If, however, it appears that you didn't mean to disinherit a child -- the most common example is a child born after you made your will -- then the child has the right to claim part of your property.
