

## Issue 2010-07 — July, 2010

### Notices

#### Korea Retirees' Schedule of Events

**Jul 5** - All retiree offices in Korea are closed to celebrate the July 4<sup>th</sup> Independence Day holiday. The Osan AB Retiree Activities Office may also be closed on July 6 if Osan AB declares that to be a standdown day.

**Jul 17** - The USAG Humphreys hosts a Retiree Appreciation Day on July 17, 1000-1500. It will take place in the Super Gym. In addition to the DFAS speaker (see below), there will be information tables, a free meal, door prizes, entertainment and unlimited fun! Be There !

**Jul 19-23** - The Military Retiree Assistance Office and Retiree Activities Office are closed for Summer Vacation. Please limit calls to emergency only.

#### **HOT: All Savings Bond Allotments Being Canceled**

The U.S. Treasury is discontinuing the option of buying U.S. Savings Bonds by allotment. If you have a saving bond allotment, it will be automatically stopped at the end of July. You must see the [last item in Pay Matters](#) for instructions if you wish to continue buying U.S. Savings Bonds.

*Defense Finance & Accounting Service*

#### **DFAS Representative Coming to Korea**

A representative of the Defense Finance and Accounting Service will be at USAG Humphreys for the Area III Retiree Appreciation Day on Jul 17.

*Retirement Services Office*

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## Medical Care Matters

### Seniors Vitamin D Needs

Research suggests that the recommended daily dose of vitamin D for older adults should be much higher than you think. Scientists have identified the importance of vitamin D in reducing the risks of osteoporosis and some types of cancer. New information from the International Osteoporosis Foundation recommends a daily dose of 800 to 1,000 IU per day of vitamin D for older adults, with some people in higher risk groups (obese, housebound with little sunlight, or with absorption problems) getting much more than that.

Vitamin D is necessary for absorption and utilization of calcium, so you need adequate amounts for healthy bones. A deficiency of vitamin D in children will cause rickets in children and osteomalacia in adults. Research studies also suggest that getting enough vitamin D may help to prevent high blood pressure, multiple sclerosis and some forms of cancer. For many people in northern climates – or people who spend most of their time indoors – a vitamin D supplement may be in order. A simple blood test will determine if you're getting enough vitamin D; check with your doctor and follow his or her recommendation about how much vitamin D you need.

Some people are able to get enough vitamin D through sun exposure. Your body makes vitamin D when you are exposed to the ultraviolet B (UVB) rays in sunlight. You probably need from 5 to 30 minutes of exposure to the skin on your face, arms, back or legs (without sunscreen) twice every week. Since exposure to sunlight is a risk for skin cancer, you should use sunscreen after a few minutes in the sun and even in the winter and on hazy, cloudy days.

The amount of exposure also depends on the time of the year. In the northern hemisphere, the UVB is more intense during the summer months and less intense during the winter months. In fact, if you live north of the 42-degree latitude, you will have a difficult time getting enough vitamin D from the sun from November through February. If you live north of a line drawn on a map from the northern border of California to Boston, Massachusetts, you will probably need additional vitamin D from the foods you eat during the winter. The intensity of UVB rays is also reduced by clouds, pollution and UVB will not travel through glass, so sitting next to a window will not give you enough sunlight to make vitamin D.

Vitamin D is found in oily fish like tuna and salmon as well as in fortified foods like milk and breakfast cereals. [Source: National Institutes of Health Office of Dietary Supplements, 'Dietary Supplement Fact Sheet: Vitamin D', May 08]  
*RAO (Baguio) Bulletin, Jun 1*

### Neck Pain

In general, there is no one cause of neck pain that applies to every sufferer. If you have chronic neck pain, you may have received a diagnosis of disc herniation, whiplash, strain, sprain or something else. Regardless, most of these conditions have one thing in common: Certain muscles are affected, and these are the muscles that need to be targeted before progressing to more challenging exercises or activities.

There are certain muscles in the neck that are designed to help us maintain our normal and healthy curve of the spine. In addition, these muscles are designed to hold our head up all day. The technical names of these are the longus capitus and longus colli, more commonly known as the deep neck flexors. They are the muscles that attach to the front of your spine. Because they're located deep in the front of the neck, we often ignore them.

In people with chronic neck pain, these muscles are often fatigued a lot quicker than in people without neck pain. That means other muscles pick up the slack and begin working harder. The muscles that begin working harder are the ones we generally end up stretching. Have you ever noticed that when you stretch stiff muscles, they feel good for a short period of time, only to get tight again? The thing is, if you don't address the other muscles, the ones that get fatigued and gradually stop working, then your stretching program will not work as well. All these muscles need to be in "balance."

The best way to see if your deep neck flexors fatigue is to try and lift your head off the ground when you are lying down. The technique is simple: Simply tuck your chin in to your chest and lift your head off the ground, and then attempt to hold it there for 10 seconds. If the neck begins shaking, or your chin is unable to stay tucked in, your deep flexors are fatigued and need to be addressed.

For most people with chronic neck pain, this can be a difficult exercise. That's why you can begin your exercise program by doing simple chin tucks while sitting or standing. Simply tucking your chin in and holding it until you fatigue will help reactivate these muscles. You can start with 6 repetitions of this exercise, working your way up to three sets of 6 repetitions each. Ensure you take adequate rest (several minutes) in between each set. Once you get comfortable with basic sitting/standing chin tucks, you

can try doing the exercise lying down. The goal is to be able to do it 12 times, holding each one until you fatigue.

The next goal is to work your way up to three sets of 12 repetitions, with rest in between each set. Then work your way to three sets of 15 repetitions and then three sets of 20 repetitions. Remember, this is a marathon, not a race. The goal is to increase the endurance of your muscles rather than their strength. Your neck is designed to carry the weight of your head all day, not to lift trains or buses! That's why building up endurance should be your first priority. [Source: Health-E-News. Apr 2010]

*RAO (Baguio) Bulletin, Jun 1*

### **Shinseki Fighting Off Democratic Senators on Expanded Agent Orange-Related Illnesses**

Veterans Affairs Secretary Eric Shinseki met with a key member of Congress last month to ask that he cancel a hearing on the secretary's controversial decision to add three diseases to the list of illnesses presumed caused by exposure to Agent Orange during the Vietnam war. Sen. Daniel Akaka, D-Hawaii, chairman of the Senate Veterans Affairs Committee, reluctantly agreed to the request, an informed source said. The VA thus avoided a brighter public spotlight, so far, on a decision that could help tens of thousands of veterans but also will add \$13.6 billion to compensation claims in a single year.

Akaka and Sen. Jim Webb, D-Va., a committee member, are pressing Shinseki outside of the hearing process to explain last October's decision to add heart disease, Parkinson's disease and B-cell leukemia to the list of illnesses presumed caused by Agent Orange.

Several weeks after their meeting, Akaka followed up on a March letter to Shinseki with a new one, this one asking the secretary for more details on the consequences of presuming service-connection for ischemic heart disease to any veteran who can show he stepped foot in Vietnam.

Katie Roberts, Shinseki's press secretary, had no comment on whether the private meeting occurred. She did note in an e-mail that "VA's primary mission is to be an advocate for veterans of all eras" and that "veterans who endure health problems as a result of their service deserve better. Throughout the entire Agent Orange review process," Roberts added, "VA has followed the rules created by Congress."

A spokesman for Akaka could not say what was discussed in a personal meeting. But the committee had scheduled an April 21 hearing on Shinseki's Agent Orange decision. At VA's request that was reset to May 5. But the hearing topic changed again when VA refused to provide witnesses.

"Chairman Akaka remains concerned about the decision and still intends to pursue this matter in the committee," said Jesse Broder Van Dyke. "The hearing could be rescheduled again in the late summer or fall." Veterans diagnosed with a presumptive Agent Orange disease can file for a service-connected disability rating and monthly compensation.

Surviving spouses, too, can file claims, for dependency and indemnity compensation, if married veterans die of service-connected ailments. VA issued an interim regulation in March for implementing Shinseki's decision, even cutting the 60-day comment period in half. However, because of the large cost involved, Webb in late May attached an amendment to a war supplemental bill to prevent claims under the newly presumptive diseases from being paid until 60 days after a final regulation is published. That final rule likely won't be published until fall, at the earliest, but when claims can be paid they will be retroactive from the date first filed.

Webb's maneuver is to give Congress more time to study the science behind Shinseki's decision and how the hefty cost – \$42.2 billion over 10 years – could affect other VA services. It's a particular concern for Akaka.

To stop the regulation from taking effect, the House and Senate would have to pass a blocking resolution. Veterans' service organizations say that is not likely to happen.

So far, nothing has been offered as compensation for U.S. Navy and Coast Guard personnel exposed to Agent Orange while participating in the loading of it aboard U.S. Navy vessels for shipment to Vietnam. Although there has never been a provision that veterans had to have "inhaled" the substance, VA only recognizes presumptive eligibility if the veteran actually "set foot" in Vietnam.

*News of the Force (Evening Edition), Jun 13*

### **Possible Breakthrough in Treating Parkinson's Disease**

Veterans and others with Parkinson's disease who undergo deep brain stimulation (DBS) may benefit from new research co-sponsored by the Department of Veterans Affairs and published recently in the prestigious New England Journal of Medicine. The report shows DBS is equally effective at either of two brain sites. Earlier results from the landmark study appeared last year in the Journal of the American Medical Association, which indicated DBS overall is somewhat riskier than carefully managed drug therapy but may hold significant benefits for appropriate patients.

The new analysis finds two brain sites roughly equal for patient outcomes relating to movement symptoms. Researchers will follow the study participants several more years to examine the relative benefits and risks of each DBS approach. An abstract of the study is available on the New England Journal of Medicine website at <http://content.nejm.org/cgi/content/short/362/22>

/2077.

*NAUS Weekly Update, Jun 18*

### **Where to Start with Exercise?**

If you haven't exercised regularly for a while, it can be overwhelming to think about how and when you're going to get started again. The key is to start slow and simple. If life has been stopping you from focusing on your fitness, you're probably not going to be competing in the Ironman World Championship next October (but if you are, kudos to you).

You can enjoy significant health benefits by including a moderate amount of physical activity (some examples: 30 minutes of brisk walking or raking leaves, 15 minutes of running, 45 minutes of playing volleyball). Additional health benefits can be gained through greater amounts of physical activity.

Thirty to 60 minutes of activity broken into smaller segments of 10 or 15 minutes throughout the day also leads to significant health benefits. Set a realistic goal, or group of goals. Here are some ideas to help you and your family get active:

#### **Kids**

- Take your dog out for a walk.
- Start up a playground kickball game.
- Join a sports team.
- Go to the park with a friend.
- Help your parents with yard work.
- Play tag with kids in your neighborhood.
- Ride your bike to school.
- Walk to the store for your mom.
- See how many jumping jacks you can do.
- Race a friend to the end of the block.

#### **Adults**

- Use a push mower to mow the lawn.
- Go for a walk in a nearby park.
- Take the stairs instead of an elevator.
- Bike to work, to run errands, or to visit friends.
- Clean out the garage or the attic.
- Walk with a friend during the lunch hour.
- Volunteer to become a coach or referee.
- Sign up for a group exercise class.
- Join a softball league.
- Park at the farthest end of the lot.

*Source: The President's Council on Physical Fitness and Sports*

Excerpted from GEHA's new e-book, "**Life on the Move**" (PDF).

***Government Employees Health Association (GEHA) Health Report, Jun 2010***

### **Agent Orange: VA Adds Ships to Exposure List**

The Department of Veterans Affairs this week added an extensive list of new ships to the already existing list for Navy and Coast Guard ships and vessels that are presumed to have been exposed to Agent Orange.

To view the updated list, click **here**.

If you served on any of these mentioned ships and have had a claim denied, you should reapply citing the VA list as the source for your reapplication.

NAUS is told the VA is already working on a third list that will have more ships listed. If you have a claim and evidence the ship you served on was in Vietnamese waters and/or actually tied up to a dock there, make sure you include that with your claim.

*NAUS Weekly Update, Jun 25*

## **Pay Matters**

### **Social Security Notch Reform**

This year, Social Security benefits received no Cost-of-Living Adjustment (COLA) for the first time since automatic adjustments were adopted in 1975. While current beneficiaries perceive themselves to be harmed, they were compensated by receiving a higher-than-normal 5.8% COLA payment in 2009.

However, a quirk in Social Security's benefit formula will produce lower benefits for new retirees, presenting a stronger case for Notch reform legislation. The term "Notch" refers to the disparity in Social Security benefits paid to people born in a specific year or years and those paid to people born before and after them with similar work and earnings records.

Social Security's formula for granting COLAs, interacting with a spike in inflation during 2008, could reduce benefits for individuals born in 1947 by around 2.6% relative to the average benefits received by the 1930-1946 birth cohorts, costing a typical couple over \$12,000 over the course of their retirement.

According to the Center for Retirement Research at Boston College, policymakers should consider adjusting benefits for these individuals and implementing longer-term reforms to reduce the likelihood of future "notches." A new brief released 24 May from the center describes the Social Security notch of the 1970s and explains how Social Security's benefit formula works.

The brief also takes a look at how the experience of 2008 has created a new type of notch, and how replacement rates vary for different birth cohorts — concluding that some adjustment for the 1947 cohort is both popular and sensible. To read the full brief (8-page PDF), go to: [http://crr.bc.edu/images/stories/Briefs/ib\\_10-9.pdf](http://crr.bc.edu/images/stories/Briefs/ib_10-9.pdf).

*RAO (Baguio) Bulletin, Jun 1*

### **Agent Orange Payment Delay**

Past updates have included information about an October 2009 decision by VA Secretary Eric Shinseki to add ischemic heart disease, Parkinson's disease, and B-cell leukemia to the department's list of presumptive conditions for veterans exposed to Agent Orange in Vietnam. Hundreds of thousands of veterans are expected to benefit from this decision which was based on studies from the Institute of Medicine indicating a direct connection between Agent Orange Exposure and these diseases.

VA planned to have the final regulations on the new presumptive diseases published by the end of spring but that action is still under review. And by law, Congress has 60 days to examine Shinseki's decision as well.

A provision in the Senate version of H.R. 4899, the FY 2010 war supplemental funding bill, would set aside funding for this expansion until a congressional review is complete. The House must still agree with the Senate's changes to H.R. 4899. There is no word on when that chamber will reconsider the amended bill.

*NAUS Weekly Update, Jun 4*

### **Claims Based on Herbicide Exposure in Thailand or Korea**

[The Department of Veterans Affairs] VA, in the May 2010 Compensation and Pension Service Bulletin, clarified the situations where [Regional Offices] ROs can grant presumptive service connection for diseases associated with tactical herbicide exposure for a veteran who served in Thailand or Korea.

#### ***Thailand***

The majority of troops in Thailand from February 28, 1961 to May 7, 1975, were stationed at the Royal Thai Air Force Bases of U-Tapao, Ubon, Nakhon Phanom, Udorn, Takhli, Korat, and Don Muang. VA has determined that there was significant use of tactical herbicides on the fenced-in perimeters of these bases intended to eliminate vegetation and ground cover for base security purposes. If medical or personnel records show the likelihood of duty on or near a base perimeter, VA will grant tactical herbicide exposure. This allows for presumptive service connection for diseases associated with herbicide exposure.

Along with air bases, there were some small Army installations established in Thailand during this period, which may also have used perimeter herbicides in the same manner as the air bases. Therefore, if a US Army veteran, including a veteran who provided perimeter security on air bases in Thailand prior to Air Force security units being established, claims a disability based on herbicide exposure and the veteran was a member of a military police (MP) unit or was assigned a MP [military occupation specialty] MOS and states that his duty placed him at or near the base perimeter, then VA will grant tactical herbicide exposure. This allows for presumptive service connection of the diseases associated with herbicide exposure.

If the available evidence does not show a Thailand veteran's service activities involved duty along the base perimeter and does not otherwise indicate exposure to tactical herbicides, ROs have been directed to verify potential herbicide exposure from [Joint Services Records Research Center] JSRRC.

#### ***Korea***

For a veteran with Korean service whose service treatment or personnel records show that the veteran was assigned to one of the specific US Army units that operated along the Korean demilitarized zone (DMZ) from April 1968 through July 1969 when tactical herbicides were used, the veteran qualifies for the presumption of exposure to tactical herbicides. This allows for presumptive service connection of the diseases associated with herbicide exposure.

For a veteran with Korean service who alleges herbicide exposure but was not in one of the specified units or was in one of the

specified units outside the time frame of tactical herbicide, ROs have been directed to verify potential herbicide exposure from JSRRC.

*VFW Department of the Pacific e-mail, Jun 11*

*(Jack adds: Here is a listing of specified units obtained at <http://www.rokdrop.com>)*

The four combat brigades of the 2nd Infantry Division, including the following units:

- 1-38 Infantry
- 2-38 Infantry
- 1-23 Infantry
- 2-23 Infantry
- 3-23 Infantry
- 3-32 Infantry
- 109th Infantry
- 209th Infantry
- 1-72 Armor
- 2-72 Armor
- 4-7th Cavalry

Also, the 3rd Brigade of the 7th Infantry Division, including the following units:

- 1-17th Infantry
- 2-17th Infantry
- 1-73 Armor
- 2-10th Cavalry

#### **New VA Benefits Claim Form: Just Six Pages**

After years of complaints from veterans about having to fill out a 26-page-long benefits claims form for the Veterans Affairs Department, the Office of Management and Budget (OMB) has approved VA's new six-page form.

As the wars in Iraq and Afghanistan have progressed, the 26-page application became particularly troublesome for veterans dealing with traumatic brain injuries or post-traumatic stress disorder, both of which can cause short-term memory loss and other cognitive issues. "It's a good thing and we're pleased," said Paul Sullivan, executive director of Veterans for Common Sense. "In our view, the current form is burdensome. It's too long."

VA spokesman Steve Westerfeld confirmed in a voice mail that VA had shortened **VA Form 21-526**, as well as creating a new "express claim" form, or **21-526EZ**, which is six pages long and requires that the veteran provide his own medical and military records, rather than waiting for VA to gather them. The EZ form comes as a result of a pilot program mandated by the Veterans' Benefit Improvement Act of 2008. That pilot program will now be expanded to include everyone, according to VA's May Compensation & Pension Service Bulletin. Sullivan, along with other veterans' service groups and several members of Congress, have pushed for the shorter form.

Tom Staudter, spokesman for Rep. John Hall (D-N.Y.), said Hall had talked with several veterans who said they couldn't fill out the lengthy form, and therefore never received any disability compensation. Hall is chairman of the House Veterans' Affairs subcommittee on disability affairs and memorial assistance. When Hall met with veterans again last week and told them about the new six-page form, "they were absolutely pleased to hear it's on the horizon," Staudter said.

Sullivan said that by reducing the form from 26 pages to 6 pages, VA could kill about 20 million pages of paperwork, per the 1 million claims expected this year.

"Filing a 26-page disability claim is undoubtedly a daunting process for veterans, particularly those who have traumatic brain injury or post-traumatic stress disorder," said Amy Fairweather, policy director for Swords to Plowshares, an organization that provides counseling, case management and job training to veterans in San Francisco, and which has argued for a shorter form. "The change to a simpler six-page application will certainly break down barriers not only for veterans, but also for advocates and VA staff."

Several other veterans' service groups, such as the Disabled American Veterans and the American Legion, have also argued for the shorter forms during congressional hearings.

Sullivan said the 26-page form creates a barrier for the veterans that, in turn, creates an adversarial atmosphere. For example, the old form asks a veteran to detail his or her military service, which seems like finding a lot of details that are already readily

available to VA. "The guys say, 'Doesn't the government know when I served?'" Sullivan said.

VA officials had not yet returned a call for details about the new form, such as when it will be implemented.

*News of the Force (page 1), Jun 11*

### **Treasury Seeks to Eliminate More Paper Checks**

The Treasury Department announced on Monday that most government benefits payments will be made by direct deposit by 2013, in the latest in a series of cost-cutting moves. The change, which will eliminate about 136 million paper checks sent by the Social Security Administration, Department of Veterans Affairs, Railroad Retirement Board and Office of Personnel Management, caps years of efforts to cut back on paper and postage costs. The move should cut about \$48 million in government postage costs and save taxpayers approximately \$303 million in the first five years after the switch.

*NAUS Weekly Update, Jun 18*

### **U.S. Savings Bond Allotments Near July 31 Deadline**

Do you have a U.S. Savings Bond allotment to purchase bonds through your military, retiree or federal civilian employee pay?

If so, changes by the Treasury Department to move from paper to electronic bonds will require DFAS to discontinue that allotment on July 31, 2010. Savings Bonds will still be available, but you will have to create an account with TreasuryDirect.gov, the online tool for managing Treasury securities to continue purchasing bonds via payroll deduction.

Customers wishing to establish allotments to the new TreasuryDirect accounts can follow the procedures appropriate to their pay system. Customers will need to set up an account in TreasuryDirect first. Once they have an account in TreasuryDirect [links below], they will establish a new allotment using the TreasuryDirect account number.

According to a Treasury Department press release (<http://www.treas.gov/press/releases/tg644.htm>), the change from paper security certificates to electronic purchase, storage, management and redemption will likely save "more than \$400 million and 12 million pounds of paper in the first five years alone."

To learn more about TreasuryDirect, use one of the links below:

- TreasuryDirect Fact Sheet ([http://www.treasurydirect.gov/news/presskit/presskit\\_td.htm](http://www.treasurydirect.gov/news/presskit/presskit_td.htm))
- TreasuryDirect FAQs ([http://www.treasurydirect.gov/news/news\\_elimination\\_paperpayrollqa.htm](http://www.treasurydirect.gov/news/news_elimination_paperpayrollqa.htm))
- TreasuryDirect Video ([http://www.treasurydirect.gov/indiv/tools/tools\\_video.htm](http://www.treasurydirect.gov/indiv/tools/tools_video.htm))
- TreasuryDirect Tools (<http://www.treasurydirect.gov/indiv/tools/tools.htm>)
- Instructions for Opening A TreasuryDirect Account ([http://www.frb services.org/ext\\_content/payrollorg/files/federal\\_dfas\\_participants\\_td\\_acct\\_setup.pdf](http://www.frb services.org/ext_content/payrollorg/files/federal_dfas_participants_td_acct_setup.pdf))
- A guided tour of TreasuryDirect (<https://www.treasurydirect.gov/indiv/TDTour/default.htm>)

Be sure to check out the frequently asked questions (FAQs) on changes to the Payroll Savings Bond Program.

*DFAS Web Site, Jun 18*

## **Community Matters**

### **THE LATEST PHONE SCAM: Targets Your Bank Account**

Imagine getting hundreds or thousands of calls on your home, business, or cell phone, tying up the lines. And when you answer, you hear anything from dead air to recorded messages, advertisements, or even phone sex menus.

It's annoying, no doubt. But it could be more than that — it could be a sign that you're being victimized by the latest scam making the rounds. This "telephone denial-of-service attack" could be the precursor to a crime targeting your bank accounts.

Denial-of-service attacks, by themselves, are nothing new — computer hackers use them to take down websites by flooding them with large amounts of traffic.

In a recent twist, criminals have transferred this activity to telephones, using automated dialing programs and multiple accounts to overwhelm the phone lines of unsuspecting citizens.

Why are they doing it? Turns out the calls are simply a diversionary tactic: while the lines are tied up, the criminals — masquerading as the victims themselves — are raiding the victims' bank accounts and online trading or other money management accounts.

Here, in a nutshell, is how the whole thing works:

- Weeks or months before the phone calls start, a criminal uses social engineering tactics or malware to elicit personal information from a victim that this person's bank or financial institution would have — like account numbers and passwords. Perhaps the victim responded to a bogus e-mail phishing for information, inadvertently gave out sensitive information during a phone call, or put too much personal information on social networking sites that are trolled by criminals.
- Using technology, the criminal ties up the victim's various phone lines.
- Then, the criminal either contacts the financial institution pretending to be the victim, or pilfers the victim's online bank accounts using fraudulent transactions. Normally, the institution calls to verify the transactions, but of course they can't get through to the victim over the phone.
- If the transactions aren't made, the criminals sometimes re-contact the financial institution as the victim and ask for it to be done. Or they add their own phone number to victims' accounts and just wait for the bank to call.

By the time the victim or the financial institution realizes what happens, it's too late.

### ***Law Enforcement and Industry Response***

The FBI first learned about this emerging scheme through one of its private industry partners, which told us how a Florida dentist lost \$400,000 from his retirement account after a denial-of-service attack on his phones.

And as of April of this year, there has definitely been a noticeable surge in telephone denial-of-service attacks, with numerous incidents having been reported in several Eastern states.

To help fight these schemes, the FBI has teamed up with the Communication Fraud Control Association — comprised of security professionals from communication providers — to analyze the patterns and trends of telephone denial-of-service attacks, educate the public, and identify the perpetrators and bring them to justice.

Ultimately, though, it's individual consumers and small- and medium-sized businesses on the front line of this battle. So take precautions: never give out personal information to an unsolicited phone caller or via e-mail; change online banking and automated telephone system passwords frequently; check your account balances often; and protect your computers with the latest virus protection and security software.

And if you think you may have been targeted by a telephone denial-of-service attack, contact your financial institution and your telephone provider, and file a complaint with the FBI's Internet Crime Complaint Center at <http://www.ic3.gov/complaint/default.aspx>.

***FBI Web Site [http://www.fbi.gov/page2/june10/phone\\_062110.html](http://www.fbi.gov/page2/june10/phone_062110.html)***

### **Now Is the 'Time' to Let Troops Know They Are Not Forgotten**

*Time* magazine recently reported that 90 percent of gift cards in America each year are actually used by the recipients. And while most any gift card will work for most, military supporters have long struggled with finding just the right one for troops serving far from home.

Fortunately, the Department of Defense's largest and oldest Exchange Service operates retail facilities, including more than 900 Exchanges, fast food restaurants, services and concessions throughout the Middle East, that accept gift cards.

"Exchange gift cards are an excellent way to send troops what they want as they can select their own gifts," said Col. Virgil Williams, AAFES chief of staff. "Our mission at AAFES is to serve the best customers in the world — our military personnel — and these cards provide a flexible and efficient way of doing just that."

While only authorized military shoppers can redeem AAFES gift cards, any American can send them by simply calling 800-527-2345 or logging on to [www.aafes.org](http://www.aafes.org) and clicking "Gift Cards/Certificates for Our Troops" icon.

From there, AAFES gift cards, ranging in values from \$10 to \$500, can be addressed to a specific Soldier, Airman, Sailor or Marine or sent to "any service member" through the American Red Cross, Fisher House Foundation, USO, Soldier and Family Assistance Center, Air Force Aid Society or Navy-Marine Corps Relief Society.

Today, AAFES operates 90 PX/BX facilities throughout Operations Iraqi and Enduring Freedom. The stock assortment found in these exchanges varies from location to location, but even the most basic operation provides access to toiletries, phone cards and cold drinks.

***AAFES News Release 10-023, Jun 24***

## **Federal Service Matters**

### **Air Force Tries All-Comers Applications**

The Air Force has started rolling out in several components involving nonappropriated fund positions a new job application

system in which all applicants will be referred to the hiring manager.

Like many revisions to hiring procedures agency-wide or government-wide in recent years, the new **www.nafjobs.org** system is online-based, but unlike others, the system will not use keywords and other criteria as a screening tool. Instead, once applicants create their profiles and upload resumes and other supporting documentation, they can apply for a listed position simply by clicking on "apply," which submits their information to the servicing HR office. Every application is sent to the hiring manager for consideration.

The system also is designed to address another common complaint from federal job seekers, the lack of feedback regarding their status after the application is sent, with a link through which applicants can check their status.

NAF jobs carry many benefits similar to those of other federal civilian positions, including health and life insurance, retirement plans, annual leave and sick leave, but differ in some ways because they are in self-funding operations such as on-base clubs, centers and recreational facilities.

*Federal Manager's Daily Report, Jun 21*

## Laughing Matters

### Thoughtful Gift Idea

The young man ahead of my father at the flower shop was taking an unusually long time to place his order.

When the clerk asked how she could help, he explained that his girlfriend was turning 19 and he couldn't decide whether to give her a dozen roses or 19 roses — one for each year of her life.

The woman put aside her business judgment and advised, "She may be your 19-year-old girlfriend now, but someday she could be your 50-year-old wife."

The young man bought a dozen roses.

*Mikey's Funnies by way of Christian Voices*

### Biology Class Exam

Students in an advanced Biology class were taking their mid-term exam. The last question was, 'Name seven advantages of Mother's Milk,' worth 70 points or none at all. One student, in particular, was hard put to think of seven advantages. He wrote:

- 1.) It is perfect formula for the child.
- 2.) It provides immunity against several diseases.
- 3.) It is always the right temperature.
- 4.) It is inexpensive.
- 5.) It bonds the child to mother, and vice versa.
- 6.) It is always available as needed.

And then, the student was stuck. Finally, in desperation, just before the bell indicating the end of the test rang, he wrote...

- 7.) It comes in 2 cute containers.

He got an A.

*from the Internet*

### Microsoft vs. GM

At a recent computer expo (COMDEX), Bill Gates reportedly compared the computer industry with the auto industry and stated, "If GM had kept up with technology like the computer industry has, we would all be driving \$25 cars that get 1,000 miles to the gallon."

In response to Bill's comment, General Motors issued a press release stating.

*If GM had developed technology like Microsoft, we would all be driving cars with the following characteristics:*

1. For no reason whatsoever, your car would crash ..... twice a day
2. Every time they repainted the lines in the road, you would have to buy a new car.
3. Occasionally your car would die on the freeway for no reason. You would have to pull to the side of the road, close all of the windows, shut off the car, restart it, and reopen the windows before you could continue. For some reason you would simply accept this.

4. Occasionally, executing a maneuver such as a left turn would cause your car to shut down and refuse to restart, in which case you would have to reinstall the engine.
5. Macintosh would make a car that was powered by the sun, was reliable, five times as fast and twice as easy to drive – but would run on only five percent of the roads.
6. The oil, water temperature, and alternator warning lights would all be replaced by a single 'This Car Has Performed An Illegal Operation' warning light.
7. The airbag system would ask 'Are you sure?' before deploying.
8. Occasionally, for no reason whatsoever, your car would lock you out and refuse to let you in until you simultaneously lifted the door handle, turned the key and grabbed hold of the radio antenna.
9. Every time a new car was introduced car buyers would have to learn how to drive all over again because none of the controls would operate in the same manner as the old car.
10. You'd have to press the 'Start' button to turn the engine off.

P.S. I'd like to add that when all else fails, you could call 'customer service' in some foreign country and be instructed in some foreign language how to fix your car yourself!!!!

*from the Internet*

### **Circle Flies**

A cowboy from Texas attended a social function where Barack Obama was trying to gather support for his health plan. Once he discovers the cowboy is from President Bush's home area, he starts to belittle him by talking in a Southern drawl and using one-syllable words.

As he was doing that, he kept swatting at some flies that were buzzing around the president's head. The cowboy says, "You having some problems with them circle flies?"

Obama stopped talking and said, "Well, yes, if that's what they're called, but I've never heard of 'circle flies' before."

"Well, sir," the cowboy replies, "circle flies hang around ranches. They're called circle flies because they're almost always circling around the back end of a horse."

"Oh," Obama replies, as he goes back to rambling. But a moment later he stops and bluntly asks, "Are you calling me a horse's ass?"

No, sir!", the cowboy replies. "I have too much respect for the citizens of this country to call their president a horse's ass."

"That's a good thing," Obama said, and he started rambling once more.

After a long pause, and in his best Texas drawl, the cowboy says, "Hard to fool them flies, though!"

*from the Internet*

## **Director's Corner**

### **Amnesty for Retirees Illegally in Korea**

The Korean government is currently providing an amnesty to foreigners who are in this country illegally. They may only be lacking a current visa, or they may not even have a valid (or any) passport.

Now's the time to fix the problem. Any person illegally in Korea needs only to: 1) buy a ticket out of the country (round-trip if they plan to return); 2) show up early at Incheon Airport and go the the third floor to clear Immigration; 3) fly to another country (if it's a visa problem); and 4) visit the Korean Embassy or Consulate. There are no fines or other penalties and the now-legal person can return to Korea immediately, entering on the visa free 90-day entry visa.

If it's an invalid passport problem, then the retiree must return to the USA to fix the problem. That's the only country that the retiree would be able to enter, using his/her retired ID card as proof of citizenship.

I have known of cases where the retiree was here illegally because of legal problems in the USA such as non-payment of Child Support. A legal problem in the USA is more easily fixable there than the problem faced by remaining in Korea after the amnesty expires. The Korean government has promised a serious crackdown on illegals in Korea starting in September. For those who do not take advantage of the amnesty to get right, there will be a hefty fine, deportation and barment from Korea for five years. Can't pay the fine? That could mean jail time.

## ***Jack Terwiel***

### **DHS Warns Public About Social Networking Sites**

Ti Singh is like 399,000,000 others on the planet. She uses Facebook to stay connected with family and friends, but even she knows there are boundaries.

"Just like you can use it for good, to reconnect with friends, you can use it for evil," said Singh.

Anthony Saxon, the man accused of causing a security scare on Fort Gordon last week, had a Facebook and a Myspace page. Some say they painted a clear picture of an obsession with the military.

The Department of Homeland Security is warning Americans to use caution on social networking sites, because you never really know who you're talking to. The site warns Americans to view the Internet as a novel not a diary. Be careful what you advertise. It says things like e-mail addresses, information about your past, your job, family and friends can all lead to phishing attacks.

Overall, officials with the department want you to remember that what you put online you can't take back and sometimes when you don't realize strangers are watching.

The Department of Homeland Security points out that identity theft is a growing problem. Officials there say the more information you give out about yourself, the easier it is for someone else to pretend to be you.

For more tips, visit the Department of Homeland Security's Web site at <http://www.us-cert.gov/cas/tips/>.  
***News of the Force (page 2), Jun 22***

### **I Fought for You**

If you want people to get chills and instill a sense of pride in our country and our military, this is the one. This gripping, patriotic video is great to honor veterans, remember the fallen and to teach kids the price of their freedom.

See the video here: **I Fought for You.**  
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