



Volume 16

Number 2

March – April 2004

PREZ SEZ

Spring is just around the corner. I hope that everyone is doing well and made it through the winter with no major problems. Weatherwise, we have been lucky here compared to the folks in the northeast. We have had some cold days, but no bad icy winter weather so far. I cannot wait for spring so that I can get out to my garden. In fact, I have already tilled part of the garden and planted English peas and am getting ready to put in Irish potatoes.

We had a nice crowd at our January meeting. Wayne Walton's presentation on the history of flight was very enlightening. Everyone seemed to enjoy the history lesson. Wayne put a great deal of effort into his presentation.

It was good to see a number of new retirees in attendance. We welcome you! We welcome all our recent and past retirees from SCS and Southern Nuclear to come join us. You will enjoy the fellowship.

In response to my request at the January meeting for help in planning future trips for our group, I received responses from two of our members. Joe Leamon suggested we might think about a cruise and Clyde Wood suggested we could look at day trips that Adventure Tours offers throughout the year that

leave Birmingham in the morning and return the same day. We would appreciate input from the membership on these and any other ideas.

Fred Ehrensperger has a good program lined up for our March meeting. Y'all come.

— Sid Varagona

MARCH MEETING

When: March 8, 1 p.m.

Where: Inverness 42, Room 130

Board meets at 11 a.m. You are invited to join us for lunch at 12 noon in the Inverness Cafeteria.

— Dora Brandt

MARCH PROGRAM IDENTITY THEFT

One of the fastest growing crimes in America today is that of "Identity Theft." The Federal Trade Commission has estimated that 27 million Americans have had their identities stolen over the past five years, or one in eight adults.

These crimes have involved identity thieves who obtained personal identifying information and used that information to obtain fraudulent drivers licenses, credit cards, bank accounts, auto loans and insurance, government benefits, etc. In addition to stealing money, these crimes also destroy the good name of the victims.

Our program will be presented by one of our own retirees, Noel Chambless, who is employed part-time by Kroll, Inc., an independent risk consulting company. Noel will describe the identity problem and its consequences, measures that one can take to reduce the probability of identity theft, and what to do in the event one's identity is actually stolen. This promises to be a very informative and timely presentation.

As a result of questions regarding recent changes to the SCS retirees prescription drug coverage, we will also have with us Jean Lynch, SCS Human Resources Analyst. Ms. Lynch is the vendor manager for Blue Cross/Blue Shield and will briefly cover the recent changes and be available to answer

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questions relative to these changes and to other benefits.

If you have any questions, you can call me on 655-2725. Thanks.

— Fred Ehrensperger

SUNSHINE REPORT

Claire Bachofer has stage 4 mucinous adeno carcinoma. It is in her pancreas, liver, abdominal wall lining, and lung. The doctor has given her 2 to 6 months. Please remember her in your prayers. She can be contacted at 988-8729, 729 Chase Brook Circle, Hoover, AL 35244.

Dora Brandt had an attack of appendicitis January 29. She went to the hospital but they could not operate because of the coumadin she takes; so they had to regulate her blood. They sent her home January 30 to return February 3 for surgery. At this writing, she is back to her normal schedule and doing very well.

Tom Dowdle has throat cancer. He has fluid in his lungs and is now being cared for by Hospice at home. Tom has been through a lot. Please also add him to your prayer list. If you choose to send cards, his address is 120 Lake Street, Trussville, AL 35173 or telephone 655-3351.

Bill Guthrie came home from church January 18, and found his wife, Jean, on the floor unresponsive. She was taken to the hospital where they determined she had a brain hemorrhage. She returned home February 2, where she is continuing to have therapy. At this point she has a problem with short term memory and is slow getting up and slow walking, even though she is able to go up and down stairs. We're so thankful Jean has done so well.

Scott Herron stepped on a pine cone on his sloped driveway and fell January 25. He cut his head, pulled a muscle in his leg, and broke his left hand. His hand is in a cast and he is walking with a cane to take the pressure off his painful leg.

Norma Jean Johnston had gall bladder surgery February 11. She has gone home and is recovering nicely.

Rhoy Swearingen spent time in the hospital after having a stroke but he is now at home having just completed therapy. He no longer has to use oxygen and is walking with a walker. We are very encouraged by his progress.

Jerry Vandegrift had one-day surgery January 8. His doctor says he's progressing as expected and he's looking forward to getting back out on the golf course in about three weeks. This is very good news.

James Ewing had an emergency appendectomy on February 12 at Medical Center East. Because of heavy infection, the incision was left open. A nurse visits James twice a day in his home to clean and dress the wound. So far he is recuperating well.

I dislike having to report so much sad news to you but it's very important to know what is going on with our fellow retirees. We count on you to let us know about anyone who is ill.

Now for one piece of very good news. John and **Dora Brandt** are brand new grandparents. Virginia Kate was born to their son John and his wife Susan on February 12. This is John and Susan's first child.

— Nell King

BIRTHDAYS

MARCH: 4 - Rita Townsend, 5 - Al Stallings, 7 - Glenn Jones, 9 - Gene Rollins, 16 - James Ewing, 18 - Mary Rimel and Iris Gilbert, 20 - Paul Passen, 21 - Doyle Shaw and Scott Herron, 22 - Woody Woodruff, 23 - Clyde Wood, 28 - John Windhorst and Richard "Cowboy" McRee.

APRIL: 8 - Jenny Ray, Eugene Johnston and Sarah Ann Michlewright, 11 - Henry Garrett and Susan Goertz, 13 - Rhoy Swearingen, 18 - Tom Dowdle and Jack Goertz, 25 - Janet Smith, 29 - Bob Davis and Billie Greenhill and 30 - Joyce Ehrensperger.

— Jay Dorrance

A glimpse is not a vision. But to a man on a mountain road by night, a glimpse of the next three feet of road may matter more than a vision of the horizon.

— C. S. Lewis

SCS RETIREE LEADERSHIP
FOR 2004

OBITUARIES

Our very sincere and heartfelt condolences are extended to the family of Mary Brown Sisk and SCS retiree the late **Robert C. Sisk, Sr.** in the death of their son Robert C. Sisk, Jr. of Hoover, who died February 6, 2004, one day before his 53rd birthday. His funeral service was on Tuesday, February 10th from Roebuck Chapel.

— Jay Dorrance

TREASURER'S REPORT

Last year (2003) we had a net gain of \$815.14 for the year, and the Audit Committee has now completed that audit and made their report to the Chairman.

So far this year we have paid \$58.25 to the Arrangements Committee and \$29.97 to the Program Committee for the January meeting.

While we are obviously not destitute, this is a good time to discuss (harp?) on dues for 2004 because of the need to keep our membership roster and our mailing list for *Outside* up to date. As of February 1 we have received a total of 150 checks and these, in the amount of \$1716.00, have been deposited in the SCS Retirees account at the APCO Credit Union.

There are still a few checks dribbling in; however, as of this writing (2/2/04), there are still 64 checks outstanding: that is, there are still 64 people who paid dues last year who have not yet sent in their dues for this year (and that number doesn't count the 14 new members that we have so far this year).

Just in case there are some of you out there that have inadvertently overlooked mailing that check, I ask that you do so ASAP, or call me at 853-6079 if you are unsure.

— Henry Garrett

Officers

President	Sid Varagona 942-5047
Vice President	J. D. Naramore 629-7075
Secretary	Pat Moore 979-3353
Treasurer	Henry Garrett 853-6079

Directors

Buddy Coggin	785-5992
Jack Goertz	991-7766
Don Jackson	680-9125
Elliene Jackson	680-9125
Al Mikell	967-0515
Larry Wallace	491-3097
Warren Glover (ex-officio)	822-5753

Committee

Chairpersons

Arrangements	Dora Brandt 956-0502
Audit	Wayne Walton 822-1875
Fellowship	
Finance	Tom Steele 836-1904
Membership	Gene Kachelhofer 991-8604
Newsletter	Dan & Myrna Wise 942-2336
Nominating	Charles Hickman 823-4597
Program	Fred Ehrensperger 655-2725
Sunshine	Nell King 822-7562

Visit our SCS Retiree Website
<http://www.scsretirees.com>

IN THE SPOTLIGHT
ROY MESSICK

Roy Messick was born in Chester, Pennsylvania, reared in Rhode Island and spent 19 years in Florida before moving to the Birmingham area in 1968. Prior to his employment at Southern Company Services (SCS), Roy worked at Rust Engineering and U. S. Pipe. He began his SCS employment in July 1975 as an assistant designer in the Hydro Projects Department. Gale Dougherty was the department manager, and Roy recalled fond memories of working with Jack McDuff and Stokely Morgan, among others. Roy worked on various drainage design projects and interacted closely with the Hydrology and Geotechnical Departments. He was involved in the conceptual design of the Rocky Mountain pumped storage facility in Georgia. He noted that because of increased security measures, he and Bill Coughlin were denied entrance recently without prior approval.

As his responsibilities increased, Roy was assigned to integrating engineering procurement and construction schedules for major hydro projects. He and his staff used the Critical Path Methodology to assist hydro project personnel throughout the company in understanding and implementing projects in an effective and efficient manner.

Roy served on the Board of Directors of SCSLDA and was a leader in a Quality Circle, which is a group of employees who meet at periodic intervals to discuss work-related issues and to offer suggestions and ideas for improvement. Roy, who retired in 1986 as a part of the first early retirement group, praised his SCS colleagues as the “finest group of people I ever worked with.”

Roy and his wife Lorraine were married in 1950 and are the parents of six children, four girls and two boys. They are also proud of their ten grandchildren and enjoy quality time as a family. Roy and Lorraine have traveled to Italy, Austria and Germany in Europe and to all but a few states in the United States. One trip took them along the Lewis and Clark trail.

Music is a major interest for Roy, particularly his involvement with the Birmingham Banjo Band, a

performing group of 7 – 10 members. He is also active in music at his church, Our Lady of Lourds Catholic, and serves as a Minister of Communion.

Roy has been encouraged by one of his granddaughters to revive another talent, painting. A dolphin painting just for her may get him “hooked” again. As you can see, Roy continues to be active in many areas, and, as is the case for many retirees, would no longer have time for a job.

— Charles Hickman

MEMBERSHIP REPORT

A big SCS Retirees welcome to these new members.

Richard H. Chastain, retired May 2003
Gale B. Dougherty, retired 1988
John G. Farley, retired 1986
Joseph M. Farley, retired October 1992
Dan T. Finney, retired November 2003
William F. Garner, retired April 2003
Donald F. Hall, retired February 2003
Gisela G. Hancock, widow of Jessie T. Hancock
P. S. (Wendell) Kirk, retired February 2003
Stokley Morgan, retired December 2002
Dot Oliver
R. E. (Bob) Patrick, retired October 2002
Clara D. Posey, retired July 1994
Linda M. Pugh, widow of Lawrence E. Pugh
John V. Quinn, retired January 1, 2004
James L. Rooker, retired January 2003
J. S. Spears, retired July 1994
Joyce S. Studinka, retired December 2000
Lewis A. Ward, retired October 2002

Valerie Webster

— Gene Kachelhofer

**THE PAUL AND ALMA FISCHER ENDOWED
SUPPORT FUND**

Ensuring Ongoing Research on Alzheimer’s
Jay Dorrance was kind enough to share with us his knowledge of the philanthropies of the Fischers. This

issue, we are pleased to share even more news about this remarkable couple with you. —Ed.

Paul Fischer's wife, Alma, wrote poetry, actively participated in University Women, judged flower shows, loved to travel, and collected antiques until she developed Alzheimer's disease. Mr. Fischer lovingly cared for Alma until her death. After watching helplessly as Alzheimer's slowly diminished his wife's vibrant, creative spirit and quality of life, he decided he wanted to help promote the discovery of new knowledge and new treatments for the disease.

After Mr. Fischer's death his niece Virginia LeCroy Baker helped carry out his wishes to establish an endowed research fund at UAB. His generous bequest currently supports the ongoing research of Lindy E. Harrell, M.D., Ph.D., director of the UAB Alzheimer's Disease Center. The center is dedicated to alleviating the morbidity and mortality associated with Alzheimer's and related disorders and also improving the quality of life for patients and their families. Dr. Harrell is currently using the Paul and Alma Fischer Endowed Support Fund for Alzheimer's Research to provide support staff for her research studies, which include clinical drug trials and National Institute on Aging-sponsored research as well as in-house projects.

"My aunt and uncle would be very pleased that part of their estate is being used so effectively in UAB's Alzheimer's research program. It was their deep desire that the gift from their estate would help in the treatment and ultimately lead to a cure for this debilitating illness. They knew firsthand the devastation of Alzheimer's disease," notes Virginia Baker.

"Virginia's Uncle Paul took care of her Aunt Alma while she was suffering from Alzheimer's as long as he physically could," adds Brooks Baker, Virginia's husband. "He loved her dearly. Watching this beautiful lady, who had been such an intellectually astute and artistically creative individual, lose the capacity to function due to this disease was the motivator for this gift to help find a cure."

"We at the Alzheimer's Disease Center are extremely grateful for the generous endowment left by Paul and Alma Fischer. As federal funding has become more difficult to obtain, private support becomes more important," says Dr. Harrell. "This endowment is being used to support both basic science and clinical research into the causes and treatment of Alzheimer's disease. All of us hope to unlock the mystery of this illness so that no one, patient or family, will have to suffer the consequences of this devastating disease. We extend our gratitude to the family of Paul and Alma Fischer."

— *UAB Alumni Gazette*
January 2004

PHISHING: SPAM THAT CAN'T BE IGNORED

If you haven't already heard about phishing, then get ready. Like a lot of spam, phishing is a form of unsolicited commercial email. Whereas all spam is not a scam, all attempts at phishing are scams, and the potential for losses to corporations and consumers alike is stunning.

Phishing, as the name implies, is when spam is used as means to "fish" for the credentials that are necessary to access and manipulate financial accounts. Invariably, the e-mail will ask the recipient for an account number and the related password using an explanation that their records need updating or a security procedure is being changed that requires confirming an account. Unsuspecting e-mail recipients who supply the information don't know it, but within hours or even minutes, unauthorized transactions will begin to appear on whatever account was compromised.

By now, most people know that giving this information away on the Internet is a no-no. With phishing, however, it's almost impossible to tell that the e-mail is a fraud. Like spam, e-mail from phishers usually contains spoofed FROM or REPLY TO addresses to make the e-mail look as though it came from a legitimate company.

In addition to the spoofed credentials, the e-mail is usually HTML-based. To an undiscerning eye, the e-

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mail bears the authentic trademarks, logos, graphics, and URLs of the spoofed company. In many cases, the HTML page is coded to retrieve and use the actual graphics of the site being spoofed. Most of the phishing I've received pretends to come from PayPal and contains plainly visible URLs that make it look as though clicking on them will take me to PayPal's domain. Upon quick examination of the HTML tags behind the authentic looking link, the actual URL turns out to be an unrecognizable and cryptic looking IP address rather than an actual page within PayPal's domain.

PayPal, the payment subsidiary of EBay, is a common target of phishing. If you get one and you've never joined PayPal, then you obviously know it's a fraud. But if you are a PayPal member, as I am, the phisher has at that point broken through the unofficial security-by-obscurity layer that once protected you. It not difficult to see how PayPal members could be victimized by this technique.

According to Antiphishing Working Group Chairman David Jevans, PayPal isn't the only target of phishers. "In about 35 percent of all reported phishing attacks, Ebay's PayPal service is the biggest victim. But just about any financial institution, credit card issuer, retailer, or other business can be targeted. UK-based NatWest was phished badly in October 2003 and then even worse in December. The December attack was so bad that NatWest had to take down its site. Visa was another organization that was targeted over the holidays."

At first blush, phishing appears to be sort of buyer-beware consumer issue since the e-mails themselves are prospecting for potential account holders to the spoofed institutions. Indeed, depending on the spoofed institution's policies, a consumer could end up eating a loss. "So far," said Jevans, "most of the transgressions against individuals have been in the hundreds of dollars because smaller transactions will sometimes go unnoticed for a while. But they go higher. The largest one on record so far is for \$16,000. If the credentials obtained by a phisher are for a credit card account, then the risk is usually absorbed by either card issuer or a merchant." This is when the hard dollar cost of phishing, which Jevans considers a form of identity theft, begins to be

recognized by corporations and businesses instead of individuals. However, the financial risk that's connected with each credit card transaction isn't the only hard dollar cost to corporations. "In most cases so far, as a matter of good customer relations," said Jevans, "where a customer has experienced a loss as a result of phishing, the spoofed institution has made them whole even if their policies don't expressly guarantee that treatment. As evidence of how this cost is hitting the bottom line, several Australian banks have set aside a \$2 million fund just to cover any losses associated with phishing."

Jevans cited other areas of loss as well. "When NatWest had to shut its site down, it incurred the added expense of setting up and manning a phone number that customers could call. In situations like that, dissatisfied customers that have to wait a long time on jammed phone lines might take their business elsewhere," Jevans said.

According to Jevans, another unexpected cost could arise after a large number of accounts are successfully phished. Jevans said the cost to issue new credit cards, accounts and passwords is about \$50 to \$60 per user. "You can see how the costs can quickly escalate if 2000 accounts are compromised. Not only that, once a phisher has succeeded with a particular institution, the trust chain--especially in e-mail--is broken. So, it makes it much more difficult for the institution to maintain a relationship via e-mail with its customers."

Liability is yet another area of concern for organizations that are spoofed. Jevans said that one of the Anti-Phishing Working Group's members is being sued by customers whose accounts were successfully phished. Whether the plaintiffs will get anywhere could be the topic for an entire column, but regardless of whether a company wins or loses such a case against its customers, it still must bear the legal costs. The spoofer may not be the only target of such a lawsuit. In an effort to cover their tracks, many phishers will publish their web pages on Web servers that they've hacked into, unbeknownst to the operators of those Web servers. Under these circumstances, it's entirely possible that the operator of the hacked Web server could be sued on the grounds of negligence through lax security as well.

While businesses everywhere are staring down the barrels of phishers' shotguns, they're also trying to figure out how to put a stop to it. As with spam, the solutions are primarily technological, legal, and social. The biggest priority currently is to deal with the major phishing attempts as reports of them surface. Obviously, the first order of business is to disable the offending page. "Depending on the situation," Jevan said, "this could require any number of techniques. For example, if the phisher published the page by hacking into a legitimate server, you can't just go and shut that server down or have all the paths to it cut off by the ISPs. In some situations, that's what you need to do, but in others you have to work with the operator of the server to remove the offending page."

Jevans warns that even the most proactive of responses to a phishing report may not be sufficient. "It can take anywhere from 19 hours to 6 ½ days before a site or a Web page is cut off," said Jevans. "It takes longer when the sites are located overseas and increasingly, more and more of these sites are showing up in Eastern Europe and Asia. Quite often, by the time something is shut down the damage is done." Jevans noted that pilfered funds pass through temporary accounts and are eventually electronically shuffled to offshore accounts in a way that makes the money trail almost impossible to follow. "Regrettably, no phishers have been caught yet," Jevans said.

Users can achieve some success in shutting down suspect pages. When I contacted EBay's public relations department about one of the PayPal phishers that had come my way, the company asked me to file the report to the e-mail address spoof@ebay.com, where it collects all reports of this nature. About two weeks passed between the time when I first received the e-mail and when I finally forwarded the e-mail and its header to that address. During that entire time, the page remained active. Within 24 hours of filing the report, I received a reply from eBay confirming that the page was fraudulent and that the company had taken action. To no avail, I tried to return to the offending page with my browser. EBay obviously has some clout. When I asked for more details about its process for handling my report and whether EBay

would try to track down the bad guys, the company refused to comment. According to Jevans, this is not uncommon. Although the Anti-Phishing Work Group has a blue-blooded membership consisting of major financial institutions and Fortune 500 companies, most of them would just as well assume not be mentioned in stories that have to do with phishing.

"On the technology front, since phishing is spam, the same tools to combat spam such as Web and e-mail filtering are one approach," Jevans said. "But we also recommend that companies regularly scan the DNS to see if domains with a close resemblance to their own are being registered. When Visa was targeted last month, the phisher used the domain visa-security.com. Also, banks are starting to digitally sign their e-mails, which in turn requires that end users be educated on how to discern between an e-mail that's been legitimately signed and one that's not."

From a social perspective, education is key. For example, users need to be schooled on how to spot fraudulent mail and what to do about it. Whereas eBay has a process in place, other institutions may not. Jevans said anyone can file a phishing report at www.antiphishing.org. Companies that are interested in developing an acute awareness of the phishing problem could benefit from joining antiphishing.org. The members share intelligence and ideas on how to deal with the problem. The organization is also associated with several other prominent industry working groups. Jevans said membership is open to businesses that pass the organization's litmus test (to keep phishers from getting inside).

— David Berlind's Reality Check
From the Internet, January 7, 2004

COLORFUL PHRASES *(How many do you recognize?)*

I'm watching the death with sadness. Certain phrases which I used to hear often in my youth have all but disappeared, used now only by the elderly. I suspect they always were regional, indigenous to the South and to the West, and to that strange and rich combination of South and West, which is Oklahoma.

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Today, their substitutes usually involve vulgarity or profanity, but these folk expressions were attempts to avoid those two extremes.

Most of them were expressions of surprise or amazement such as "I do declare!" "Rain and snow in Beulah Land!" "My sainted aunt!" "I'll be hornswoggled!" (meaning bamboozled, tricked). "Well I swan!" (swan being a substitute for swear, something the user would never do). "I swan to Josephus!" "Great day in the morning!" "Well crown me with glory!" "Heavens above!" And my personal favorite, "Well fan my brow and call me Moses!" There is no doubt these phrases fall strangely on the modern ear. But they have a richness and texture I miss.

— Jim Tresner
Scottish Rite Journal
October 2003

Fair play is primarily not blaming others for anything that is wrong with us.

— Eric Hoffer
Working and Thinking on the Waterfront

SCS RETIREES

P.O. BOX 2625

BIRMINGHAM, AL 35202

THOUGHTS ON AGING

Eventually you will reach a point when you stop lying about your age and start bragging about it. The older we get, the fewer things seem worth waiting in line for.

How old would you be if you didn't know how old you are?

When you are dissatisfied and would like to go back to youth, think of Algebra.

You know you are getting old when everything either dries up or leaks.

I don't know how I got over the hill without getting to the top.

One of the many things no one tells you about aging is that it is such a nice change from being young.

Ah, being young is beautiful, but being old is comfortable.

Old age is when former classmates are so gray and wrinkled and bald, they don't recognize you.

If you don't learn to laugh at trouble, you won't have anything to laugh at when you are old.

— e-mail communication