



**THE SEVEN SERVICES NEWSLETTER**  
MOAA  
MONTGOMERY COUNTY CHAPTER

Late Summer  
2013

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President's Message

I trust that all hands have been enjoying the summer despite the heat and humidity that is our lot in life for residing in the Mid-Atlantic region. As members of the uniformed service community, it is seemingly also our lot in life to again be in the congressional crosshairs with respect to the future of our earned benefits. I don't know about you, but I am getting a bit tired and frustrated over this continuing situation.

As we are often reminded, it is in our collective best interests to make our "One Powerful Voice" heard by our elected representatives. Some of us will have that opportunity next month on Capitol Hill in person. For those of you who choose other means, I encourage you to respond to the appeals by the member organizations of the Military Coalition, MOAA among them, for email communications with our representatives and senators. If you haven't already done so, go to the MOAA website and sign up for the Legislative Updates. Every "voice" counts...and eventually Congress might finally get the message. I'm a member of several Coalition organizations and I respond promptly to each appeal. You should too.

Once we all do that, at least we will have the prospect of some balmy Mid-Atlantic fall weather to look forward to.

JULY 17



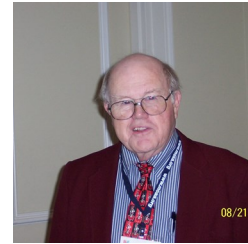
Ms. Barbara Mulitz, a member of the Montgomery County Commission on Aging was our July speaker. An attorney, Barbara spoke forcefully about the dangers to seniors from the many scams that exist in our inter-connected digital world. She offered multiple examples of these threats to our financial well-being that are now a fact of life about which we should be extra vigilant.

As a member of the Commission on Aging, Ms. Mulitz said she is available to help any seniors who find themselves victims of scams. She explained the resources that were available through the County to help folks understand the nature these threats and how to further protect themselves.

One significant piece of advice she had for us was to not be complacent about our financial assets, noting that we should check on them daily to verify that we have not been victims of scammers or identity thieves. She emphasized that these days one can never be too careful about such things.

Ms. Mulitz's presentation was a good adjunct to the presentation earlier this year from Mr. Steve Chaikin, the State's Attorney's office, on similar themes. If you have any concerns that you wish to speak with her about, she can be reached at 301-942-3995

AUGUST 21



Our August presenter was our own Captain Jim Campbell, Jr., USAF (Ret). Jim shared with us a collection of World War II bomber aircraft nose art photographs taken by his uncle, who was a combat photographer in the Navy. In addition to the nose art photos, Jim showed several photos taken by his uncle during the Japanese surrender ceremony aboard the USS MISSOURI in Tokyo Bay. All in all, a look back in time to the experiences of our fathers generation...a generation who we respectfully refer to as "the Greatest Generation." Below is a sampling of the type of photos Jim shared.



## Prospective Threat to Your Commissary Benefit

The Coalition to Save Our Military Shopping Benefits (a group of veteran and military organizations, together with associations of businesses that supply commissaries and exchanges) held a meeting July 28, 2013. At their meeting it was noted that Congress' demands for cuts in government spending is having a major impact on the Department of Defense and as a result, almost ALL of the benefits promised to military people are under attack. In addition, there is a deliberate attempt to try to divide active duty from retirees from Guard/Reserve from veterans. The mandated furloughs for DoD employees have already resulted in a cut-back in store hours in commissaries. But worse cuts could be coming.

While the FY 2014 budget, which begins October 1, 2013, appears to fully fund commissaries, the FY 2015 budget could be devastating. Among the options reported to be under consideration are:

1. A 30% cut in the number of commissaries;
2. Closing all commissaries;
3. Closing commissaries in major metropolitan areas;
4. Increasing the costs of products in commissaries;
5. Cutting overseas transportation for commissary products

The most important thing you can do is to shop at your commissary and then let your Senators and your Representative know that the commissary benefit is important to you and you don't want to lose it.

### Hand Salute Legislation

Congressman Lee Terry (R-NE-2) has reintroduced a bill to settle a debate about rendering hand salutes when not in uniform. Representative Terry, who never served in the mili-

tary but whose congressional district includes Offutt Air Force Base, is sponsoring the Veterans Equality to Salute Act, or VETS Act (H.R.2284). The bill would allow service members and veterans who are not in uniform to render hand salutes during the Pledge of Allegiance, rather than putting their hands over their hearts. The bill was referred to the House Judiciary Committee, the congressional panel responsible for all things related to the American flag and saluting. He introduced a similar bill in 2011, and the idea was passed by the House last year as a provision attached to 2013 National Defense Authorization Bill. But it was dropped during negotiations with the Senate.

"This common-sense legislation creates parity for those veterans and active-duty military not in uniform who want to give a military-style salute when they are reciting the Pledge of Allegiance," Terry said in a statement, adding that a local VFW chapter suggested the change. The change would not be unprecedented. In 2008, Congress amended the flag code to allow veterans and service members not in uniform to issue hand salutes when the U.S. flag is raised or lowered. In 2009, the code was changed to allow a hand salute during the playing of the National Anthem. Terry's legislation includes no enforcement mechanism to determine if the person giving a hand salute is or has served in the military.

### Do You Know Any Veterans-Friendly Maryland Businesses?



New Logo - "Our Veterans are Welcome Here" - Now Available for Maryland Businesses to Display  
*Joint collaboration between the Maryland Department of Veterans Affairs and the Maryland Veterans Commission provides opportunity for Maryland businesses to show their support for military veterans.*

If you know of any business which might like to display this logo, kindly contact the chapter president for further information.

## Clickjacking Scam

Even savvy computer users can fall for clickjacking, the latest trick that hides a scam on a seemingly safe webpage. It works by making victims think they are clicking a harmless link, when they are really activating a scam.

Here's how clickjacking works:

- It starts like most online phishing scams. You receive an email, social media message or text that directs you to a website. For example, scammers may claim to be from a major store chain, and they are giving away something cool like a free iPad. They instruct you to go to a website and enter to win.
- When you get to the site, everything looks normal. But scammers have hidden links and other content on the page using a web design trick. In addition to the content you can see, scammers have added an invisible layer. They set the opacity to zero, so the content is transparent but still active.
- You complete the form and hit the "Register Now!" button. But scammers have placed an invisible link on top of the register button. This is "clickjacking." You think your click is entering you for the free gift, but you are really activating some code. This code can do anything from ordering something on Amazon (using the "one click" purchase feature) to changing the settings on your computer. This technique is also used to trick you into "liking" something on Facebook that normally wouldn't. This is called "likejacking."

### How to Spot a Clickjacking Scam

1. If it seems too good to be true, it probably is. Don't set yourself up for "clickjacking" by going to the website in the first place. Stay away from teasers for sensational videos (Click here to see shocking footage!) and offers that are too good to be real (Free Hawaiian vacations!).

2. Update your web browser.

The newest versions of browsers have security updates that warn you of suspicious websites.

3. Log out of websites.

Many clickjacking scams take advantage of web users' habit of staying logged into sites like Facebook or Amazon. This makes it easier for scammers to "like" or even purchase something in your name.

4. Don't believe what you see.

It's easy to steal the colors, logos and header of any other established organization.

Just because a site looks real, it does not mean it is.

You can read more about how 'clickjacking' works on Wikipedia <http://en.wikipedia.org/wiki/Clickjacking>. To find out more about scams, check out BBB Scam Stopper at <http://www.bbb.org/scam-stopper>.

## Did You Know...

Here are some interesting factoids:

Aspirin. If you take an aspirin or a baby aspirin once a day, take it at night. Aspirin has a 24-hour "half-life". Most heart attacks happen in the wee hours of the morning, it would be strongest in your system. Aspirin lasts a really long time in your medicine chest, for years, (when it gets old, it smells like vinegar).

Heart disease. About 8.5% of all white men, 7.9% of black men, and 6.3% of Mexican American men have coronary heart disease.

# SEVEN SERVICES REVIEW

## This issue — U.S. ARMY



At Joint Base Myer-Henderson Hall, on July 24, 2013, veterans of the Korean War, including two Medal of Honor recipients, were honored during the U.S. Army Military District of Washington's Twilight Tattoo at Whipple Field.

Medal of Honor recipients Corporal Rodolfo "Rudy" Hernandez and Sergeant 1st Class (retired) Ron Rosser along with other Korean War Veterans, watched the hour-long military pageant featuring Soldiers from the 3rd U.S. Infantry Regiment (The Old Guard) and The U.S. Army Band "Pershing's Own."

The high-energy show's theme 'Heroes Remembered' commemorated the 60th Anniversary of the signing of the Korean War Armistice, and was hosted by the Under Secretary of the Army Joseph W. Westphal.

Hernandez received the Medal of Honor for his actions while stationed with G Company, 187th Airborne Regimental Combat Team near Wontong-ne, Korea, May 31, 1951, and Rosser received the Medal of Honor for his actions while stationed with a Heavy Mortar Company, 38th Infantry Regiment, 2nd Infantry Division, in the vicinity of Ponggilli, Korea, Jan. 12, 1952.



## Upcoming Events

September 17: Maryland Council Congressional Luncheon

September 18: **NO LUNCHEON**

September 30: Chapter board meeting

October 16: Luncheon — Captain Janet Hawkins, USPHS— “Myths about Post Traumatic Stress Disorder””

October 28: Chapter board meeting

November 20: Luncheon — Ed Chow, Secretary, Maryland Department of Veterans Affairs — “Current Initiatives at MDVA”

November 25: Chapter board meeting

December 18: Holiday celebration

### **Harken ye, to truth...**

“Democracy must be something more than two wolves and a sheep voting on what to have for dinner.”

James Bovard—civil libertarian author and lecturer

***Here endth the lesson...let us all remember it***