



# MOAA REPORTER

## FROM THE PRESIDENT'S DESK

STEVEN COLE — SB Cole@SBCGLOBAL.NET



Cooler weather has arrived, so bundle up and stay warm.

I begin with an expression of my personal gratitude for all of the thoughtful efforts and many hours many of you put into the activities and efforts of the MOAA Greater Dallas Chapter. A big thank you to Sharon Hill and Beverly Thompson for your diligence and organizational abilities. When the heavy lifting occurs, you guys deliver! Thank you!

Many of you have applied your excellent problem-solving skills and creativity, allowing us to swiftly resolve issues that might have quickly escalated into road-blocks for our local and regional efforts. You have done wonderful work in contributing your talents and skills to the mission and vision of

MOAA GDC.

I am looking forward to seeing what good things we can achieve and accomplish in 2018. (Shameless plug for the Veterans Center of North Texas – if you have the time, they have mission, please contact Paul Hendricks, (469) 667-7750, to receive assignment. This is a good work for our local veterans. Please be a part of it!)

The folks that turn the leavers and spin the wheels for MOAA GDC are the elected and appointed officers. Here is a list of those that lead the charge:

### ELECTED OFFICERS

- President: Steven B. Cole, USN (ret)
- President-Elect: OPEN
- VP – Membership: CDR James A. Bass, USN (ret)
- VP – Legislative: LtCol James R. Brown, USAFR retired
- VP – Programs: Mrs. Beverly Thompson, Surviving Spouse
- Treasurer: LtCol David J. Schafer, USAF retired
- Secretary: LtCol Charles D. Kelley, USAF retired

The elected officers are elected by you, annually. Please take note of this officer slate. We need to fill the position of President –Elect, quickly.

### APPOINTED OFFICERS

- Editor: LCDR William Hill, USN (ret)
- Chaplain: CAPT Benjamin I. Cole USN (ret)
- Legal Council: COL David C. Briggs, USA ret
- Executive Committee Members:
  - COL David C. Briggs, USA ret
  - CAPT Benjamin I. Cole, USN (ret)
  - CAPT William F. Lavalley, USN (ret)
  - MajGen Kay C. McClain, USAF retired
  - CDR Daniel R. Murphy, USN (ret)
  - COL Rodney Symons, USA ret

## MOAA-GDC receives 2016 Five-Star Level of Excellence Award



### APPOINTED POSITIONS\*

- Personal Affairs Lead: CAPT Benjamin I. Cole USN (Retired)
- Legislative Affairs Lead: LtCol James R. Brown, USAFR (Retired)
- Military Transition Program: LTC Joel Batalisky, USA ret
- Scholarship Committee Lead: CH (COL) Lyle Metzler, USA (Retired)
- JROTC Liaison: CDR Daniel R. Murphy, USN (Retired)
- Surviving Spouse Liaison: Mrs. Beverly Thompson, Surviving Spouse
- Webmaster: Mrs. Sharon Hill
- Community & Veteran Outreach: LtCol Paul Hendricks, USAF (Retired)

### Liaison-Texas Council of Chapters:

LtCol James R. Brown, USAFR retired  
OPEN

### Greater Dallas Veterans Council Representatives

LtCol Paul Pfrommer, USAF retired  
CAPT William F. Lavalley, USN (ret)

\*These position do most of the heavy lifting! Please engage! Put your talents and time to fight the good fight! Contact those who have the warrant and become involved, please!

*Note: President's article continues on page 3.*

## EXECUTIVE COMMITTEE MEETINGS

20 January 2018

Meetings are held from 9 am to 11 am at the Point Building, C.C. Young Retirement Community, 4847 West Lather Drive, Dallas, TX 75214

All Chapter members are welcome to attend any Executive Committee meeting.

## PERSONAL AFFAIRS BY BEN COLE



Well, it is the end of 2017, and it is my pleasure to wish all of our members the happiest of the Holiday Seasons. Also, a couple of reminders:

1. The flu season is upon us all. Remember to use your Medicare Card and go to your local pharmacy or food store to get that flu shot. And for you youngsters under 65, I was told that VA centers are giving those shots. LtCol Schafer visited the VA Center at 3802 W. 15<sup>th</sup> St. in Plano and received his shot right away. (That's at the corner of 15<sup>th</sup> and Coit Ave.)
2. I received a suggestion recently concerning our preparing for the day when our family must take over our duties in what needs to be done immediately and soon thereafter our demise.

In prior issues of the Reporter, we have listed things to be done now before that day of need. The suggestion I received was to provide more useful information in our annual directory. So, I am going to do some work toward that end improving our next directory (2018) which will be published in the spring. During January, please send me suggestions of what subjects to cover in a special section of the directory....that would really be appreciated.

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## SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

We hear so much about the vast number of active soldiers and military veterans who commit suicide. When care for them is discussed, the solution is that the government should help more. But more immediate solutions are at hand. Five years ago, George Campbell in the USAA MAGAZINE (July 2012 issue) claims that "peer to peer monitoring is a most effective therapy." This has been tried and proved successful when churches, schools and colleges work with returning veterans. Veterans can use a room to meet and talk over anxieties and frustrations and discuss job searches. My own alma mater has housed a Veterans Resources Service to help returning veterans and their families. Computers are on hand and comfortable chairs and table for study and meetings.

Yet we all can become involved. We can work alone or with friends or organizations. Think about what you can do to help. Woman's Day Magazine each month has a column called "Your Kind Acts." In the November 2017 issue Jolane Gardner of Oklahoma City writes that she and her friends get together to recycle and refurbish greeting cards to send to active duty soldiers and VA hospital patients.

Another person who has come to the helm is Katie Prior who looked over how often military funerals do not have live musicians to play "Taps" to show respect and esteem for the sacrifices given of our perished patriots. This young lady not only earned her Girl Scout Gold Award for her project, she amassed over 130 student volunteers in 30 states to perform at these services. Her courage and dedication make a fine example of how we ordinary folk can help.

Organizations can also join in. For example, AARP and the U.S. Postal Inspection Service have created Operation Protect Veterans that provides veterans with information to safeguard them from scams and fake schemes that can turn veterans' benefits into cash or alter their VA loans. Let others know that if they are targeted. They may call AARP Fraud Watch Helpline toll-free at 877 908 3360.

Also help for our active duty military and our veterans is at hand for a simple single act of kindness and love. I remember as a child I would make cookies, Ting-a-lings, for my brother serving overseas in World War 11. I often wondered how the cookies reached him. Now veteran organizations help in such situations. The cookie maker can deliver the sweets to a place where people can take them to the post office or a VA medical Center to be enjoyed.

All such efforts can lighten the hearts and souls of our brave military and lower the numbers of suicides among those tempted to leave this planet before their time.

## PRESIDENT'S ARTICLE CONTINUED BY STEVEN COLE

Back in September I requested you consider becoming a part of the leadership of MOAA GDC. Above is the slate of elected officers. As I received minimal response to my request, I have asked those who have served under me in 2017 to continue to serve in 2018. The list on page 1 has answered the call and now, given the small quorums we experience at our luncheons, I am presenting the above lists under a General Consent vote. In other words, if there are no voiced objections, then the above slate is approved.

**Someone must step forward to take the President-Elect position. Volunteer before I call...please.**

As Christmas is upon us, here's a look at some of the major military events that have fallen on Christmas, a date with a surprisingly rich history, as compiled by [Pierre Bienaimé](#):

### 1776 — George Washington Crosses the Delaware River

Important events in both of America's most formative wars — the Revolutionary War and the Civil War — took place on Christmas.

Washington led his troops across a 300-yard stretch of the Delaware River in the dead of night between December 25 and 26, 1776. The surprise move would put Washington's men a 19-mile march away from a garrison of Hessians (German mercenaries hired by the British to help them in their effort to retain a hold on the rebelling colonies) that the Continental Army took completely by surprise.

The Hessians' quick surrender at the Battle of Trenton would be the first of two rebel victories in New Jersey (the other being the Battle of Princeton a week later) as the Continental Army regained control of the colony. This effectively reversed the British drive that had pushed the rebels across New Jersey in the previous months. The daring crossing of the Delaware ended up being one of the turning points of the war.

### 1914 — German, British, and French soldiers make temporary peace to celebrate Christmas together

On Christmas Day in 1914, the first Christmas of World War I, soldiers left their trenches to observe the holiday in peace. In the midst of war, soldiers laid down their arms to sing Christmas carols, play soccer, and barter with the cigarettes and sweets they'd received in care packages from the nations they served.

British and German troops meet in no man's land on Christmas Day, 1914. [Wikimedia Commons](#) In some places, the truce was limited to an occasion for each side to bury their dead strewn in no man's land, the stretch of earth between opposing trenches that too often served as a killing field. In others, the skirmishing continued. But some made the Christmas Truce of 1914 what it was: An odd yet heartening case study in how people react to the pressures of war.

### 1941 — Japan seizes control of Hong Kong at the expense of the United Kingdom.

Japan's aggression during World War II began well before the attack on Pearl Harbor. In 1931, Imperial Japan invaded Manchuria, a vast coastal region in northeast China. In 1937, it made advances on the rest of the country as well. But it wasn't until 1941 that Tokyo confronted the West with its imperial ambitions. And though American involvement started with the Pearl Harbor attack, the surprise assault was immediately followed by Japan's invasion of Hong Kong, a British holding, in late 1941. Hundreds died in the eighteen-day battle for Hong Kong, and more were wounded or incarcerated in POW camps. Some would never return. Japan announced the surrender of the colony by radio broadcast on Christmas Day, 1941.

### 1941 — Admiral Émile Muselier captures Saint Pierre and Miquelon, an archipelago near Canada, for the Free French Forces

The North American continent does not feature as a hot spot in the events of World War II. But soon after France's fall to the Nazis, the colonial governor of a few small islands off the coast of Newfoundland started working with the resistance.

Writing back to the Vichy government — the Nazi's puppet regime in France — Baron Gilbert de Bournat wrote of "British pressure to rally to the British or de Gaullist causes."

That pressure would have found sympathizers on the islands. Its population was originally mobilized, in 1939, to help defend France's mainland, and some ship-owners docked there refused to return to Vichy France.

On Christmas Eve, 1941, a small task force under Admiral Émile Muselier stormed the island under the cover of night. They met no resistance and the island's administrative centers were taken within an hour, eliminating what otherwise could have served as a Nazi outpost deep among Allied nations while giving the Free French cause legitimacy.

*Note: President's article continues on page 4.*

## PROGRAMS BY BEVERLY THOMPSON

### February 27, 2018 Luncheon



The Park City Club 5956 Sherry Lane, 17th Floor Dallas, Texas 75225  
 Social 11:00 AM — Buffet Opens 11:15 AM Meeting 12:00 Noon

More information to come in our next newsletter.

Please send your reservations early to ensure we can make an accurate and timely reservation count.

Reserve online at [www.moaagreaterdallas.org/onlinersvp.html](http://www.moaagreaterdallas.org/onlinersvp.html)

MOAA-GDC accepts PayPal for paying for your dinner at our website which allows you to pay by debit or credit card. No account is needed to use PayPal.

You may also mail the reservation coupon and a check to MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251. Question, email Steven Cole, [sbcole@sbcglobal.net](mailto:sbcole@sbcglobal.net) (972) 333-4895

## PRESIDENT'S ARTICLE CONTINUED BY STEVEN COLE CONTINUED

"By five minutes past midnight on December 25 the story of the invasion was telegraphed to Canadian and American newspapers," according to Douglas Anglin's "Free French Invasion: The St. Pierre and Miquelon Affaire of 1941".

(President's thoughts) As we approach one of the most joyous (and for many a most sacred time) time of the year, our thoughts naturally turn to our loved ones, our friends, and our colleagues. While we wish each other "good will" and "peace," what do we say to our men and women, who are spending their holidays in foreign battlefields where peace on earth and good will to men seems to be a cruel incongruity?

What do we say to their loved ones, the fathers, mothers, sons and daughters, husbands and wives who will spend a lonely Christmas remembering, praying, perhaps shedding tears? I know that I am sometimes "stung" by others' eloquent and touching words, well-meant words that express their most sincere admiration, gratitude, sorrow, and well wishes for our brothers and sisters. The sacrifices made by our troops weigh heavily on my heart. Since retired, I have tried to say or write words of love, gratitude, and encouragement to our troops. I pray for them, now and then. I always include a prayer for their safe and speedy return home, to their loved ones, so they will be able to celebrate every Christmas, henceforth, as they celebrate this one in their thoughts, in their dreams, and in their prayers.

To all of their loved ones back home, I hope from the bottom of my heart that next Christmas I will not have to hunt for

## CHAPLAIN'S CORNER BY BEN COLE



A prayer we should utter every month: " Lord, thank you for my country, the USA. I know I take it for granted sometimes. Guide our leaders. Burden them to search your Word for wisdom. Lead them to choose advisors who will tell them the truth, who will be honest, and who will respect authority. By your Spirit, empower me to be a responsible citizen who upholds the Scriptures."

**LEGISLATIVE SUMMARY DECEMBER 2017 BY JIM BROWN****What's in the defense bill?**

The outcome of the House and Senate conference on the FY 2018 National Defense Authorization Act (Act) is complete, and supports the efforts by MOAA and our coalition partners to support the currently serving force. The Act recognizes the strain on the all-volunteer force by increasing the troop strength above the president's request by 7,500 in the active duty Army, 1,000 in the active duty Marine Corps, 500 in the Army Reserve, and 500 in the Army National Guard.

The Act also authorizes the full 2.4-percent pay raise for members of the armed forces in line with the statutory baseline, the Employment Cost Index (ECI) rate. MOAA championed the full pay raise rather than the 2.1-percent pay raise proposed in the president's budget. While this raise matches the ECI, as it did last year, there is still a lingering, cumulative gap of 2.6 percent from previous years as compared to the private sector.

For the second year in a row, MOAA successfully advocated on behalf of all those who currently serve to leave housing allowances intact. The Senate's proposal to cut the with-dependent rate for dual-military couples with children would have been a significant financial hit to those families, the majority of whom are enlisted.

**What's in Store for TRICARE?**

The Senate included a provision to raise TRICARE pharmacy fees. Despite's MOAA's and its members' objections and many contacts to members of Congress stating dissatisfaction with these increases, fee increases likely will be included in the final version of the NDAA for the president's signature. Beneficiaries will see steady increases in their cost shares over the next 12 years. According to estimates, these increases will save DoD more than \$2.1 billion by the year 2022. Most of the increases will be through retail pharmacy copayments, but new fees will be introduced to include mail-order prescriptions as well. The purpose of these copayments is to generate funds for improvements in military readiness and health care. Beneficiaries still can obtain their medications at military pharmacies for free.

Non-active-duty TRICARE users currently pay:

- \$0 for 90-day supplies of generic drugs via TRICARE's home delivery
- \$20 for a 90-day supply of an approved brand-name drug. Prescriptions filled at an in-network retail pharmacy carry a cost of \$10 for a 30-day supply
- \$10 for a 30-day generic supply at an in-network retail pharmacy
- \$24 for a 30-day supply of a brand-name drug at a retail pharmacy.
- That will change as early as 2018; all medications (except those obtained at a military treatment facility) now will require beneficiaries to pay a fee. We do not yet have the projected fee structure, but the bill submitted by the Senate provides an idea of what those fees could be. For example, medications obtained through TRICARE's home delivery program were targeted to be \$7 for a 90-day supply of generic medication and \$28 for a 90-day supply of a brand-name medication. Generic medications received at in-network retail pharmacies would cost \$11 for a 30-day supply, but the cost of brand-name drugs would increase to \$28.

The cost of medications for TRICARE beneficiaries will continue to increase between now and the year 2026. Costs are projected to top off with fees for a 30-day supply of a generic medication at a retail pharmacy and a 90-day supply by mail reaching \$14. A 30-day supply of a non-generic medication at a retail pharmacy will be \$48, and a 90-day supply by mail will hit \$44.

**What happened to the "Widow's Tax"?**

SSIA was created in 2008 to provide partial relief for military survivors affected by the "widow's tax," a financial penalty where the military's Survivor Benefit Plan (SBP) suffers a dollar-for-dollar offset of the VA's Dependency and Indemnity Compensation (DIC). In many instances, a survivor's entire SBP might be wiped out from the tax.

DoD estimates 67,000 survivors are affected by the tax. SSIA fails to make continued progress on eliminating the offset, and lawmakers are funding a permanent extension using higher TRICARE pharmacy copayments. In essence, TRICARE beneficiaries are being tasked to pay for this benefit.

*Note: Legislative article continues on page 6.*

## LEGISLATIVE SUMMARY DECEMBER 2017 CONTINUED BY JIM BROWN

We have to give sincere thanks to House Armed Services Committee Chair Rep. Mac Thornberry (R-Texas) for his work on the issue and for ensuring that the funds generated through the increased pharmacy copayments stay with beneficiaries in some measure. As noted above, the Senate charted those funds for readiness and health care. Making a permanent extension to the allowance relieves some of the anxiety military survivors have experienced during previous funding challenges and uncertainty. At \$310 a month, SSIA now covers roughly 25 percent of what it will take to fully repeal the widow's tax. "I consider this as achieving 25 percent of the total repeal, and that's real movement on something folks on Capitol Hill once said was impossible," said MOAA's Vice President of Government Relations, Col. Dan Merry, USAF (Ret). "We're not in favor of the funding method but understand the Senate-proposed pharmacy copayment increases were destined to be approved. Thankfully, those funds are going straight to our survivors." MOAA will continue to work with the Armed Services Committees to get the remaining 75 percent for full repeal.

### Cruz, Cornyn Pen Letter Urging VA Medical Centers to Improve Quality of Care

Texas U.S. Sens. Ted Cruz and John Cornyn wrote to United States Secretary of Veterans Affairs David Shulkin on 11 October strongly advocating for improvement in Texas VA medical centers. The letter followed the recent study done by The Department of Veterans Affairs Strategic Analytics for Learning and Improvement (SAIL), which found that three of Texas VA medical centers had the lowest possible rating. The three medical centers with one star ratings included West Texas VA Health Care System (Big Springs), the El Paso VA Health Care System, and the VA Health Care Center at Harlingen.

"Since approximately one in twelve U.S. veterans lives in the state of Texas, amounting to nearly 1.5 million veterans in total, and these medical centers provide care to a large number of those veterans, we believe these findings demonstrate of a systemic failure to care for our veterans," the Senators wrote. "It is critical that the VA makes every effort to improve the quality of care at these medical centers immediately because as a nation we must keep our promise to care for those brave men and women in uniform who have defended our nation."

### Prevent Steep TRICARE Fee Hikes—Don't repeal the grandfathering clause



The FY2018 national defense authorization bill negotiations are underway. The Senate's budget request includes large increases to TRICARE fees across the board. These fee increases are a direct result of the repeal of the 2017 National Defense Authorizations grand-fathering clause. The intention of the grand-fathering was to keep fees where they currently are for beneficiaries in the service prior to 1 January 2018.

These fee increases are disproportional and do not reflect the service and sacrifice of the beneficiaries who have earned the health care benefit. Please send your legislators this MOAA suggested message to prevent these hefty fee increases from negatively impacting servicemembers and their families.

<http://takeaction.moaa.org/app/write-a-letter?12&engagementId=395794>



### Raise SSIA for Military Widows

Both House and Senate versions of the FY17 Defense Authorization Bill prevent expiration of the Special Survivor Indemnity Allowance (SSIA) payable to 63,000 military widows affected by the unfair deduction of VA survivor benefits (DIC) from military Survivor Benefit Plan (SBP) annuities. But keeping SSIA at \$310 a month doesn't solve the widows' real plight.

The SSIA and its steady schedule of increases to date were meant to provide a lower-cost route to phase out the unfair SBP -DIC offset.

But the Armed Services Committees have few options to identify the mandatory spending offsets necessary to continue annual SSIA increases.

So it's time to get top House and Senate leadership involved.



## February 27, 2018 Luncheon



Reservation for the February 27, 2018 Tuesday Luncheon Meeting

The Park City Club 5956 Sherry Lane, 17th Floor Dallas, Texas 75225 Phone: (214) 373-0756

Social 11:00 AM — Buffet Opens 11:15 AM Meeting 12:00 Noon

\_\_\_\_\_ Person's at \$25.00 each Check enclosed \$ \_\_\_\_\_  
payable to "MOAA - Greater Dallas Chapter"

Mail Reservation to:  
MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251

Please print name's below exactly as you wish you name badge's to read:

 (Spouse/Guest)

Need a ride? \_\_\_\_\_ If yes, your ZIP code \_\_\_\_\_ Give a ride? \_\_\_\_\_ If yes, your ZIP code \_\_\_\_\_

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**MOAA—GDC THE REPORTER** is published monthly by the MOAA-Greater Dallas Chapter for the information and benefit of its members. Members are encouraged to submit letters and articles for publication to:

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The MOAA-Greater Dallas Chapter is a nonprofit organization chartered on November 28, 1967.

Annual dues are \$20.00 for members and \$10.00 for auxiliary members.

# TECH CORNER— HOW TO AVOID PHISHING SCAMS



*Adapted from MOAA.org*

The online phenomenon of phishing - getting tricked through email into revealing your personal information to a scammer - has been around since the mid-1990s. But people still are getting caught, and phishers still are sending out their bait.

The word "phishing" is a relatively new coinage, deliberately meant to sound like "fishing" because bait is used to try to catch victims.

Here's how to avoid getting caught.

Phishing emails try to excite you or scare you into doing stupid things such as opening an attachment that loads malware onto your computer or clicking on a link that takes you to a fake website. The malware might spy on you, capturing your keystrokes to steal your login and password to your bank. The fake site might look just like your real credit card site, prompting you to type in your login and password.

If you see a message, "You've won a prize!" and you never entered that contest, chances are extremely high you're being preyed upon. If you see a message that your information has been stolen and you should "click here," chances are extremely high that you're being preyed upon. If you see a message that Microsoft has remotely detected a virus on your PC, chances are extremely high that you're being preyed upon.

Instead of clicking on a link or opening an attachment, use your web browser to go to the company's website, log in as you normally would, and check if you have any messages there.

If you're using a laptop or desktop PC, you can "mouse over" a questionable link to see what web address it will take you to. Phishers often use the correct web address as the name of the link but code the link to take you to the bogus address. If the two aren't the same, chances are extremely high you're being directed to a phishing site.

Be especially wary of web addresses that include the @ symbol or email messages that ask you to click on an image. You also should be careful when typing web addresses into your browser so a typo doesn't land you at a phishing site by mistake. Using a bookmark or favorite to navigate to the site will prevent this.

Alternately, you can call and talk to customer support. Look up the company's phone number yourself rather than using a number provided in an email message.

Be careful on Facebook and other social networking sites. Scammers troll these waters looking for innocents to bait, tricking them into revealing financial information, Social Security numbers, mother's maiden names, and so on.

Keep your web browser up-to-date, whether you use Google Chrome, Microsoft Internet Explorer, Mozilla Firefox, or any other. Modern browsers include some phishing protection.

Use security software that provides additional phishing safeguards, such as Norton Security ([www.symantec.com](http://www.symantec.com)). Alternately, you can use a free browser add-on such as McAfee SiteAdvisor ([www.mcafee.com/siteadvisor](http://www.mcafee.com/siteadvisor)). Though these protections aren't foolproof, they can warn you if a site you're about to visit is suspected of malicious activity.

Some tip-offs are more obvious. If a questionable email includes incorrect spelling and grammar, chances are it's from a scammer from abroad whose native language isn't English. If the email's "To" field is blank or if the salutation reads something like, "Hello, [blank]," chances are it's part of a mass emailing from someone more malicious than sophisticated.

You might be savvy enough to avoid the above mistakes. Make sure family members, friends, and coworkers are as well. Nobody wants to spend tedious hours trying to straighten out the mess after a scammer has stolen their identity.