



NEWSLETTER

THE ASSOCIATION OF FORMER PAHO/WHO STAFF MEMBERS

VOL. XXVIII, NO. 1

JANUARY 2017



Annual Meeting, 8 December 2016

Contents

President's Message.....	2	Alaska – A Trip of a Lifetime	16
Report of the AFSM Twenty-Seventh General Meeting	3	The Colombian Peace Process	20
Credit Union News.....	9	Euthanasia: Twenty Questions to Which I Am Looking an Answer	24
Staff Health Insurance and Pension Update	10	Remembering our Colleagues: Mario Fernandes	26
Welcome to New AFSM Members	12	In Memoriam	27
Techno-Tips: Cybercrime and Your Computer Health	13	Things to Remember.....	28
		The Back Page.....	29

President's Message



Dear Colleagues, Friends and Members of the Association,

I hope this message finds you well, healthy and happy, and with pleasant memories of the end-of-2016 celebrations. We wish you all a 2017 year of well-being and happiness. We also hope that this new year will be fruitful for the Association.

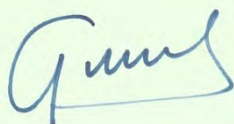
Our regular Annual Meeting was held on 8 December 2016 and had an excellent attendance, the details of which will be found later on in this newsletter in the article corresponding to this topic. It is beautifully described by our Secretary, Enrique Fefer. However, I would like to refer to one aspect that was addressed in the report to the General Meeting. It is the lack of our members' interest in participating in the Board of Directors, not only by serving in statutory positions but also participating in the committees that comprise it. During the General Meeting, the election was held to fill three positions whose term expired at the end of the year. There were no candidates outside the current Board, and the same members were reelected by acclamation. This means that, although the performance of Board members is extraordinary, again, there is no new blood entering the Board.

In your resolutions for 2017, please think about volunteering for one of the committees, attracting new members to the Association, becoming members of your national chapter (if there is one), or finding any other way to demonstrate your interest and commitment to the welfare of all of us who worked for PAHO and who are now retired.

Finally, on 6 December we sent you the new Voting Procedures Manual, which has been in operation since the first day of January 2017. This new Voting Procedure is a step forward in the democratization of the decisions of the Association and in facilitating the participation of all. I suggest you read it and have it handy for the occasions where your participation is expected.

We must continue to strive to find ways of accomplishing the conviction I keep repeating: "We are all the Association."

My best wishes to you all.



Report of the AFSM Twenty-Seventh General Meeting

Washington, DC, 8 December 2016

By Enrique Fefer



The twenty-seventh General Meeting of the Association was held at PAHO Headquarters on Thursday, 8 December 2016. The event once again brought together colleagues and friends to enjoy a few hours in the landmark building on 23rd Street, common ground shared for many years.

The annual encounter was attended by 50 former staff and invited guests from the Administration, the PAHO Staff Association, the Credit Union and Global Health International Advisors. The keynote speaker, Dr. Isabella Danel, Deputy Director, represented the Director, Carissa Etienne, who was out of the country.

The agenda, as in previous years, provided updates on health insurance and pension, programs that directly affect all members and that are undergoing significant changes as they implement new information and management systems. AFSM, as reported below, has also undergone visible changes as the Association adapts to the digital world.

Opening of the meeting

Welcome by the President: Germán Perdomo welcomed the participants to the General Meeting which, as required by the Bylaws, is held annually in the District of Columbia. He recognized the presence of the Deputy Director and expressed his appreciation to the Administration for providing the venue for the annual meeting.

Designation of Chairperson: Antonio Hernandez was once more designated as Chairperson, a responsibility he has ably carried out on three previous occasions.

Presentation by Dr. Isabella Danel, Deputy Director: Dr. Danel began her presentation by expressing her appreciation for the Association's work done on behalf of former staff. She recognized their valuable contribution to the Organization as it continues to build on the work done by previous staff. The year 2016 was a challenging time, as she highlighted events that were also extensively covered in the general media: the Zika epidemic which required strong coordinated regional action that involved the whole house and multiple country missions; the response to Hurricane Mathew in the Caribbean and the subsequent cholera epidemic; and the strong earthquake in Ecuador. There were also major achievements: The Certification of the elimination of measles in the Americas, which joins polio and trachoma as scourges of the past; the ongoing health reform process in the Americas toward the goal of Universal Health Coverage; the 50th Anniversary of PALTEX and a new plan of action for malaria elimination.

Business Meeting

The Chairperson requested a moment of silence in memory of colleagues who passed away during the year. He commented that the number of 21 is fewer than that of last year, but the pain remains for loved ones and friends. The silence allowed colleagues to remember happier moments and to reflect on the unstoppable passage of time.

Adoption of Agenda: Germán informed the participants that the signing of an AFSM/GHIA Memorandum of Understanding was added to the agenda. The agenda was approved as modified.

Approval of Minutes of the 26th General Meeting (2015): The minutes, which had previously been e-mailed to the membership, were approved as presented.

Report of the President: Germán focused on five topics:

Newsletter – Now in electronic format and with a new design, it is produced with zero cost (except for the hours of the tech-savvy president and dedicated Board members). The length of articles has been decreased to allow for more articles and more editions. The content is expanded to include contributions from members on various topics, pictures, etc.

Communications - AFSM has a corporate e-mail address, a Facebook page and a website. The website has not been maintained, is obsolete in content and has few visitors. Facebook, which allows for sharing information, pictures, etc., has been more successful growing from 18 to 112 members. Documents and news are being sent via Germán's personal e-mail since AFSM's e-mail address (afsmpaho@gmail.com) is bereft of active management. The number of bounced e-mails have decreased from 25% to under 2% thanks to a concerted effort to update the information available in our database. Germán called for volunteers to maintain the webpage and to manage the corporate e-mail.

Voting procedures – A revised manual, approved by the Board, has been sent to all members and the procedures will become effective in January 2017. They will allow for greater participation of members and different options for voting. The Board will search for the best secure and reliable software for these purposes.

Membership- There are close to 630 members, a 5% increase in the last year. There are about 1,000 former staff who are not members. Germán urged participants to become AFSM ambassadors and encourage friends and acquaintances to join the Association.

Participation – Germán noted that AFSM/Geneva as well as other sister organizations are suffering from lack of candidates. He urged those present to become active and contribute to AFSM as “We all are the Association.”

Carol Collado, AFSM Vice President, called the attention of the participants to the intensive and productive work of Germán, who has moved AFSM forward into the new century. In turn, she was recognized for her dedication in explaining and defending the changing health

insurance and pension benefits. Well-earned rounds of grateful applause resounded in the room for both leaders.

Report of the Treasurer and Auditor's Report: Sylvia Schultz presented the *Income and Expenditure Report* and the *Balance Sheet* as of 30 September 2016, copies of which were made available at the meeting. The reports documented a positive balance of \$47,467; major expenditures were the 2015 General Meeting, the Summer Luncheon and the printing of the *Newsletter*. The *Independent Auditors Report* was also distributed at the meeting. Germán has discussed with the Director the continuation of support from PAHO as provided by previous Administrations. Such funding would be recognition of the special relationship and common goals of both organizations.

Election of Board Members: The President noted that the board has nine members elected to three-year terms. Three current members (Enrique Fefer, Hernan Rosenberg and Sylvia Schultz) are completing their terms of office and have agreed to be available for re-election. There were no other candidates and the three were re-elected by acclamation (see above *Participation*).

Signing Memorandum of Understanding (MOU): The MOU between AFSM and Global Health International Advisors (GHIA) was signed by the presidents, Germán Perdomo and Habib Latiri, respectively. The signing was followed by Habib Latiri explaining the origins and purpose of GHIA which was established four years ago by a group of former PAHO professionals and now counts over 90 members in the USA and in country chapters. GHIA's mission is to improve public health through advocacy, technical advice and mobilization of resources. The Chairperson requested Habib Latiri to contribute an article to the *Newsletter* to explain GHIA's mission and activities to a broader audience of AFSM members. GHIA and AFSM representatives will meet to identify and develop joint activities.

Report on Staff Health Insurance: Chris Saenz, Staff Benefits Officer, reported that in January 2016, after three years of design and implementation, the IT management system became operational, allowing staff to have more time to address requests for information and other assistance. WHO has a new Web portal intended to facilitate the submission and processing of claims. It will be rolled-out on a regional basis, with PAHO/AMRO last in line.

The WHO Global Oversight Committee (GOC) met in November to review and make recommendations regarding insurance rules, management and finances. PAHO has a liability of \$280 million to comply with the International Public Sector Accounting Standards (IPSAS), which requires full funding of future retirees. PAHO has pooled its money (\$460 million) with the WHO fund, which will allow for greater investment flexibility (up to 25% in stocks). WHO expects to be fully funded by 2041.

As is required every five years, the Organization is preparing a Request for Proposals (RFP) to select a company to manage the insurance program, which may result in change of the present provider. The decision is expected by mid-2017.

As reported previously, PAHO is the only region to retain a Surveillance Committee (now known as a sub-committee of the Global Surveillance Committee), a recognition of its capability in managing claims.

Ms. Pilar Vidal, president of the PAHO Staff Association, provided additional information on GOC-related matters. She highlighted progress in various areas, such as recognition of SHI in health facilities in all duty stations and locations where retirees reside; 24/7 multilingual support; claim processing in under 15 days; electronic submission of claims; and regular information and updates. However, she also expressed concern regarding proposed cost savings measures in the USA. These would limit reimbursement of expenses to 70% when using out of network services and would exclude out-of-pocket expenses in the calculation of catastrophic coverage. The Staff Association considers these measures to be punitive and discriminatory for USA staff.

Though documented by the Staff Association (as well as by AFSM) to be an effective cost-containment measure, the GOC did not endorse making Medicare Part B enrollment mandatory, reimbursing the cost. Instead, it recommended encouraging voluntary enrollment with no reimbursement, a disappointing position.

Ms. Vidal ended her intervention by urging AFSM to keep working together with the Staff Association, particularly in matters relating to health insurance.

News about UNJSPF: Germán reminded the participants that all beneficiaries have been given a new Unique Identification (UID) number for the new Integrated Pension Administration System (IPAS). He stressed the importance of knowing the UID and the need to register in the Fund's webpage. The Fund's new Member's Self-Service (MSS) provides access to pension account information, including receipt of the Certificate of Entitlement (CE), which may soon be available only digitally. He recommended that members visit the site regularly for news and updates. Germán urged all retirees to ensure that one or more family members be familiar with procedures to claim survivor benefits. Carol cautioned that some changes in beneficiary status must be processed through forms with signatures rather than on-line. Neglecting proper procedures as detailed in the website will result in delays and complications.

Report on International Reunion in Dominican Republic (18-20 October): Juan Manuel Sotelo, Secretary for the meeting, provided a comprehensive review of the event which brought together 49 participants (39 AFSM members). The PWR, Dr. Alma Fabiola Morales, and, via video, Dr. Carissa Ettiene addressed the group. Updates were provided on health insurance, pensions as well as new Credit Union services. The follow-up discussions emphasized the importance of being knowledgeable of the rules and procedures in order to avoid interruptions and complications in receiving acquired benefits, subjects particularly relevant for surviving spouses. The Colombian and Bolivian chapters presented their reports, Juan Manuel Sotelo remarking on the well-developed organization and activities of the Colombian affiliate. Germán led a wide-ranging conversation ranging from membership recruitment, to promotion of country chapters, communication channels, and AFSM's financial status. The latter subject

led to a spontaneous round of voluntary contributions to the Association. This gesture reflected the atmosphere of the Reunion: one of friendship, communication and common goals.

Florida and Costa Rica were suggested as potential venues for the 2018 International Reunion, a selection that remains open to further input.

An excellent article by Juan Manuel Sotelo on the Punta Cana Reunion appeared in the November edition of the *Newsletter*.

Credit Union (CU) Presentation: Miguel Boluda, CEO, mentioned the CU's strong relationship with the Association, as exemplified by their presence in and contribution to the International Reunion in Punta Cana and the use of their new meeting room as the venue for the AFSM Board's monthly meetings. The CU has also provided bridge loans to new retirees facing delayed pension payments. The CU is in a solid financial condition with over \$212 million in assets. The considerable 14% increase in loans was due in great part to a greater number of mortgage loans, a result of the CU decision in mid-2015 to become a loan originator, rather than using a third party for this purpose. Eighty per cent of mortgage loans are to non-US citizens, a distribution that is considered a higher risk than US-based loans. This has required a larger set-aside of funds (18%, three times the normal amount). Bottom-line, the CU is well prepared for any unexpected financial crisis. Miguel promoted the new no-fee credit card which provides rewards as points that may be used for hotels, flights, etc. In response to questions regarding fees for use of the credit cards outside the USA, Miguel said that there is a 1% charge. Debit cards have no fees; the cost absorbed by the CU at an annual cost of \$130,000. He urged all CU members to designate a beneficiary; otherwise funds unclaimed for three years would go to the local government.

Habib Latiri recalled that 40 years ago the Credit Union was a small operation in a non-descript space in the building and congratulated the management on its growth over the decades. However, Miguel Boluda noted that continued growth cannot be taken for granted given the challenges facing credit unions: 30 years ago there were 15 thousand, only 6 thousand remain today. He asked that those present encourage family members and former staff to open accounts in the CU to ensure its future growth. On a more cheerful note, he announced that a year-end bonus will be credited to member accounts. Miguel then called upon Patricia Ilijic, Executive Vice President, to hand out the generous door prizes gifted by the CU. The Chairperson closed the session by gratefully recognizing the many ways the CU supports the Association, a sentiment fully endorsed by the ten lucky winners of the raffle.

Adjournment

The meeting was adjourned at 12:30. The President thanked all for their presence and invited them to enjoy a light lunch and a glass of wine in the Delegates Lounge. It was a fine way to end an informative morning and another opportunity to chat with colleagues and friends before each went their own way with warm thoughts of the "good old days" as they faced the approaching winter weather. **N**



WHAT YOU NEED TO KNOW ABOUT 0% CREDIT CARD OFFERS

We've all received special credit card offers in the mail. While 0% is a great rate, there are pitfalls to these offers that could cost you a lot of money.



0% ISN'T ALWAYS A GOOD DEAL

It might seem counter intuitive, but it can often be better to go with a card that has a locked or variable rate that won't change much year after year. That's because if you finance a large purchase with a 0% card and are unable to pay it off in the first 6 to 12 months, you will likely start paying upwards of 29.99% APR*. That can quickly eat away at any savings you may have had with the initial 0% offer.

WATCH THE INTRODUCTORY PERIOD

Special offers do not last forever. These credit card specials are often good for up to 6 months. Some even offer up to one year. After that, the rate goes way up. And anything you charge to the card (including balance transfers) will move to that new rate after the introductory period. Therefore, it's in your best interest to pay off your balance in full before the rate goes up.

IS THE RATE DEFERRED?

You'll want to avoid deferred credit card offers at all costs. These cards look like 0% offers but actually charge you interest during the introductory period.

PAY MORE THAN THE MINIMUM

Most 0% offers allow you to make very small payments. But making those minimum payments is not good for your financial wellbeing. Instead, pay as much as you can to pay off the card.

DON'T MAX YOUR BALANCE

It's tempting to transfer larger balances and max out 0% cards, but when you do it could impact your credit score.

ACHIEVE FINANCIAL WELLNESS

We want to help you live financially well, that's why PAHO/WHO FCU



has partnered with GreenPath Financial Wellness, which is a free money management and financial education program that can help you plan ahead, boost your credit, and pay off debt fast.

CONSIDER A PAHO/WHO FEDERAL CREDIT UNION CARD

Open a Rewards World MasterCard® today and earn 1.25 points for every dollar you spend¹ – online, at the store, or when you eat out. There's no limit on the number of points you can earn, and you can redeem those points any time you like for gift cards, travel, airfare, brand name merchandise, and more. Apply online at PahoFCU.org or call 202-974-3453 (toll free 1-866-724-6328).

*APR = Annual Percentage Rate. ¹Reward points earned for every dollar spent on purchases only. Points will expire 5 years from the end of the calendar year (December 31st) in which they were earned, and will expire on a first-in, first-out basis annually. (E.g. points earned in calendar year one will expire on the last business day of calendar year 5). Please contact us directly for full details on eligibility, reward accumulation and redemption. Earned cash can be deposited into your credit union savings or checking account or may be used to make payments on a MasterCard® balance. Redeem points in exchange for merchandise through CURewards.com and CURewards free mobile app.

Staff Health Insurance and Pension Update

By Carol Collado



Staff Health Insurance

As you will recall, in April and November of each year the General Oversight Committee (GOC), the top participatory body in our Staff Health Insurance (SHI) governance system, meets and makes recommendations to the Director General (DG) on any proposed changes. In 2016, they met in Washington at PAHO headquarters during the first week of November. Please note that **any changes approved by the DG will not take place until 1 July.**

There were a number of items of interest on the agenda. One of the ones which will bring more changes to the Region had to do with the fact that the auditors recommended that, to maintain our benefits, some cost containment measures for the high costs associated with health care in the US must be implemented. Remember, we are a self-funded plan which mandates that costs and benefits must balance, meaning that eventually we will either have to limit benefits or pay more. Although at present this recommendation affects only those receiving care in the US, the same thing may occur in other countries with exceptionally high costs in the near future. The auditors offered a number of possibilities with their implications. After some discussion and a number of protests by the staff association representative supported by the retiree representative, the following has been recommended to the DG for consideration:

In the US, costs will be limited to the network contractor costs for reimbursement and catastrophic calculations; that is, those of us who choose an out-of-network provider will be reimbursed up to a maximum 80% of what the network has identified as usual, customary and reasonable (UCR), and the remaining 20% of the UCR will count towards catastrophic. There will be a one-year grace period to enable those who care to change providers to find an in-network provider. Those who have a reason for exception can **always** appeal to the PAHO sub-committee of the General Standing Committee (GSC).

While no one wishes to see limitations, this, at least, places everyone on the same level, and believe me it is much more reasonable than some of the other alternatives. Because this was still a matter of contention for some members, even when the report came out, the recommendation itself included a motion for this to be revisited in the next GOC meeting in April.

The long-term care study (LTC) has finally been undertaken by Miriam Hirschfield, a former WHO staff herself. She has presented the initial phase, which provides an overview of the majority of types, management details and coverages of LTC. In the second phase, to be initiated in 2017, the financial implications and ability to globally implement LTC coverage will be analyzed and recommendations formulated for consideration by the governing bodies.

There are also several other changes in the benefits schedule, some clarifications, and some

expansion of benefits. An important one, which will probably be implemented, has to do with the timing of the catastrophic benefit. As you know, our present system is a rolling 12-month period. While fair, it has also proven to be difficult to maintain the calculations up-to-date, especially in the case where there are secondary administrators and several of them. The suggestion is for catastrophic to be calculated on a calendar year basis. Upon approval of the DG, SHI will send out specific information on these.

SHI in Geneva has developed a new interactive website which is expected to be inaugurated in the Spring of 2017. A lot of thought and work has gone into its development, and it is believed that it will assist in the development of equity across all of the SHI users, be user friendly, and permit each participant to have a quicker and better knowledge of exactly what is going on with their claims, etc.

At this writing, we have just heard that the GOC recommendations have been approved by the DG so we will have more news on specifics and implementation times, etc., in our next newsletters. As usual, please feel free to count on your health committee to help steer you through the changes or to be your advocate in case of problems. We will also be informing you of any news through AFSM/PAHO emails.

Pension

Some of you will have noted that, although the July meeting of the United Nations Joint Staff Pension Fund (UNJSPF) governing body rectified the actions of the pension administration with a vote of support, some of the delays and problems due to the implementation of the new IT system have prevailed. In December the UN Secretariat, prompted in large part by new retiree issues, passed a resolution chastising the UNJSPF Administration for these continuing problems. The pension administration, in addition to the normal implementation difficulties with a new system, attributed the delays to the large number of retirees in 2015 and 2016, for which the system was not prepared. In spite of the Secretariat's concern, only nine of the 20 posts requested to assuage this problem were approved. The Secretariat made clear in this declaration that the management of the monies was not a question, just the administrative delays.

In reference to the new IT system installed, please read the last several newsletters you have received from the UNJSPF. Since July, when UNJSPF initiated this practice, all of its published newsletters are accessible at http://www.unjspf.org/UNJSPF_Web/. In the last several issues, there is important and relevant information about their new self-serve system. There is also mention in the December letter of a YouTube visual that will walk you through creating a new account in the self-serve site. <https://www.youtube.com/channel/UCIYus2IXTS2fV-wnDjOnbaQ>.

Hopefully, the problems are now over. However, should any participant have difficulties, we have been given a new name and email to contact with any concerns. In addition to those contacts mentioned in our last AFSM newsletter, the new address to contact with urgent troubles, survivor questions and/or new retiree issues is woodyear@unjspf.org. Again, PAHO/AFSM does have a relationship with those in the UNJSPF office, so feel free to copy us on any correspondence or to ask for help if your efforts have not met with the expected successes. Be knowledgeable, and be informed. It is your best protection.

Wishing you a HAPPY, HEALTHY and SUCCESSFUL New Year! **N**

Welcome to new AFSM members

From the Washington, DC area

Edwin Rolando Chacón
Hashim M. Elmousaad
Chessa K. Lutter
Rita M. Leyva

From other parts of USA

Oscar Augusto Salgueiro – Orange City, Fl.

From other countries

Juan Edilberto Antezana – Brasilia, Brazil
Maritza E. La Cruz-Llanos –Lima, Peru

Techno-Tips

Cybercrime and your Computer Health

By Antonio Hernández



The malicious intrusions in computers and networks have increased dramatically during the past ten years. Although this issue is not new, what is new is the damage that these intrusions could have on the user. During the early days of personal computers, the files on diskettes and the computer's hard drives could easily be infected with "computer viruses" that came in different forms to obstruct the computer's operations. The transmission was connected to the use of a file infected with the virus and, although this contamination upset the regular operation of the computer, it could be easily corrected using antivirus computer programs. Most of the time, these virus intrusions were not critical to the computer's operations and generally did not compromise the integrity and well-being of the user of the computer.

The connectivity of computers to networks, the use of the internet as a browsing tool, and the wide popularity and use of electronic mail as the preferred mechanism for communication opened the field for new and more dangerous types of intrusions. These new types of threats not only put the operation of the computer and the associated network at risk, but it could also compromise the integrity and the financial operations of people and businesses.

The risk of intrusions has increased due to the different types of mobile platforms or devices exchanging information with computers and the wide use of social media portals for exchanging or communicating information, including personal and private information. Remember that anything you upload on any portal or website on the Internet and any electronic message you send can be retrieved or accessed by experts known as "hackers." Not only that, but these things will remain forever in cyberspace.

In the past, Windows-based computers were the object of virus attacks due to their wide use in the business world. Today, virus attacks also affect Apple computers. Linux-based computers have less risk of being targets of intrusions.

To illustrate the risk and the potential damage that intrusions may have on computers, systems, businesses, and individuals, we will present different categories of intrusions

based on the intended objective and expected outcome. Some of those intrusions are based on virus infestations, others are based on “social engineering” tactics.

Social engineering, in the context of computers and information security, is the psychological manipulation of people for divulging confidential information such as accounts, usernames and passwords, credit card details or bank account numbers, and personal identification or social security numbers. This fraudulent mechanism of obtaining information can be done through computer communications (mostly emails) or by any other mechanism, such as phone calls.

In computers, one of the most common forms of social engineering is known as “phishing.” Phishing is the attempt to obtain sensitive information, often for malicious reasons, by disguising oneself as a trustworthy entity in an electronic communication. Phishing is typically carried out via email or instant messaging, requesting that someone provide personal information on fake websites that look identical to the legitimate ones with which the person is familiar. Most of the fake websites are related to financial transactions or institutions and the purpose is to steal your money. Sometimes, it is extremely difficult to differentiate between the fake website and the real one. If you are not sure if it is the real website, then do not provide the information that is requested. Instead, contact the institution by phone and confirm that the request for information is legitimate.

In addition to the computer viruses mentioned at the beginning, there is a new generation of viruses named “malware,” or malicious software. The difference is that, in addition to disrupting the operations, intruders are gathering and stealing sensitive information, trying to gain access to the computer system, or displaying unwanted advertisements. One commonly stolen form of information is your contact list of emails, with the intention to send unwanted advertisements. Sometimes, your computer and your keystrokes may be spied on for a long period of time. Other times, the virus may cause harm to or sabotage the computer’s operation. In some cases, the virus may even replicate itself and infect other files or computer programs, corrupting the data. It is very important to have the computer and the network protected so that such intrusions can be detected. Windows 10 has tools built into the operating system to prevent and protect against intrusions. This is known as the Windows Defender Suite, which periodically updates its table of viruses and scans the system looking for them. There are also commercially available programs to protect and clean viruses from the computer.

There are various “free” virus protection programs advertised and available on the Internet. In reality, such programs are not free, they work on a business model known

as “freemium.” Freemium is the contraction of free and premium. Only a small part of the program is actually free; you are required to pay for the rest of the program’s features (Premium) if you want to use it to its full potential.

One of the most dangerous kind of malware is the one named “ransomware.” Once the virus is activated, it executes a “crypto-virology” and encrypts the data on the computer thereby blocking access to it until a ransom payment is made. The information on your system will remain locked until you pay this ransom. This type of cybercrime has moved from personal computers to the business environment. Throughout 2016, hospitals in the United States were infected with such viruses and they had to pay the ransom money requested in order to recover the information.

The following are some recommendations to protect your computer:

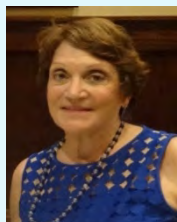
- Always use strong passwords. Include a minimum of eight characters: both capital and lowercase letters, numbers, and special characters.
- Avoid using the same password for various accounts. Hackers are aware that this is a common practice.
- Do not keep text files containing your passwords on your computer. Keep your passwords in a safe place.
- Do not share your passwords.
- When you “log-in” to your accounts on the internet, especially for financial transactions, always be sure to “log-off” at the end of the session.

Final thoughts:

- Be cautious of free programs on the Internet such as free email accounts. In exchange for these services, you are freely giving away your personal information! They may use it or sell it for advertisement purposes.
 - On free programs, it is easier for hackers to penetrate the system or computer. They have fewer safety protections.
 - Always be mindful that in the world of cyberspace you are not the USER, you are the PRODUCT. Your information is Merchandise.
 - If you want to keep something secret or private, **never** upload it or send it via the internet. The information will be there forever, even if you delete it. Be particularly careful of what you post on social media portals. **N**
-

Alaska – A trip of a lifetime

By Marilyn Rice



Taking a trip to Alaska has been on my bucket list my whole life and this year I decided was the year to fulfill this dream. We flew from Washington, DC to Fairbanks, Alaska via Seattle, with amazing views of Mt. Reiner and Mt. Hood. In Fairbanks, we visited Fairbanks city, which turned out to be bigger than I thought it would be. In an antique auto museum, we were surprised to see over 60 cars - all running and dating back to the turn of the last century, and it was fun to see all the clothes that the people wore back then. We even had the



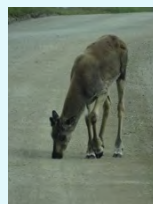
chance to dress up like them and sit in one of those old cars.



Then we took a riverboat cruise to see the local scenery and how the natives live, fish and run dog sleds. There was a reconstructed native village and we had the chance to hear them explain how they continue to live their wilderness lives today. What amazing resilience they have.



We also had the exciting chance to walk in the woods with reindeer, pet them and learn about their molting antlers. Did you know that all the reindeer shed their entire antlers and then grow a new set every year, and



that older male reindeer shed theirs before Christmas and the females shed theirs in the summertime? So Santa's reindeer are either young males that are frequently changed out or they are actually females! I have always wondered about the annual famous 1000-mile Iditarod Dog Sled Race, and we had the chance to explore a dog mushing museum where I learned so much. The race is run from Anchorage to Nome in March so it is dark most of the time, and the mushers can take



between 9 and 15 days to complete the course, sleeping maybe 1 hour at each stop after running for 6 hours. They have to bring all their supplies with them, cook food for and massage each dog, and if a dog is injured they need to carry it on the





sled until they get to check points along the way. They often have to race through blizzards and whiteout conditions in sub-zero temperatures (-100 °F / -73 °C, with wind chill). A fun stop was when we went to the North Pole, walking through Santa's house.



From Fairbanks we took a beautiful train ride south to Denali National Park, where a school bus took us through the park to see the scenery as well as animals. It was so much fun to see from not too far away brown bears,



moose, caribou, Dall sheep, bald eagles and reindeer, all in their natural habitat. Unfortunately, due to constant rain and clouds we were not able to see the famous Mt. McKinley.



Another scenic train ride took us from Denali to Anchorage. In Anchorage, we visited the Alaskan Native Heritage Center, where I learned so much more about all the different native Alaskan tribes and their cultures. It was also fun to visit a local weekend market and the botanical gardens so we could see the local



foods and wonderful native plants and flowers.



From Anchorage we rented a car and drove down to the Kenai Peninsula, first to Homer and then to Seward. In Homer, I took a trip I will never forget, travelling in a small plane to where the brown bears were fishing for salmon



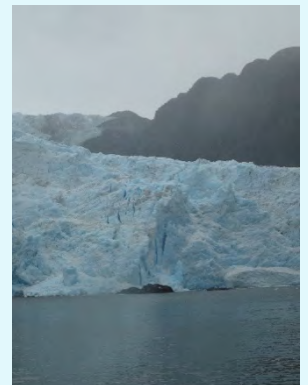
– an up close experience. I tried to capture some of this experience for you in pictures; these are truly amazing animals, and they were so busy

fishing that they did not even notice that we were so close to them.

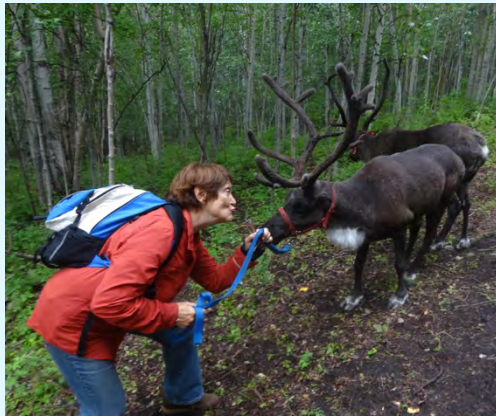


On the way to Seward we did some rafting, spying many bald eagles and in both Seward and our subsequent cruise we got up close to glaciers where we were able to see the “calving” where the ice is melting and falling into the water. Most of the world's glaciers are melting and not recovering during the winter, so I was glad to be able to get to Alaska while there are still some glaciers to see. It really made me feel small and insignificant in the greater scheme of things. On an excursion out of Seward, I was able to

spy white whales, sea otters, puffins and many other Alaskan birds that were like penguins – just what I had always imagined one would see in Alaska.



The last week of this wonderful trip was spent on a cruise ship that followed the inland waterway from Seward, Alaska to Vancouver, Canada. On the cruise, we sailed close to glaciers and by many small communities where people survive these horrendously cold and forbidding winters. What amazingly resilient people they are – I cannot imagine surviving the isolation and cold of the Alaska winters.

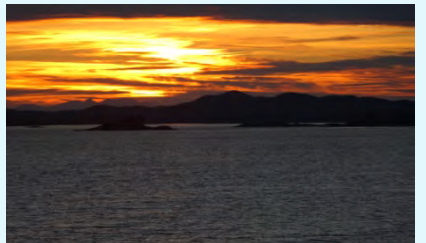


We took excursions to see brown and black bears, bald eagles and whales, and it was so much fun to be up close to those incredible creatures. We also visited the towns of Juneau, Skagway, Icy Straight Point and Ketchikan. They are still like pioneer towns, with just a few streets and sidewalks made of wood – just like I imagine the original towns in the wild west of the US once were, when the interior of the country was first being settled.

Our last day was spent in Vancouver, exploring the city and traveling through the famous Stanley Park. Would that all cities could have so much natural beauty preserved, but what a contrast to the rest of our trip in the wild and underdeveloped northeast of our world.

I share with you a few of the hundreds of photos I took to try and give you a little flavor of this amazing experience. **N**





The Colombian Peace Process¹

By Jose R. Teruel²



On 10 December, the President of Colombia, Juan Manuel Santos, received the 2016 Nobel Peace Prize. Kaci Kullman Five, Coordinator of the Nobel Committee, explained that the prize was awarded to him for his *"determined efforts to end the more than 50 years of civil war in the country, a conflict that has claimed the lives of at least 220,000 Colombians and displaced nearly six million people."*

When he was informed of the decision of the Nobel Prize Committee, President Santos affirmed *"This award is invaluable for the future of the peace process. ... I receive this award on behalf of the people, but especially for the victims of the conflict in Colombia. ... I think the message we receive is that we have to persevere in reaching the ultimate goal, which is none other than peace for all Colombians."*

On several occasions and over several decades, different leaders and guerrilla commanders came together to negotiate an end to the Colombian conflict. Manuel Marulanda Vélez, Commander of the Revolutionary Armed Forces of Colombia (FARC), signed an initial agreement with President Belisario Betancur, on 28 May 1984, for the cessation of hostilities and the creation of a political organization: the Patriotic Union (UP). The guerrillas argued that, in supporting the creation of this party, they sought to create politics without arms and under the signed cease-fire agreements.

The nascent movement of the Patriotic Union (UP) prepared a platform of 20 points that demanded democratic, social and economic political reforms, among them an agrarian reform, nationalization of natural resources, and a national economic model separated from global capitalism. The UP

¹ Partially extracted from the document "COLOMBIA EN CAMINO HACIA LA PAZ" (see the Web page of GHIADVISORS.ORG). http://www.ghiadvisors.org/ghia_page_3b_34.htm

² José R. Teruel – GHIA (Global Health International Advisors)

won its largest vote on 25 May 1986, when it elected five senators, nine representatives, 14 deputies, 351 council members and 23 mayors.

But because of the growing success of the UP in the vote, it was the object of an extermination campaign, recognized in numerous legal decisions, in which state officials, drug traffickers and paramilitary organizations participated. The result from this persecution, which became more intense in the late 1980s and early 1990s, was that a large number of UP militants were killed, including two presidential candidates: Jaime Pardo Leal in 1987 and Bernardo Jaramillo Ossa in 1990, in addition to eight congressmen, 13 deputies, 70 councilors and 11 mayors. In November 1988, whole groups of Colombians were murdered, and these massive killings later became known as the Segovia Massacre, the Rochela Massacre and the Cimitarra Massacre. In 1992 the Caño Sibao Massacre was carried out against communist leaders and the UP.

In October 1998, President Andrés Pastrana Arango (1998 to 2002) negotiated with the FARC-EP and the other important guerrilla group, the National Liberation Army (ELN), to create a demilitarized zone the size of Switzerland, in San Vicente del Caguán, to allow the guerrillas to come and negotiate.

Violent interference by armed groups opposed to the guerrillas' political participation led to a setback in peace plans and heightened the mistrust that has persisted so far and has affected attempts at further negotiations. The demilitarization of the San Vicente del Caguán region lapsed 21 February 2002 and was retaken by the army. Pastrana signed with President Bill Clinton the so-called Colombia Plan (with more than 7 billion dollars in military aid) to intensify the fight against drug trafficking and the guerrillas and it ordered the invasion of the security area.

Alvaro Uribe Vélez was elected President, and he took office on 7 August 2002. He immediately decided to prioritize the defeat of "terrorism" and create institutional reform, with US military backing. Under the new president's push, the FARC was included by the United States and the European Union on the list of "terrorist organizations". The actions against the guerrillas were intensified.

In August 2010, Juan Manuel Santos, President Uribe's former Minister of Defense, was elected President. President Santos, who participated in the actions against the FARC, decided to seek a definitive solution to the long conflict in Colombia through negotiations to end the struggle against and the reintegration of the guerrillas into the normal life of the country. The initial negotiations were held in Oslo from 23 February to 26 August 2012. To facilitate the participation of the FARC, negotiations were moved to Havana, Cuba during the latter part of that year with representatives of Chile and Venezuela.

In September of 2014, direct support was sought from the United States of America through John F. Kerry, Secretary of State, and in a few weeks, President Obama named Bernard Aronson as special envoy to support the negotiations.

In March 2016, John F. Kerry had a private meeting with the FARC-EP³ Commander, during President Obama's historic visit to Cuba⁴. The Secretary promised US commitment to collaborate with the Colombian Government in the persecution of those groups of drug traffickers considered to be the most dangerous for the guerrillas. On another occasion, the US President had also indicated his intention to provide resources for eliminating land mines in the areas where the conflicts occurred.

After four years of negotiations and difficult discussions analyzing numerous details, an historic agreement was reached between representatives of the Colombian Government and of the FARC-EP and on 24 August 2016 the Final Agreement was signed, recognizing that this was done in good faith and with the full intention of complying with the agreement. In the introduction, the document states: "The ending of the armed confrontation will mean, in the first place, the end of enormous suffering that the conflict has caused. There are millions of Colombians who have been victims of forced displacement, hundreds of thousands of deaths, tens of thousands of disappeared people of all kinds, not to mention the large number of populations that have been affected in one way or another across the territory ...".

President Santos conveyed the results of the negotiations by saying: *"Today begins the end of the suffering, the pain and the tragedy of war. Today, 24 August 2016, we can say that a national dream has come true. We have reached a final, complete, definitive agreement to end the armed conflict with the FARC."*

According to the United Nations High Commissioner for Refugees (UNHCR) at the end of September, the Agreement, *"product of a notable effort between the Colombian Government and the Revolutionary Armed Forces of Colombia-People's Army (FARC-EP, puts an end to the armed conflict that has killed more than 220,000 Colombians and forced more than 7.4 million people to leave their homes"*.

President Juan Manuel Santos took a copy of the agreement to the United Nations Assembly in New York where it was received by the entire Security Council. President Santos said on this occasion: *"... the last and oldest armed conflict in the Hemisphere has ended."* *"After more than half a century of internal armed conflict, I return to the United Nations on the International Day of Peace, to announce, with all the force of my voice and my heart, that the war in Colombia is over"*.

In Cartagena, a heroic city, a ceremony was held on 26 September 2016, to formalize the signing of the agreement reached on 24 August in Havana. Surveys indicated that all Colombians were in favor of peace and a large proportion of them were in favor of what they could understand of the terms of the agreement. But there was still a plebiscite via which President Santos wished to submit the agreement to the Colombian people. There were discordant voices, led mainly by former

³ The original group was called the Revolutionary Armed Forces of Colombia (FARC), but decades later it merged with the People's Army (EP) and became known as FARC-EP.

⁴ "Colombia's peacemaker, and his country, on the eve of a crucial Sunday vote", by Nick Miroff, The Washington Post, 1 October 2016

President Uribe, in relation to several details of the agreement, mainly regarding the political participation of members of the FARC, the temporary provision of resources to facilitate the reintegration of the guerrillas and justice issues.

The plebiscite took place on 2 October 2016. However, the presidential appeal to vote was responded to by only 37% of potential voters and split their votes as 49% in favor and 51% against the agreement respectively.

After a small majority of voters decided to vote “no” in the plebiscite, there was concern for citizens, mainly expressed by young Colombians, about the delay that would affect the actions and possible programs related to issues “*in the countryside, relinquishing of weapons, release of those kidnapped, elimination of land mines, search for missing persons and delivery of child combatants*”, said Professor Carlos Guzmán of the Universidad del Norte.

Now, with the significant support of the Nobel Peace Prize, and the President's statement, there is an opportunity to continue with the process and listen to the doubts and suggestions of those who were against the terms of the agreement. Likewise, the leaders of the FARC have indicated their decision not to return to the struggle.

On the other hand, following the influence of the government negotiations with the FARC-EP, the other important guerrilla group, the National Liberation Army (ELN) decided to enter into negotiations. The Colombian Government and the ELN announced an agreement for the installation of a public phase of negotiations, starting on 27 October in Quito, Ecuador. President Santos reported that “*we have been seeking, for about 3 years, a negotiation with the ELN guerrillas to end the armed conflict with them*”. And he thanked the Bolivarian Republic of Venezuela for “*the hospitality it provided for the development of the meetings that led to this agreement, and the other guarantors Ecuador, Cuba, Chile, Norway and Brazil, for accompanying us in the same process and for their support to Colombia in its search for peace*”.

The expectations, desires and hopes for peace in Colombia continue. **N**

"Let us open up a new phase of our history, one in which -united- we can reach any goal, overcome any obstacle, make our nation the country we have always dreamed of... A COUNTRY IN PEACE!" (President Juan Manuel Santos)

Euthanasia

Twenty questions to Which I am Looking an Answer

By Italo Barragán Arenas



The interest in euthanasia (eu = good, thanatos = death) originates from time immemorial. Before the Christian era, some philosophers were dealing with suicide, such as Aristotle in his book *Morals to Nicomachus*; Plato referred to it in the third book of *The Republic*; and in his oath Hippocrates affirms that "he will not give mortal medicine no matter how much they request it".

Even in our day a large number of doctors, algologists and palliators¹, politicians, lawyers, priests of Catholic churches, Evangelicals, Pentecostals, educators, specialists in bioethics, etc., present their versions, each one being different. Currently, there is no unified concept accepted by medical ethics, which is why I present my questions in search of answers that allow us to become aware of the dignity to which every human being is entitled.

1. Is Euthanasia a synonym for dying in dignity?
2. Is Euthanasia a fundamental right?
3. What does it mean to die in dignity?
4. Does the right to die in dignity complement the right to live in dignity?
5. Is relieving suffering and prolonging life, no matter how, the exclusive and fundamental purpose of medical practice?
6. Does the value of dignity clash with the value of biological life?
7. Is it not the goal of medicine to facilitate a quiet death without physical suffering, avoiding a patient's slow and painful agony?
8. Should the natural right to die be respected such as for a patient who suffers from a terminal illness, is in a hopeless state and in an irreversible coma, with mechanical

¹ Doctors dedicated to suppressing or attenuating the pain.

ventilation, pulmonary resuscitation, and when palliative care has ceased to be effective?

9. Is active euthanasia a direct murder of the patient?

10. Is not the value of individual conscience a question of ethics?

11. Should we strive not to let the patient die, even if the patient sensibly wants to die?

12. When there is a document "this is my will", would it not be a form of respecting the person's deepest dignity to comply and fully enforce it?

13. Would not the mere fact of being dismissed by the doctors as having no possibility of a cure, even if the person is pain-free, be a valid reason to endorse Euthanasia?

14. Wouldn't stopping the provision of services that delay imminent death be a way of respecting the patient's natural dying process?

15. What are the distinctions between curative and palliative treatment?

16. Does palliative care of a terminally ill person prolong the natural process of death?

17. If the work of a notary public is to keep faith with the public, when presented with a document of a "living will", can he/she reject it on the grounds of conscientious objection?

18. Is it not incompatible with a patient's dignity when the State opposes the decision of a patient who asks to be helped to die when he suffers from a serious illness that causes him unbearable pain?

19. Is mercy homicide justifiable in the case of a soldier who is destroyed by a land mine, when he/she asks his/her companion to end his/her ordeal?

20. Is the legal existence of a "living will" or a document of "anticipated will" valid? **N**

Remembering our Colleagues

By Primo Arámbulo



Dr. Mario Vasco Fernandes was born in Angola, in December 1928. He was named as the Director of PAHO's Pan American Foot-and-Mouth Disease Center (PANAFTOSA) in Rio de Janeiro, Brazil, in 1970, and he later became the Chief of the Veterinary Public Health Program at PAHO headquarters in Washington, DC. He retired from PAHO in 1987.

He earned his Doctor of Veterinary Medicine degree from Lisbon University. Before going to PAHO he worked in the Bacteriology Lab of the Portuguese Military Health Services; for the Virus Department of the Pasteur Institute in Paris; for the Virus and Tissue Culture Department of the National Veterinary Institute in Lisbon, Portugal; for the Tissue Culture Lab of the Medical University in Galveston, Texas; and for the Wistar Anatomy and Biology Institute in Philadelphia as a visiting scientist.



I visited him last in October 2011 at his vineyard where he spent summer and fall in a small bucolic village (pop: 250) called Parambos, Tras os Montes, close to Porto, Portugal. They also had an apartment in Lisbon, where they stayed in the winter. Dr. Fernandes painted and produced port wine and olive oil. His wife, Puri, produces artesanal fruit preserves, under the brand Doces da Puri¹, and their quinta forms part of the Rota de Vinho do Porto (www.rvp.pt) in the famous and breathtakingly picturesque wine region of Douro.

Dr. Fernandes was my boss, mentor, and inspiration when I was a staff member at PAHO. **N**

¹ See: www.docesdapurieetc.blogspot.com

In Memoriam

DEATHS REPORTED IN 2016/2017
NOT PREVIOUSLY REPORTED

Lolita López-Ceide

23 November 2016

Jorge Tavera

19 January 2017

Condolences to an AFSM member

To Gladys Bolhman Molchan for her husband John Molchan who died on 25 January 2017

Things to Remember

Your opinion is important

The AFSM Board and committee coordinators would like to know about the needs of its members.

We might not be able to solve all your problems but we have resources that could be utilized. Also, we encourage your contributions to the Newsletter, either in the form of articles for publication or in comments about its contents.

To reach us, send us an email to

perdomog@gmail.com

or collado@verizon.net

You can also write to:

AFSM c/o PAHO

525 23rd Street NW

Washington DC 20037-2895

Contact Information

Please refer to your 2016 AFSM Directory and be certain that all your personal contact information is correct. We also encourage you to provide us with updates of your address, email and telephone, if there are changes, so that the Newsletter and other important information can be

sent to you on time. Any changes or additions to your contact information should be sent to Hortensia Saginor (AFSM) by routine mail to PAHO Headquarters in Washington DC or, preferably, by email to isaginor@aol.com or hortensiasagi@gmail.com

PAHO/WHO AFSM Web link:

<http://www.afsmpaho.com>, and to register please use your email address as your ID and as password use: **Paho1902!**

To become member of the Facebook page of AFSM

Go to: <http://www.facebook.com/groups/230159803692834/>



The Back Page

Board of Directors

Officers

Germán Perdomo ('18)
President
(703) 310-7-13
perdomog@gmail.com

Carol Collado ('17)
Vice President
(301) 384-1212
collado@verizon.net

Enrique Fefer ('19)
Secretary
(301) 340-6799
enriquefefer2@gmail.com

Hortensia R. Saginor ('17)
Membership Officer
(301) 654-7482
isaginor@aol.com
hortensiasagi@gmail.com

Sylvia Schultz ('19)
Treasurer
(703) 273-7252
myfoothome@hotmail.com

Members-at-large

Marilyn Rice ('18)
(703) 426-8772
ricemarilyn2011@gmail.com

Roberto Rivero ('17)
(703) 629-5388
rivero.roberto7@gmail.com

Hernán Rosenberg ('19)
(301) 983-5432
hernanrosenberg2@gmail.com

Gloria Morales ('18)
(301) 649-5179
glorianic@gmail.com

Honorary Members

Jaime Ayalde
President Emeritus
(301) 983-0569
jayalde@aol.com

Hans Bruch
Founding President
(301) 530-5450
hans.bruch@gmail.com

Nancy Berinstein
President Emeritus
(301) 229-3162
nancy.berinstein@gmail.com

Jean Surgi
Secretary Emeritus
(301) 762-7490
jayess1@verizon.net

Note: The term of each member of the BOD expires in December of the year in parenthesis.

Committees

Communications Committee

Coordinator – Antonio Hernández
Members –
Janet Khoddami,
Gloria Morales, Germán Perdomo,
Hernán Rosenberg

Publications Committee

Coordinator and Editor-in-Chief –
Marilyn Rice
Members –
Jaime Ayalde, Enrique Fefer, Gloria
Morales, Germán Perdomo, Roberto
Rivero, Hernán Rosenberg, Jean Surgi

Outreach Committee

Coordinator – Germán Perdomo
Members –
Brazil: César Vieira
Chile: Alfredo Ballevena
USA: Amalia Castro, Carol Collado,
Hernán Rosenberg

Health Insurance and Pension Committee

Coordinator – Carol Collado
Members –
Gloria Morales, Germán Perdomo, Jean
Surgi

External Relations Committee

Coordinator – Hernán Rosenberg
Members –
Carol Collado, Enrique Fefer

Membership Officer – Hortensia R. Saginor

Auditor – Fredy Burgos

Presidents of AFSM Country Chapters

Bolivia Chapter

Horacio Toro Ocampo, htotoocampo@yahoo.com

Brazil Chapter

César Vieira, cesarvieira@globo.com

Chile Chapter

Alfredo Ballevena, aballevena@vtr.net

Colombia Chapter

Carlos Hernán Daza, ra.londono@gmail.com