



A Publication of the McChord AFB Retiree Activities Office for Air Force Retirees, their spouses or survivors. Department of the Air Force, 100 Joe Jackson Blvd, Customer Service Mall Rm 1001, McChord AFB WA 98438-1114; Phone (253) 982-3214 (Voice Mail 24 hours a day) Fax 253-982-5234. Email - rao@mcchord.af.mil Web Site www.mcchordrao.com Retiree Activities Office: Open 0900-1200 Monday - Friday

Season's Greetings from all of the volunteers at the McChord AFB Retiree Activities Office. We would all like to take this opportunity to wish you and yours the happiest of holiday seasons. May you have a Happy Thanksgiving, with much to be thankful for, a joyous and very merry Christmas and a happy and prosperous new year. Best wishes for your holiday season.

Retiree Appreciation Day: On Saturday 7 November 2009, McChord will host its Annual Military Retiree Appreciation Day and Health Fair at the McChord Collocated Clubs from 10 AM to 2 PM. The event, sponsored by the 62 AW and under the direction of the Medical Group, will honor military retirees from all branches of the services, and their families. Health subjects will be highlighted; blood pressure testing, Flu shots (if available), cholesterol testing, nutrition, pharmaceutical education as well as oral health related issues. This year we have a representative from the Defense Finance and Accounting Service. He will have a laptop and internet access, which enables him to work any pay matter on the spot. He will present a power point presentation and talk on current pay issues. If you have, questions bring your latest Retiree Account Statement. On the spot corrections are possible. Representatives of many of the military service organizations such as the Veterans Administration, Veterans of Foreign Wars, Mt Tahoma National Cemetery and others will have displays and handouts for attendees. Door prizes will be awarded and refreshments will be provided. For information call the McChord Retiree Activities Office at (253) 982-3214 between 9am and 12pm Monday through Friday, or email us atRAO@McChord.af.mil we hope to see you there. (Source: McChord RAO)

Age Discrimination: Most people, when they think of discrimination, think of race, gender or religion. But, if you are at least 40 years old, and have been harmed by a decision affecting your employment, you may have suffered age discrimination. Here is what you should know.

Ageing Defense The Age Discrimination in Employment Act (ADEA) is your first defense against age discrimination. This is a federal law that says an employer cannot fire, refuse to hire, or treat you differently than other employees because of your age. Here are some examples of age discrimination:

- You were not hired because the employer wanted a younger-looking person to do the job.
- You received a negative job evaluation because you were not flexible in taking on new projects.
- You were fired because your boss wanted to keep younger workers who are paid less.
- You were turned down for a promotion, which went to someone younger hired from outside the company, because the boss says the company "needs new blood."
- When company layoffs are announced, most of the persons laid off were older, while younger workers with less seniority and less on-the-job experience were kept on.
- Before you were fired, your supervisor made age-related remarks about you, such as you were "over-the-hill," or "ancient."

Who's Protected: The ADEA, protects all workers and job applicants age 40 and over who work for employers that have 20 or more employees including federal, state and local governments as well as employment agencies and labor unions. (Continued on the next page)

If your workplace has fewer than 20 employees, you may still be protected under your state's anti-age discrimination law. To find out your state's law requirements go to www.workplacefairness.org/age -- click on "Age Discrimination Claims State Laws" in the left-hand column, or contact your state labor department or your state fair employment office. Another protection for older workers is the federal Older Workers Benefit Protection Act. Under this law, an employer cannot reduce health or life insurance benefits for older employees, nor can it stop their pensions from accruing if they work past their normal retirement age. It also discourages businesses from targeting older workers when cutting staff and prohibits employers from forcing employees to take early retirement.

What to Do: If you think you are a victim of employment age discrimination, your first step is to file a charge with the Equal Employment Opportunity Commission (EEOC) within 180 days from the date of the alleged violation. You can do this by mail or in person at your nearest EEOC office. To find your area office visit www.eeoc.gov/offices.html or call 800-669-4000. They will help you through the filing process and let you know if you should also file a charge with your state's anti-discrimination agency. To learn more visit www.eeoc.gov. (Source: *HumanEvents.com*)

Congress Stops TRICARE Standard Fee Hike: Just days after a surprise announcement that the Defense Department was raising TRICARE Standard hospital inpatient co-payments by \$110 per day (more than 20 percent) for retired servicemembers (under age 65), and under a howl of protests from the National Association for Uniformed Services (NAUS) and other organizations in The Military Coalition and the National Military and Veterans Alliance, Congress included a provision in the Conference Report for the FY2010 National Defense Authorization Act (HR 2647) prohibiting the increase. It is anticipated that the Senate will vote on the conference report soon, with consideration by the House to follow.

Immediately following the announcement last week, NAUS President Bill Matz, MG, USA (Ret), sent a letter protesting the TRICARE fee hike to Secretary of Defense Robert Gates and expressed his outrage in a telephone call to the White House. "Both the President and DoD had made it clear months ago that there would be no TRICARE fee increases at all in FY2010," Matz said. "And Congress, along with the rest of us, took them at their word." "I'm pleased that Congress stepped in and ensured this promise was kept. But it shouldn't have had to come this far," he added. (Source: *NAUS News Release*)

Breast Cancer Screening: Early Detection is the Key Almost 1.5 million people in the United States will be diagnosed with cancer in 2009. For American women, breast cancer is the second leading cause of cancer deaths. TRICARE and the National Cancer Institute urge women 40 and older to have a mammogram every one to two years. Women younger than 40, but with risk factors for breast cancer, should ask their health care provider when they should have a mammogram and how often. To make it easier for women to get mammograms, TRICARE beneficiaries in specific age and risk categories have no copayment for mammograms. A clinical breast exam (CBE) is an examination by a doctor or nurse using his or her hands to feel for lumps or other changes. The American Cancer Society recommends women in their 20s and 30s get a CBE as part of their regular physical exam at least once every three years and shortly before having a mammogram, but a mammogram can be completed without having had a CBE. TRICARE's clinical preventive services cover annual mammograms for women age 40 and older. A mammogram is an X-ray of the breast that can detect lumps up to two years before they can be felt. When breast cancer is caught early, before it can be felt or cause symptoms, it is also easier to treat. Women 40 and older should have a screening mammogram every year. While mammograms can miss some cancers, they are still a very good way to find breast cancer. In March 2007, TRICARE added breast MRIs to the battery of cancer screenings it covers. Asymptomatic TRICARE Prime beneficiaries age 30 or older, and asymptomatic TRICARE Standard beneficiaries age 35 or older, can now have breast MRIs as an annual screening procedure if, according to American Cancer Society guidelines, they are considered at high risk of developing breast cancer. TRICARE beneficiaries can find information about breast cancer exams and screening at <http://tricare.mil/mybenefit/jsp/Medical>. For more information, visit the National Cancer Institute at <http://www.cancer.gov/cancertopics/types/breast>. (Source: Tricare Communications)

Cervical Cancer Screening: Do It, It's Important: All women are at risk for cervical cancer. It is the easiest female cancer to prevent with regular screening tests and follow-up. The U.S. Preventive Services Task Force, an independent panel of experts which reviews clinical preventive services, has given an "A recommendation" for regular cervical cancer screening, and Pap smears in particular, stating that regular testing reduces incidence and mortality of this type of cancer. So what does that mean to you? To understand, it may help a little to know more about cervical cancer itself. According to the National Cancer Institute, cervical cancer usually develops slowly over time. Before cancer appears in the cervix, the cells of the cervix go through changes known as dysplasia, in which cells that are not normal begin to appear in the cervical tissue. Later, cancer cells start to grow and spread more deeply into the cervix and to surrounding areas. Although most women with cervical cancer have the human papillomavirus (HPV) infection, not all women with an HPV infection will develop cervical cancer. Many different types of HPV can affect the cervix, and only some of them cause abnormal cells that may become cancer. The HPV Vaccine, a TRICARE-covered benefit, can protect against certain types of HPV viruses that have been linked to cervical cancer. The Centers for Disease Control and Prevention (CDC) recommends that the vaccine be administered to females 11 and 12 years of age, although it may be given as early as 9 years of age on up to age 26 in those women who have not been sexually active. The vaccine does not protect against every type of HPV infection and cannot prevent all cervical cancers. It is still important to continue getting regular exams and Pap tests. Pap smears can detect both HPV and the abnormal cells that cause cervical cancer early, which means your doctor has a chance to treat them before they become cancerous. In cases where cervical cancer is already present, Pap smears offer early diagnosis and a much higher chance of effective treatment and recovery. Generally, Pap smears are recommended within three years of onset of sexual activity, or age 21, whichever comes first, with additional screening at least every three years afterward. Certain risk factors may change how frequently you should have the screening. As always, consult your doctor for personalized recommendations. *(Source: TriWest HealthCare Alliance)*

TRICARE Offers Options for Beneficiaries Struggling with Weight: TRICARE beneficiaries whose weight poses a serious health risk have surgical alternatives available to them. For those who medically qualify, TRICARE covers gastric bypass, gastric stapling and gastroplasty procedures including vertical banded gastroplasty and laparoscopic adjustable gastric banding, commonly known as Lap-Band surgery. These procedures are covered for non-active duty beneficiaries who suffer from morbid obesity and **meet specific medical criteria. For a TRICARE beneficiary to medically qualify, he or she must weigh 100 pounds or more over their ideal weight for height and bone structure, and the excess weight must be associated with a severe medical condition. Beneficiaries who weigh more than twice their ideal weight for height and bone structure are also eligible. Additionally, TRICARE covers surgery for beneficiaries who had a previous intestinal bypass or other surgery for obesity and, because of complications, require a second surgery. TRICARE covers procedures that have been proven safe and effective, and are accepted by the medical community. For some beneficiaries, gastric surgery may be the right course of action to preserve their health. Nonsurgical treatment of obesity, morbid obesity, dietary control or weight reduction, biliopancreatic bypass and gastric bubble or balloon for the treatment of morbid obesity are not covered by TRICARE. Bariatric surgery represents a major and permanent change in the digestive system and beneficiaries are required to maintain a strict adherence to a specific dietary regimen. Before gastric bypass or Lap-Band procedures are considered, TRICARE encourages beneficiaries to use healthy diets and exercise to prevent obesity. Military retirees and their families can use the tools provided by TRICARE at the Healthy Living Web site at <http://www.tricare.mil/getfit/> or the Defense Commissary Agency, <http://www.commissaries.com>, including dietary advice columns, recipes and information on making healthy food choices. The Department of Agriculture's "MyPyramid" tool at <http://www.mypyramid.gov> can help in creating personalized meal and physical activity plans. Physical activity is important for physical health and weight management. Exercise reduces the risk of cardiovascular disease, diabetes and other diseases. Consistent physical activity is helpful in weight loss and helps prevent regaining the weight. The Centers for Disease Control and Prevention recommends 30 minutes of daily physical activity for adults and 60 minutes for children. *(Continued on the next page)*

Everyday activities provide opportunities for being more active. Visit the CDC Healthy Living Web Page at <http://www.cdc.gov/healthyliving> and try a few of these suggestions:

- Walk, cycle, jog, skate, etc., to work, school, the store or place of worship.
- Park the car farther away from your destination.
- Take the stairs instead of the elevator or escalator.
- Use leg power by taking small trips on foot to get your body moving.
- Take fitness breaks by walking or doing desk exercises instead of taking cigarette or coffee breaks.
- Perform gardening or home repair activities.

TRICARE's coverage of surgical treatments for morbid obesity is in Chapter 4, Section 13.2 of the TRICARE Policy Manual, found at <http://manuals.tricare.osd.mil>. (Source: TriWest HealthCare Alliance)

Managing Your Blood Cholesterol Levels: Managing your blood cholesterol is very important, because high blood cholesterol increases your risk for heart attack and stroke. In fact, the higher your blood cholesterol, the higher your risk for heart disease. There are a variety of factors that affect your cholesterol level. The National Heart, Lung and Blood Institute references diet, weight and physical activity as factors that you can help control. Other factors that affect your cholesterol level include age, gender and heredity, which you cannot control.

Treating High Cholesterol The main goal in lowering your cholesterol is to lower your LDL (bad cholesterol) level and reduce your risk of heart disease. The National Heart, Lung and Blood Institute states there are two main ways to lower your cholesterol.

Therapeutic Lifestyle Changes

Diet – A low-saturated-fat, low-cholesterol diet which calls for less than seven percent of calories from saturated fat and less than 200 mg of dietary cholesterol per day, and recommends you consume only enough calories to maintain a desirable weight and avoid weight gain. If your LDL is still high after reducing your intake of saturated fats and cholesterol, you should increase the amount of soluble fiber in your diet.

Weight Management – If you are overweight, losing weight can help lower your LDL. This is especially important if you have risk factors that include high triglyceride and/or low HDL levels and are overweight with a large waist measurement (more than 40 inches for men and more than 35 inches for women).

Physical Activity – Physical activity can help raise HDL and lower LDL and is especially important if you have high triglyceride and/or low HDL levels and are overweight with a large waist measurement. You should be physically active for at least 30 minutes on most, if not all, days.

Drug Treatment If you have high cholesterol, it is important to consult your physician about a treatment plan, which may include drug treatment. According to the National Heart, Lung and Blood Institute, even if you begin drug treatment to lower your cholesterol, you will need to continue that treatment with lifestyle changes.

There are several types of drugs available to help lower cholesterol, including:

Statins—effective in lowering LDL levels and are safe for most people

Bile Acid Sequestrants—lower LDL and can be used alone or in combination with statin drugs

Nicotinic Acid—lowers LDL and triglycerides and raises HDL

Fibric Acids—can lower LDL but are mainly used to lower high triglyceride and increase HDL levels.

Cholesterol Absorption Inhibitors—lower LDL and can be used alone or in combination with statin drugs.

Please consult your physician to help determine your LDL level and to decide which type of drug treatment plan is best for you. (Source: *Tricare 2You*)

A Healthy Smile Lasts a Lifetime Good dental hygiene is instrumental not only in maintaining oral health, but also overall health. A daily oral health care routine is essential for preventing cavities and gum disease, the most common cause of tooth loss in adults. According to the American Dental Hygienist Association (ADHA), an estimated 75 percent of Americans have some form of gum disease. Research has reported a relationship between oral health and general health. The American Heart Association reports that good dental hygiene may help prevent heart disease. In addition, American Dental Association (ADA) research suggests there may be a correlation between maternal gum disease and pre-term and low birth weight babies, and pregnant women with gum disease may be more likely to develop gestational diabetes.

To maintain healthy teeth and gums, the ADA recommends the following as a part of a daily routine:

- Brush your teeth twice a day using ADA-accepted fluoride toothpaste.
- Replace your toothbrush every three or four months or sooner if the bristles are frayed. A worn toothbrush is less effective in cleaning your teeth.
- Floss your teeth daily. Flossing helps remove plaque and food particles from between the teeth and under the gum line. Decay-causing bacteria linger between teeth where toothbrush bristles cannot reach.
- Eat a balanced diet and limit between-meal snacks.

The ADHA recommends regular dental appointments for routine cleaning and examinations. Common problems associated with poor dental hygiene are:

- Cavities - holes in teeth that damage their structure
- Gingivitis - swollen, inflamed or bleeding gums
- Periodontitis - destruction of the ligaments and bone that support the teeth, often leading to tooth loss
- Bad breath (halitosis)
- Abscesses, pain, inability to use teeth

(Source: TRICARE Communications)

VA Staffs Office for Survivors of Veterans: To strengthen the Department of Veterans Affairs programs for survivors of the nation's veterans and servicemembers, the VA has staffed an office to serve as their advocate, with a charter that includes creating or modifying programs, benefits and services. The office serves as the primary adviser to the secretary on all issues affecting the survivors and dependents of deceased veterans and servicemembers. It will monitor VA's delivery of benefits to survivors, make appropriate referrals to VA offices for survivors seeking benefits, and explore innovative ways of reaching survivors who are not receiving the VA benefits for which they are eligible. VA benefits for eligible survivors include educational assistance, home-loan guaranties, health-care insurance, and dependency and indemnity compensation. Known as DIC, this is a monthly payment to the survivors of some people who die on active duty and some seriously disabled veterans. More than 554,000 spouses, dependents and other survivors of veterans are receiving VA benefits. That figure includes nearly 5,000 spouses of World War I veterans, 90 spouses and 94 children of Spanish-American War veterans, and two children of Civil War veterans. The establishment of this office was authorized in the Veterans Benefits Improvement Act of 2008. For more information, call 800-827-1000 or visit the VA Web site at www.va.gov/. *(Source: VA News Service)*

VA Survivors Dependency and Indemnity Compensation (DIC) The Veterans Dependency and Indemnity Compensation (DIC) is a monthly check paid to eligible survivors. To qualify for this benefit program, you must be the child, spouse, or parent of a veteran who died while serving in active military duty or as a result of a service-connected disability. If death was after service, the veteran's discharge from service must have been given under other than dishonorable conditions. There is no requirement as to length of service. National Guard and Reserve members who were activated for federal military service and later separated are considered veterans. Commissioned Officers of the Public Health Service and National Oceanic and Atmospheric Administration are considered to be active duty members and veterans, once discharged. Payments to parents of deceased veterans depend upon their income. *(Continued on the next page)*

Your Next Steps: Application Process and Program Contact Information. Additional information may be obtained from the U.S. Department of Veterans Affairs at: <http://www.vba.va.gov/VBA/benefits/factsheets/>, then click on the "Dependents and Survivors' Benefits" link. Spouses and children should apply for DIC by completing an "Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child" (VA Form 21-534). Parents should apply for DIC by completing an "Application for Dependency and Indemnity Compensation by Parent(s)" (VA Form 21-535). VA can send you a form if you call 800-827-1000 or you can download the form at <http://www.va.gov/vaforms/>. If you have questions about this benefit or you need an application, you can call VA at this toll-free number: 800-827-1000 People who are hearing impaired may call this toll-free TTY number: 800-829-4833
Managing Agency: Veterans Benefits Administration (VBA) <http://www.vba.va.gov> (Source: *Veterans Benefits Administration*)

VA Health Care – Dental Care

Program Description: Outpatient dental treatment available to eligible veterans may include the full spectrum of diagnostic, surgical, restorative, and preventive procedures. In many cases, however, the law permits only limited kinds of care.

General Program Requirements: Eligibility rules are quite complex. There are a variety of situations in which a veteran might qualify for dental care. Some veterans qualify for total dental care; many others can receive dental treatment only under certain circumstances. Three groups qualify for total dental care: 100% service-connected veterans, former prisoners of war and veterans who receive compensation for a service connected dental condition. In some cases, you would need to be enrolled in the VA health care system to qualify. For information on the enrollment process, visit: <http://www.va.gov/healtheligibility/>. Additional information on VA dental care's eligibility criteria can be found at <http://www.va.gov/healtheligibility/coveredservices/SpecialBenefits.asp#Dental>.

For more information on this program, visit:

<http://www.va.gov/healtheligibility/Library/pubs/Dental/Dental.pdf> or please call: 877-222-VETS.

VA Disabled Vet Benefits: The Department of Veterans Affairs provides a range of benefits for veterans. However, certain benefits have been specifically created to assist disabled veterans:

- Disability compensation provides a monthly cash benefit to veterans whose disabilities resulted from injury or disease contracted in or aggravated by military service. The amount is based on the level of disability.
- The Vocational Rehabilitation and Employment (VR&E) program is designed to help veterans with service-connected disabilities prepare for, find and keep suitable jobs. Assistance is also available to help veterans with living skills.
- Automobile and special adaptive equipment grants are available to certain disabled veterans and service members to purchase new or used automobiles (or other conveyance) to accommodate a disability.
- Clothing allowances are designed for certain veterans entitled to receive compensation for a service-connected disability for which he or she uses a prosthetic or orthopedic device.
- Housing grants are provided for constructing an adaptive home or modifying an existing home to meet the adaptive needs of certain veterans or servicemembers. There are three grant programs available for permanent residences, and two for temporary residences.
- Service Disabled Veterans Insurance (S-DVI) is life insurance for veterans who have received a service-connected disability rating by the VA.

(Source: *Congressional Research Service*)

VA extends 'Agent Orange' benefits to more veterans: Relying on an independent study by the Institute of Medicine, Secretary of Veterans Affairs Eric K. Shinseki decided to establish a service-connection for Vietnam veterans with three specific illnesses based on the latest evidence of an association with the herbicides referred to as Agent Orange. The illnesses affected by the recent decision are B cell leukemias, such as hairy cell leukemia; Parkinson's disease; and ischemic heart disease. Used in Vietnam to defoliate trees and remove concealment for the enemy, Agent Orange left a legacy of suffering and disability that continues today. Between January 1965 and April 1970, an estimated 2.6 million military personnel who served in Vietnam were potentially exposed to sprayed Agent Orange. In practical terms, veterans who served in Vietnam during the war and who have a "presumed" illness do not have to prove an association between their illnesses and their military service. This "presumption" simplifies and speeds up the application process for benefits, according to VA officials. The secretary's decision brings to 15 the number of presumed illnesses recognized by the Department of Veterans Affairs. "We must do better reviews of illnesses that may be connected to service, and we will," Secretary Shinseki added. "Veterans who endure health problems deserve timely decisions based on solid evidence."

Other illnesses previously recognized under VA's "presumption" rule as being caused by exposure to herbicides during the Vietnam War are:

- Acute and Subacute Transient Peripheral Neuropathy
- AL Amyloidosis
- Chloracne
- Chronic Lymphocytic Leukemia
- Diabetes Mellitus (Type 2)
- Hodgkin's Disease
- Multiple Myeloma
- Non-Hodgkin's Lymphoma
- Porphyria Cutanea Tarda
- Prostate Cancer
- Respiratory Cancers
- Soft Tissue Sarcoma (other than Osteosarcoma, Chondrosarcoma, Kaposi's sarcoma, or Mesothelioma)

Additional information about Agent Orange and VA's services and programs for veterans exposed to the chemical are available at www.publichealth.va.gov/exposures/agentorange or call the toll-free helpline at 800-749-8387. (*Source: Veterans Association*)

VA Issues Warning The Office of the Secretary of Veterans Affairs has issued the following warning. "I have received many reports that veterans are being contacted by "Patient Care Group" representing that they are helping administer VA prescriptions and stating that the pharmacy billing procedures have changed. They are therefore requesting Veteran credit card numbers for prescription payments in advance of filling their prescriptions. This is false. VA does not call veterans asking to disclose personal financial information over the phone. VA has not changed its processes for dispensing prescriptions. (*Source: Veterans Affairs*)

New Address? Make Sure to Update DEERS

Important life events such as moving or having a child go off to college are milestones in military families' lives. No matter where their journeys take them, it is important for families to keep their DEERS records up to date whenever they hit these and many other milestones. For TRICARE beneficiaries, keeping Defense Enrollment Eligibility Reporting System (DEERS) records up-to-date means uninterrupted access to TRICARE's world-class health care. DEERS is the worldwide computer database of uniformed services members (sponsors), their family members and others eligible for military benefits, including TRICARE. Mistakes or outdated information in DEERS can cause problems with a TRICARE beneficiary's claims. For example, retail network pharmacies check TRICARE eligibility through DEERS, and prescriptions are filled only for beneficiaries listed in DEERS as eligible. Outdated addresses can also mean important direct mail is misdirected. Along with changes of address, other life events that can affect DEERS records include additions to the family, either through births or adoptions; changes in a sponsor's status such as retirement; marriage or divorce; becoming entitled to Medicare; or the death of a sponsor or family member. Sponsors are automatically registered in DEERS, but it is critical they register their eligible family members as well. To register family members in DEERS and receive an ID card, the family member and sponsor must bring documentation, such as a marriage or birth certificate, to a military ID card issuing facility. Locate ID card offices by ZIP code, city or state using the ID card office locator at <http://www.dmdc.osd.mil/rsl>. Sponsors should call the ID card office first to confirm what documentation is needed and the hours of operation. Contact information on DEERS can be updated in several different ways including in person at a military ID card issuing facility, online, and by phone, fax or mail. There are two online options via either the new my DODbenefits Web site at <https://www.dmdc.osd.mil/mydodbenefits>, or the Beneficiary Web Enrollment Web site at <https://www.dmdc.osd.mil/appj/bwe>. Beneficiaries can call the Defense Manpower Data Center (DMDC) Support Office at 1-800-538-9552 (1-866-363-2883 TTY/TDD) to update addresses, e-mail addresses and phone numbers. Changes can also be faxed to 1-831-655-8317, or mailed to:

DMDC Support Office
400 Gigling Road
Seaside, CA 93955-6771

For more information on DEERS and how and when to update DEERS records, go to <http://www.tricare.mil/DEERS>. (Source: DEERS)

CONSUMERS ARE WARNED TO GUARD AGAINST FRAUD: As U.S. Census workers begin canvassing neighborhoods to verify addresses, consumers need to exercise caution about who is seeking their information, according to the Better Business Bureau (BBB). For years, the BBB has warned consumers against giving their personal information to solicitors, whether they call on the telephone or show up at the front door. However, households are required to provide information to Census Bureau workers. At the same time, fraudsters may try to trick consumers by referring to the census in phone conversations, in person or by e-mail. Most people are rightfully cautious about giving personal information to unsolicited phone callers or visitors. They may let down their guard if they believe the caller is a government worker. Unfortunately, scammers know that the public is more willing to share personal data when taking part in the Census. They may pose as government employees and solicit sensitive financial information. In the first phase of the 2010 Census, workers have begun verifying the addresses of households across the country. More than 140,000 U.S. Census workers are checking addresses so that every housing unit in the United States receives a questionnaire in 2010. Later, workers will gather every resident's name, age, gender, race and other relevant data. U.S. Census workers will not ask for your date of birth or Social Security number. Census data are used to allocate more than \$300 billion in federal funds every year, as well as to determine the number of congressional representatives in each state. In the census, households will be contacted by mail, by telephone or be visited by a census worker who will inquire about the number of people living in the house. Law enforcement officials in several states have issued warnings that scammers already are posing as Census Bureau employees, knocking on doors asking for donations and Social Security numbers.

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The big question is how you tell the difference between a U.S. Census worker and a con artist? The BBB offers the following advice:

* If a Census Bureau worker knocks on your door, he or she will have a badge, a handheld device, a Census Bureau canvas bag and a confidentiality notice. Ask to see the badge before answering questions. Never invite strangers into your home.

* Census workers are currently verifying only address information. Do not give your Social Security number, credit card or banking information to anyone, even if they claim they need it for the U.S. Census. Census workers will not ask for banking and financial information nor will they solicit donations.

* Eventually, census workers may contact you by telephone, by mail or in person at home. However, they will not contact you by e-mail, so be on the lookout for e-mail scams that refer to the census. Never click on a link or open attachments in an e-mail that purports to be from the U.S. Census Bureau.

(Source: the Better Business Bureau (BBB))

CREDIT CARD DESTRUCTION: Want to destroy your old credit cards? Here are six tips for doing it right.

- **Properly Cut Up Your Credit Cards** – Scissors do a fine job of destroying a credit card. Slice each set of four numbers into six pieces. Make sure you cut through your signature on the back of the card.
- **Shredding your Cards and Documents**- Be sure that your shredder is specially designed to handle credit cards and has a crosscutting function.
- **Be sure to destroy magnetic stripes and chips** – To scramble the data in the magnetic strip, run a strong magnet along the strip on the back of the card. Use a hammer on the chip to destroy the embedded account information.
- **Trash Tip:** Bag the pieces separately – Deposit the pieces of your destroyed credit cards in different trashcans around your house. The idea is that some trashcans are emptied more often than others. This makes it nearly impossible for a thief to piece together your entire account number.
- **The recycling myth:** Recycling does not mean safer. If you want to recycle an item containing your account information, shred it first with a crosscut shredder, and follow the steps for bagging the pieces separately. This minimizes anyone picking your account information from the recycling conveyor.
- **Fire: The foolproof method** – To completely eliminate any chance of credit card or identity theft simply incinerate all credit card related documentation. *(Source: "The Truth About Identity Theft" by Jim Stickly)*

McChord Legal Office Seeking Tax Volunteers: The McChord Legal Office anticipates holding an on-base tax preparation service for servicemembers, their dependants, and eligible beneficiaries, including retirees. This service succeeds because of our volunteer tax preparers' dedicated efforts. If you have any interest in becoming a tax preparer for your fellow servicemembers or retirees, please contact the Chief of Legal Assistance (Capt Lonergran) at the McChord Legal Office at (253) 982-5512. The Internal Revenue Service provides excellent training for its volunteers to ensure that you will truly make a difference for people looking for income tax assistance. The Legal Office hopes to talk to you soon. *(Source: McChord Chief of Legal Assistance)*

Veterans Day Eat Free at AppleBees Grill & Bar: In recognition of your service to our country, all veterans and active duty military personnel are invited to eat free at Applebee's Neighborhood Grill & Bar Restaurants this Veterans Day, Wednesday, Nov. 11, 2009. Applebee's launched a pilot program last year on Veterans Day offering free entrees to military service personnel and veterans. Because the response was so overwhelmingly positive, Applebee's is extending the invitation throughout the country this year. All U.S. veterans and active duty military with proof of current or former military service will eat free at all Applebee's nationwide on Veterans Day, Wednesday, Nov. 11, 2009. Proof of service includes: U.S. Uniform Services Identification Card, U.S. Uniform Services Retired Identification Card, Current Leave and Earnings Statement, Veterans Organization Card, photograph in uniform or wearing uniform. For additional details, visit: <http://applebees.com/vetsDay/default.aspx> *(Source: Scott AFB RAO)*

RAO VOLUNTEERS NEEDED: Retired life got you down? Are you looking for little something extra to help you fill the hours in your days? The McChord Retiree Activities Office has an ongoing needs for dedicated volunteers. The RAO desk is staffed solely by retired military volunteers, their spouses and survivors. Our hours of operation are 0900 to 1200 hours Monday through Friday. You can volunteer to come in one day a week, one day a month or as many days as you like, the choice is yours. The RAO volunteers provide directions, answer phone calls and research questions posed by fellow retirees (or their spouses and survivor's), questions on retiree benefits such as Tricare, Tricare for Life, Tricare Delta Dental, Retiree Pay matters, VA veterans programs and much more. Working with your fellow retirees can be extremely enjoyable; it is a satisfying feeling knowing that you have helped a fellow retiree or survivor with needs that are important to them. It is also great to get together and rub elbows with fellow retirees and their spouses all working together to help the local retired military community. We host a business luncheon at the McChord Club on the second Thursday of each month at 1100. Feel free to stop by and check us out, or call us and volunteer at (253) 982-3214 or e-mail us at rao@mcchord.af.mil. (Source: McChord AFB Retiree Affairs)



MCCHORD'S

Main Base Edition

RECYCLER

MCCHORD RECYCLES TODAY FOR A BETTER TOMORROW ~ AUGUST 2009

McChord's Recycler is a product of the Qualified Recycling Program (QRP) Committee:

Michael Grenko
Chief Environmental
Management Flight

QRP Manager

Doug Skitch
Quality Assurance

Environmental
Attorney

Contracting

Finance

Base Supply

Transportation

Services

AAFES

Commissary

J & M Recycling Inc.

The McChord
Recycler is produced
by the 62 CES/CEV
Environmental FT

**BASE
RECYCLING
CENTER**
982-3451

**BASE
RECYCLING
MANAGER**
982-3913
Printed on Recycled
Paper

Household Battery Recycling

Old household batteries should be recycled as some types of batteries still contain toxic constituents, such as mercury and cadmium, they can pose a potential threat to human health and the environment if improperly disposed. Batteries, especially those with toxic constituents, should be recycled. Please recycle your used household batteries at the base Recycling Center Electronics Recycling Shed.



McChord's Recycling Center
Electronics Recycling Shed



Please recycle your old
batteries in the marked
yellow collection
container.

Lead acid batteries
are not accepted at the
Recycling Center



Please take lead acid
batteries to Firestone or the
Base Auto Hobby shop



NiCad
Batteries



6 Volt
Batteries



'D' Cell
Batteries



'C' Cell
Batteries



AA
Batteries



AAA
Batteries



9 Volt
Batteries



IMPORTANT RESOURCE!!! Keep this and all recycling handouts in a folder for new arrivals to read.