



NEWSLETTER

OF THE ASSOCIATION OF FORMER PAHO/WHO STAFF MEMBERS

VOLUME VII NO. 1

SUMMER 1997

PENSION FUND

The Pension Board and the Secretariat of the Fund are to be congratulated on the exceptionally smooth approval of the Board's report both by the Fifth Committee and the General Assembly. Since the Secretariat of the Pension Fund has already sent a rather detailed communication to participants and beneficiaries, we just want to highlight for members of AFSM the statement provided in Annex II in the Secretary's communication, on the "Actuarial sufficiency of the Fund." **We are pleased to note that the actuarial value of the Pension Fund assets exceeded the actuarial value of the accrued benefits, with a surplus of over \$3.3 billion.**

(Based on Pension Committee Report, AFICS Quarterly Bulletin, Vol. XXVIII, No.2, April 1997.)

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will take place at PAHO Headquarters
on **Monday, 17 November at 9:30 am.**
Please reserve this date.
A special flyer will be sent soon.

PROTECT YOUR PENSION BENEFITS!

By Renate Plaut

1. TO RECIPIENTS OF UNITED NATIONS JOINT STAFF PENSION FUND BENEFITS EVERYWHERE:

In some countries, United Nations Joint Staff Pension Fund (UNJSPF) benefits may be wholly or partially exempt from taxation. Do you know how this applies to you?

National tax laws, especially those relating to pensions, are exceedingly complex and diverse and are subject to frequent change.

Therefore, the AFSM strongly suggests that, at least once, you seek the professional advice of a tax accountant or tax lawyer with expertise in this specific area, to ascertain: (a) what your tax obligations may be, if any; and (b) how to proceed in case you may have over-paid your taxes in the past.

**2. TO ALL UNITED STATES
INCOME TAX PAYERS WHO
ARE RECIPIENTS OF UNITED
NATIONS JOINT STAFF PENSION
FUND BENEFITS:**

Did you know that a portion of your United Nations Joint Staff Pension Fund (UNJSPF) retirement benefits (i.e., lump sum and/or monthly payments) is NOT subject to United States income taxation?

If you did not know, you may have overpaid and may want to assess whether in fact you did, and, if so, by what amount and how to recover all or at least a part of your overpayment. To this effect, the AFSM suggests that you seek the professional advice of a tax accountant or tax lawyer with specific expertise in this area. To the best of our knowledge, your federal, state, and local tax declarations may be amended up to three years from the date of filing or up to two years from the date of paying the tax, whichever is latest.

Under the United States Internal Revenue Code, the computations to determine the taxable portion of benefits from the Pension Fund have become quite complex. To assist you and your tax accountant, the United Nations Office of Legal Affairs has prepared the *Guide to National Taxation of United Nations Joint Staff Pension Fund Benefits, with Special Reference to United States Taxes* (JSPB/G.11/Rev.8, 11 March 1994, and Add. 1, 31 March 1997). This version is specifically applicable to persons who retired after 1992. Persons who retired before that time

should consult the corresponding earlier versions of this guide. Copies can be requested from:

**Control Unit, Room S-765
UN Joint Staff Pension Fund
United Nations NY 10017**

**Telefax: 212-963-8545
Telephone: 212-963-6931**

With the sole purpose of providing some preliminary orientation, there follow some highlights abstracted from the Guide, as they pertain to United States taxation.

Liability to pay federal income tax

Whether or not a particular payment from UNJSPF is subject to United States federal income taxation depends primarily on the status of the recipient at the time the payment is received, rather than on that of the participant during the time the pension was earned.

General principle of taxation of UNJSPF benefits

UNJSPF is a "qualified" employee's trust under IRC section 401(a). *In securing advice or assistance from any lawyer, accountant, tax service, or IRS agent, it should be made clear that UNJSPF is "qualified" and that there are no special exemptions or immunities relating to the taxation of the benefits it pays to United States citizens or resident aliens.*

The general principle by which benefits from qualified pension plans are taxed is that the participant (or his or her

beneficiaries) is entitled to recover tax-free the participant's own "investment" in the pension, which generally speaking amounts to his or her own actual contributions to the plan, while any benefits in excess of that investment are subject to taxation (at regular or capital gains rates). The portion of each benefit payment that is subject to tax depends on how that "investment" is calculated and how it is allocated to each benefit payment.

It should, however, be noted that the taxable portion of the benefit is **not** merely the sum of the employing organization's contributions plus the interest credited thereon and on the participant's contributions; rather, it is, in the first instance, the difference between the total actuarial value of all elements of the pension (called the "expected return" by IRS and calculated according to IRS rules rather than the UNJSPF tables) and the participant's investment, and ultimately the difference between the total amount of all payments received from UNJSPF and the participant's investment.

The participant's contribution ("investment") or basic tax-free recovery is the sum of, among other items, the following:

- His or her regular contributions to UNJSPF that had been deducted from his or her pensionable remuneration;
- The contributions paid by the employing organization, if such payments, when made, would have been exempt from United States income tax had they been paid directly to the

participant instead of into UNJSPF, i.e., during any period that the participant was (a) an alien, not subject to or exempt from United States taxation or (b), under certain specific conditions, a United States citizen, for contributions made before 1963.

In regard to federal income tax, the Guide deals specifically with the following:

- withdrawal settlement (full lump sum)
- commuted retirement benefit (partial lump sum)
- retirement benefit (periodic payments)
- disability benefit
- child's benefit
- survivor's benefits.

There is also a brief discussion of state and local income taxes, federal estate tax, and United States Social Security.

3. UNITED NATIONS ASSISTANCE IN DETERMINING UNITED STATES TAXES ON UNITED NATIONS JOINT STAFF PENSION FUND BENEFITS

Neither the Pension Fund secretariat, nor the Income Tax/Payroll Unit of the United Nations Office of Program Planning, Budget, and Finance, nor the United Nations Office of Legal Affairs, nor any office at the PAHO secretariat, nor the AFSM, is staffed to provide advice or assistance to UNJSPF retirees and beneficiaries with regard to tax calculations.

However, in a benefit letter sent to you after your retirement, the Secretary of

the Pension Fund, while acquainting you with the details of your retirement benefit, will also have quoted the total amount of your own contributions to the Pension Fund, made during your active service.

In addition, the Pension Fund will, on request, provide to beneficiaries an annual statement of the payments made by UNJSPF, without in any way characterizing their taxability. It should be noted that the periodic benefits of those participants who separated on or after 31 December 1984 are paid monthly in arrears; consequently, these payments do not become available to the beneficiaries until the first day of the following month. Therefore, the Fund's annual statements only take into account the payments actually made to the beneficiary or on his or her behalf during the year in question.

For example, if a participant retires on 31 July, and is therefore entitled to periodic benefits for five months during the year of retirement, only four will be reported for that year: namely, payments for August to November, received at the beginning of September to December respectively. In addition, it should be noted that the actual payments received from UNJSPF may be reduced by health insurance premiums. However, the amounts to be reported to the tax authorities are the total benefits received (which include these premiums) and the UNJSPF statement will therefore show payments higher than the amounts actually received by the participant. (Incidentally, the amount of the health

insurance premium may be deductible by those who itemize their expenses.)

The excellent UNJSPF Guide does not intend to provide an authoritative interpretation of United States tax laws; this can be secured only from the competent federal or state fiscal authorities, either individually or generally from official publications. The Guide is designed to inform tax lawyers and tax accountants of how to characterize and take account of UNJSPF benefits within the context of United States federal and state tax laws. **It may be necessary to consult such a professional, and the AFSM strongly suggests that you do so, at least once.**

4. YOUR TAX STATUS IN THE UNITED STATES

United States citizens and resident aliens are subject to tax on their worldwide income—that is, all income received during the year—regardless of where it was earned. Nonresident aliens are taxed only on their United States source income.

For United States income tax purposes, you are a resident alien if you are a lawful permanent resident, i.e., a green card holder. **But even if you are not a green card holder, you become a resident for US income tax purposes if you meet the substantial presence test.** You meet this test and become liable for taxes on your worldwide income when you accumulate 183 days or more (in the United States) under the following formula:

- Qualifying days of presence during the current year

plus

- One-third of qualifying days of presence during the first preceding year

plus

- One-sixth of qualifying days of presence during the second preceding year.

Days while a full-time employee of an international organization (e.g., PAHO/WHO) are not counted towards the 183-day test.

Nonresident aliens in the United States are those noncitizens who neither are green card holders nor satisfy the substantial presence test.

If you are not a US citizen or a green card holder but make frequent or extended visits to the United States, the **AFSM suggests that you consult a tax accountant or tax lawyer to ascertain your tax status and liabilities.**

(This article was reviewed by John P. Dietz, Deputy Secretary, UN Joint Staff Pension Board. See also the article by Jean Surgi, "Calculating the Taxable Portion of Pension and Social Security Income," *AFSM Newsletter*, Vol. IV, No. 1, January 1994.)

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SUSPENSION OF PENSION BENEFITS DUE TO NON-RECEIPT OF CERTIFICATE OF ENTITLEMENT (Revisited)

Every year in April, the Secretary of the UN Joint Staff Pension Fund informs PAHO/WHO that the pension benefits of a number of retirees, disabled staff, and survivors who have failed to return their certificates of entitlement will be suspended as of 1 May. In order to assist retirees and their survivors to avoid the suspension of benefits, the PAHO Department of Personnel offers the following information.

Every year, usually early in the last quarter, the UN Joint Staff Pension Fund sends to retirees and survivors (widows, widowers, and dependent children) the form called **Certificate of Entitlement**. The purpose of this is to assure the Fund that these individuals are still living and eligible for the particular benefits they are receiving.

It is of utmost importance to complete, sign, and return this form, as soon as possible, to the UN Joint Staff Pension Fund.

Please check carefully the information given on the Certificate of Entitlement and advice to the UNJSPF of any changes or corrections. **Do not return the form in a separate envelope, as this would delay our automatic processing of returns. Do not staple. Tape or add glue to seal the form, and be sure to affix the appropriate postage when you return the Certificate of Entitlement.**

The process to reinstate the payment takes time and effort; therefore, please make sure that you always complete and return the form at the earliest possible time.

If by the end of December or the middle of January a retiree has not received the form, then he/she should write a letter to the Secretary of the UN Joint Staff Pension Fund indicating that the form has not been received and providing his/her retiree number (R....), name, and current mailing address. The retiree or survivor **MUST** sign this letter; a signature on a facsimile is **not** accepted in lieu of an original signature. You may send a fax, but the original **MUST** be sent by mail. The signature on the letter will be compared to the signature on file at the UN Joint Staff Pension Fund. All correspondence should be addressed to:

**Secretary
UN Joint Staff Pension Fund
Room S-0765
United Nations Organization
New York, New York 10017**

Fax No. (212) 963-3146

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DIVORCE, DEATH, ALIMONY

Don't divorce, but if you do, insist on alimony! This apparently is the thing to do to retain survivor benefits, according to Judgement No. 1403 of the ILO Tribunal.

The case centered on the pension of the appellant's former husband, a staff member of the European Organization

for Nuclear Research (CERN), from whom she was divorced in 1975. He remarried in 1980, passing away five years later. The appellant, who never remarried, claimed that the survivor's benefit should be shared between herself and the second wife proportionate to the length of their marriages: 25 years for her versus 5 for the second wife. She lost her appeal.

Why? Under CERN regulations, as reported by the UN Joint Staff Pension Board in May 1996, "A divorced wife is entitled to a widow's pension only if, at the time of death, the husband was required to pay alimony. In this case, there was no alimony ordered in force."

The UN pension board routinely publishes summaries of judgments by both the ILO and UN tribunals in which pension and health are issues. By far the vast majority of the 15 appellants failed.

Read on.

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ENTITLEMENT TO SURVIVOR'S BENEFITS FOR SPOUSES AND FORMER SPOUSES

The United Nations Joint Staff Pension Board considered various issues related to the situation of spouses and former spouses under the Fund's Regulations and Administrative Rules. The two main issues concerned:

- whether a divorced spouse (currently excluded from eligibility to a potential surviving spouse's benefit) should be made eligible in certain circumstances;

- whether a spouse who marries a Fund participant after retirement should be entitled to such a benefit and under what circumstances.

After extended discussion, the Board decided to postpone, until its 1998 session, consideration of possible amendments to the Fund's Regulations. In that regard, the Board indicated that input and suggestions would, in the meantime, be welcome from the staff pension committees of the member organizations and from the Federation of Associations of Former International Civil Servants (FAFICS).

Since then, at the request of the Board, its Standing Committee examined two subsidiary issues at its 180th meeting (30 June to 2 July 1997) and decided:

- to recommend to the Board for further consideration, at its session in 1998, the adoption of a payment facility [permitting direct payment of a portion of a Fund retiree's periodic benefit to the spouse or former spouse, in circumstances where the retiree had a legal obligation to make family support payments], along the lines of the arrangement currently in effect in the World Bank, through an appropriate amendment to the Fund's Regulations and Administrative Rules;
- to make a change in Administrative Rule B.4, relaxing the confidentiality requirement in the limited context of compliance with requests for information from national courts in divorce cases.

(For more detail, see the letter of 25 July 1997 from Raymond Gieri, Secretary, UNJSPF, to participants and beneficiaries.)

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LIFE INSURANCE BENEFITS AVAILABLE TO RETIRED STAFF

1. AETNA Group Life Insurance

a. Free Coverage

Staff members who had at least ten years of contributory participation in the plan shall receive, without payment of premium, upon leaving the Organization:

Prior to age 55: One year's coverage at face value of the policy in effect at the time of separation for each complete ten-year period of contributory participation.

From ages 55 through 64: Coverage in the amount of 45 percent of the face value of the policy determined at the time of separation.

From ages 65 through 69: Coverage in the amount of 22.5 percent of the face value of the policy.

From age 70 on: Coverage in the amount of 7.5 percent of the face value; subject to a minimum of \$500 and a maximum of \$3,500.

b. Individual Policies – Conversions

At the time of separation from the Organization, staff members are offered the option to **convert** all or part of their diminished or canceled group insurance coverage to **individual life insurance**

without the need for medical examination. The staff member negotiates the conversion directly with an Aetna Life Insurance Representative. PAHO plays no role on this process, nor does it keep records of **individual** policies.

In those cases where the staff member has purchased an **individual** life insurance policy, premiums are paid directly by the staff member to the Company, and notification of death should be sent directly to the Aetna Life Insurance Company at the address shown in the individual policy.

2. Zurich Group Life Insurance

a. Free Coverage

When an insured staff member retires or otherwise leaves the service of PAHO/WHO, **free coverage is granted for three months starting from the day after the official date of termination of the staff member's contract.**

b. Individual Policies – Conversions

At the time of separation from the Organization, the staff member is given the option to enter into an **individual contract** with the Zurich Life Insurance Company to continue coverage by **converting** his/her policy to a whole life or endowment policy without the need for a medical examination. Please note that in cases where the policy has been converted to an **individual** policy, the staff member deals directly with the Insurance Company and pays premiums directly to them; notification of death

should be sent directly to the insurance company, where Their address is:

**Zurich Life Insurance Company
Austrasse 46
8036 Zurich, Switzerland**

Fax 41 1 4656 72

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AFSM ANNUAL SPRING LUNCHEON

Our traditional spring luncheon was held on 7 May 1997 at Alfio's La Trattoria Restaurant. Twenty-eight of us came together at that pleasant and by now familiar setting; we thoroughly enjoyed not only the food but also each other's company. And we would have continued chatting much longer had we not stopped to hear the excellent presentation of our guest speaker, Ms. Jane Kirksey, M.S., CCC-A.

A professional audiologist (with a master of science degree in speech pathology and audiology), Ms. Kirksey talked about subjects of immediate relevance to many of us: hearing loss and what to do and not to do about it. Hearing loss due to aging affects almost 1 in 3 people over 65 years of age, but in many cases it can be corrected, frequently with a hearing aid.

Ms. Kirksey stressed that, if indicated, a hearing evaluation should always be done by a trained audiologist. She discussed the different types of hearing aids available today, and their range in technological varieties and pricing.

As she opened the floor for questions, a lively exchange took place, of direct benefit to some hearing aid users and enlightening the rest of us. Many of the participants felt that this was one of the best luncheons ever.

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AUDIOLOGIC SERVICES: HEARING AIDS AND WHO STAFF HEALTH INSURANCE

After our spring luncheon, where some questions about benefits were raised, we approached Mrs. Guadalupe Bowling, Chief of the PAHO Staff Health Insurance Office, and asked for clarification on two issues:

- In regard to benefits for hearing aids, Paragraph 290 of the WHO Staff Health Insurance Rules currently in force (dated 1 January 1996, Manual II.7. Annex A) reads as follows:

For persons requiring a hearing aid, one single payment not exceeding US\$ 1 500 for each ear will be made in any five-year period towards the cost of acquiring such devices.

Mrs. Bowling confirmed our interpretation that, when required, the payment for hearing aids for both ears would be authorized for a total of up to \$3,000 in any five-year period towards the cost of their acquisition.

- In regard to Paragraph 210.6, Mrs. Bowling informed us that audiologic services (hearing evaluation, hearing aid fitting and adjustment) and the hearing

aids themselves should be prescribed by a specialist in otorhinolaryngology.

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PHARMACARE BILLING

Earlier this year, we advised the Staff Health Insurance (SHI) Office that it had come to our attention that many pharmacies, on their bills to PharmaCare participants, showed only the amount to be paid by the patient, making it impossible to verify whether that amount represented 20% of the total price, as stipulated by the contract between PAHO and the PharmaCare Drug Benefit Program, and consistent with WHO Staff Health Insurance Rules.

We are happy to report that the SHI Office promptly prevailed on PharmaCare to correct this situation. Mrs. Guadalupe Bowling, Chief, SHI, in her letter to us of 16 June 1997, writes:

We are . . . pleased to inform you that, effective 1 July 1997, the bills from the pharmacy will show the amount for "Plan" and "Patient" that will reflect the 80% and 20%, respectively, in the majority of their pharmacies. They will continue to work on the subject with the remaining pharmacies that require additional work.

Thank you, Lupe, for your assistance!

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OTHER AFSM ACTIVITIES

Staff Association

On 17 April 1997, Renate Plaut represented AFSM at the first meeting of the newly-elected officers of the Sixteenth Staff Committee of the Washington Local Organization (WLO) of the PAHO Staff Association. During the meeting, chaired by Renato Gusmão, the elected officers stated the main activities to be pursued by the WLO during the coming year, to advance the interests of the staff and the Organization. Since there are many areas of mutual interest to both active and retired staff, it was agreed that we would strive for closer communication between both our associations.

Preretirement Planning Seminar

As in previous years, a preretirement planning seminar sponsored by the Department of Personnel was held on 9-13 June 1997, including presentations on the various PAHO benefits and procedures; on financial planning and investment strategies; on tax issues and estate planning; and on visa and immigration planning, to mention just a few.

Hans Bruch gave an account of the history and purpose of AFSM and participated in a panel of retirees which included Yolanda Arteta and Renate Plaut (Renate attended the entire seminar as an observer and resource person).

These seminars are an important service to active staff, and we hope that they will enjoy the continuing support of the Administration.

Association of Retirees of the Organization of American States

The President of the Association of Retirees of the OAS (AROAS), Mariano Gowland, invited AFSM President Jaime Ayalde to attend the 18th Annual Assembly of AROAS, on 17 June 1997, and to a luncheon immediately afterwards. Since he was out of town on that particular date, Jaime designated Renate Plaut to represent him and AFSM at the meeting. Also present were representatives of IDB, IMF, and the World Bank. The meeting was well attended and dealt with issues very similar to those of interest to AFSM.

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WASHINGTON WALK FOR HEALTH

PAHO sponsored the "Washington Walk for Health" (WWH) on Sunday, 6 April, to commemorate World Health Day. Despite intermittent showers, some 500 people, young and old, participated in the event, which was deemed to be the first of what will become annual walks in connection with World Health Day.

After a warm-up period with music, PAHO Director Dr. George A. O. Alleyne gave a welcoming speech and formally started the WWH. A major portion of the entertainment was provided by El Tayrona, a Colombian folklore and musical group founded by Mrs. Berta Mejia de Chiari; Dr. José Romero Teruel is credited with the idea of having the walk. Both of these people are former PAHO staff and members of AFSM, and other retirees also participated in the

walk. A special guest was Mr. Edward Soper, a cousin of Dr. Fred L. Soper (a former director of PAHO), who came from Salt Lake City, Utah, to be present at the event.

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AFSM BYLAWS IN SPANISH

While trying to expand our membership beyond the boundaries of the English language, we are in the process of preparing a Spanish version of the bylaws as they were approved at the last AFSM Annual Meeting, 19 November 1996.

We are fortunate to have the expert assistance of Ms. Carlota Ríos, who has prepared an excellent draft of a Spanish version of the bylaws, albeit with a somewhat different structure. This draft is now being translated into English so that it can be compared to the official bylaws and a decision can be made as to which structure to use for both of them.

In the meantime, our thanks to Carlota for a great service to AFSM. Stay tuned!

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PERSONAL CORNER

Dr. Colm O'Colmain (Cheshire, England)

I am grateful to AFSM for the consideration in sending me documents and reports on the Organization without my paying one dime. You have shamed me into paying, and I congratulate you for your persistence in following up former staff members.

Lifetime membership at my age is not very compelling, so let's have 10 good years. Congratulations on the format and content of the Newsletter - great to have the Directory also. Best wishes.

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The September 1996 issue of *Better Homes and Gardens* contained an article entitled "American Spirit" (pages 140-148). It describes how the young owners of a Massachusetts home, Elizabeth and Stephen Robinson, "transformed a drearily aging 65-year-old house into a sparkling fresh home for their growing family." Elizabeth Robinson is the daughter of PAHO retiree, **Dr. Henry F. Cooney**.

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IN MEMORIAM

BILL CHILDRESS

William H. (Bill) Childress, Jr., of Lewes, Delaware, died on 19 April 1997 at the age of 77. He was preceded in death by his first wife, Dorothy H. Childress, in July 1984. He is survived by his second wife, of nine years, Evelyn L. Childress; two sons, Marcus M. Childress, of Plains, Montana, and Hampton Childress, of Baltimore; a sister and four grandchildren.

Bill held a master's degree in public health administration from Johns Hopkins University in Baltimore and undergraduate degrees from Syracuse University and the University of

Maryland. He was at PAHO for about 20 years, serving as Chief of Budget and retiring as Director of Budget and Finance in 1976.

Prior to that, he worked for the State of Maryland in the Department of Public Health and at the Tennessee Valley Authority. He served with a MASH field hospital in Europe during World War II and in the Army reserves, from which he retired as a lieutenant colonel. After retiring from PAHO, he attended the University of Maryland, earning a degree in fine arts, "to sharpen his artistic skills," according to his son Marcus.

In 1985, Bill moved to Lewes, where he opened his very popular and successful business of fine arts and gifts—the Saxon Swan. He was a past director of the Rockville (Maryland) Art League and a member of the Rehoboth (Delaware) Art League, where he frequently entered his work for art shows.

A memorial service was held at the Groome United Methodist Church in Lewes on 22 April 1997, with several of his friends from PAHO in attendance, including Sheridan Besosa, Margaret Cammaert, Genevieve Norman, and myself.

Bill was my supervisor, but he was also my friend and, although I did not see him very often after he left Maryland, I miss him.

Jean Surgi

ELFRIEDE SOLLMANN

Elfriede M. Sollmann, a refugee from Nazi Germany who dedicated her life to helping others through a career in nursing, died 28 January at her home in Kendal at Longwood, Pennsylvania. She is survived by a daughter, Mariana Rima, of Santa Fe, New Mexico, and two grandsons.

Elfriede's father, a member of Parliament of the Weimar Republic, was imprisoned in 1933 as Hitler was establishing the third Reich. The prison head, a colleague of Sollmann's, helped him escape, and the family fled Germany.

Elfriede, a graduate of the University of Marburg (Germany), received a degree in French and Spanish from the University of Birmingham (England) and a degree in nursing from Johns Hopkins University (Baltimore). She became a public health nurse in Connecticut and in 1952 joined PAHO, where she served as a nurse adviser for 20 years in Argentina, Colombia, Guatemala, Mexico, and Peru. After retiring in 1972, she continued as an occasional consultant for PAHO.

(AFSM has copies of two letters—one written by Elfriede in late 1996 describing her move to a retirement community and another written by a friend describing Elfriede's active life even after infirmities set in. If anyone would like to have a copy of these letters, please let us know.)

YOUR HEALTH MATTERS!

By Jaime Ayalde

In previous issues of the Newsletter, we have reviewed problems such as heart disease which may pose a serious threat to good health and have described what can be done to identify and reduce the main modifiable risk factors involved. In this issue we will discuss a health problem which have an influence on the quality of life without being life-threatening.

Lactose Intolerance

Lactose intolerance is the inability to digest significant amounts of lactose, the predominant sugar of milk. This inability results from a shortage of the enzyme lactase, normally produced by the cells lining the small intestine.

Common symptoms include nausea, cramps, bloating, gas, and diarrhea, which begin about 30 minutes to 2 hours after eating or drinking foods containing lactose. The severity of symptoms varies depending on the amount of lactose each individual can tolerate. In rare cases children are born without the ability to produce lactase, but for most people lactase deficiency is a condition that develops naturally over time. Between 30 and 50 million Americans are lactose intolerant.

The most common tests to measure the absorption of lactose in the digestive system are performed on an outpatient basis as follows:

- The lactose tolerance test begins with the individual fasting before the test and

then drinking a liquid that contains lactose. Blood samples are taken over a two-hour period to measure the person's glucose level. If lactose is incompletely broken down, the blood glucose level does not rise, and a diagnosis of lactose intolerance is confirmed.

- The hydrogen breath test measures the amount of hydrogen in the breath. Normally very little hydrogen is detectable in the breath. In the test, the patient drinks a lactose-loaded beverage, and the breath is analyzed at regular intervals. Raised levels of hydrogen in the breath indicate improper digestion of lactose.
- The lactose tolerance test and the hydrogen test are not given to infants and very young children. If necessary, a stool acidity test may be given to this age group.

No treatment exists to improve the body's ability to produce lactase, but symptoms can be controlled through diet. In addition, lactase enzymes are available without prescription. A few drops are added to a quart of milk and after 24 hours in the refrigerator the lactose content is reduced by 70 percent. If the milk is heated first and a double amount of lactase is added, a 90 percent lactose-free milk is produced.

Chewable lactase enzyme tablets are available over the counter in most drug stores, and lactose-reduced milk and other products are available at many supermarkets.

A word of caution about diet: calcium is essential for the growth and repair of bones throughout life. Older women who are taking the hormone estrogen after menopause should consume about 1,000 mg of calcium daily (roughly the amount of a quart of milk).

In planning meals, make sure that each day's diet includes enough calcium, even if the diet does not contain dairy products. Green vegetables (broccoli, kale) and fish with soft, edible bones (salmon, sardines) are excellent sources of calcium. Vitamin D is needed for the absorption and use of calcium. Sources of vitamin D include eggs and liver, but, with enough exposure to the sun, food sources of vitamin D may not be necessary. Sunlight helps the body naturally absorb or synthesize vitamin D.

Some vegetables that are high in calcium (Swiss chard, spinach, rhubarb) also contain oxalates which stop calcium absorption, and the body cannot use their calcium content. Consequently, these vegetables are not listed as sources of dietary calcium.

A carefully chosen diet with calcium supplements (if the doctor or dietitian recommends them) is very important in protecting your future health.

(This article has been adapted from NIH Publication No. 95-2715, prepared by the National Digestive Diseases Information Clearinghouse. For additional information contact: 2 Information Way, Bethesda, MD 20892-5370 or call (301) 654-3810.)

DISCUSSING AIDS

When it comes to talking about HIV and AIDS, there is a right way and a wrong way, according to the *HIV/AIDS Style Guide*.

The guide attempts to change the way people think and speak about AIDS and HIV. It points out that "someone with AIDS can continue to work and live a normal life for some time after diagnosis." Therefore, someone who has AIDS should be referred to as a "person with AIDS" rather than as victim or a sufferer.

The public should not see AIDS as being a disease which affects only certain groups of people, the guide says. It explains that there is no such thing as a high-risk group when it comes to HIV/AIDS; there is, however, high-risk behavior

Nick Fucile, an HIV/AIDS counselor/educator at the UN, agrees strongly with the guide. Which he considers to be far more inclusive than previous published guidelines. He says it is especially important not to label certain groups as high-risk, but rather to draw attention to the high-risk behavior that often leads to HIV/AIDS.

(From Secretariat News, July 1997, United Nations Headquarters)

INFORMATION FOR INTERNET USERS

While it is true that much of the Internet is youth-oriented, there are many Web sites of interest to people of all ages. Here are just a few of those designed with the needs and interests of older persons in mind:

SeniorNet (www.seniornet.org) is host to book clubs and learning centers; it has a medication question-and-answer section and a forum on "successful aging."

National Senior Citizens Law Center (www.nsclc.org) covers legal issues that "affect the security and welfare of older persons of limited income."

SeniorLink (www.seniorlink.com) provides access to "eldercare" professionals, programs, and activities.

SeniorCom (www.senior.com) carries senior "chat rooms" and the "Senior News Network," along with services such as travel packages, wellness programs, and online shopping.

SeniorLawHomePage (www.senior-law.com) helps older persons, families, attorneys and financial planners to access information about "elder law," Medicare, Medicaid, estate planning, trusts, and rights of the elderly and disabled.

AARP (American Association of Retired Persons) (www.aarp.org) helps retired persons with information and research and with connections on volunteer and community programs; it provides information on the Association, on member benefits, and on Association positions on issues and advocacy.

Social Security Online (www.ssa.org): Request forms or obtains earnings or benefit statement.

National Institute on Aging (www.ssa.gov): Request publications list or order specific publications.

If you want to know what is going on with **PAHO**, the Internet address is:

Gopher://gopher.paho.org

or

<http://www.paho.org>

Once again, we urge you to send us your comments and suggestions in regard to the Newsletter. Please send contributions on any subject that you think may be of interest to former staff members, as well as news about you and your activities, hobbies, travel and other information. We welcome your replies in either English or Spanish, whichever is more comfortable for you; we will print them in the language submitted. (However, we reserve the right to make small editorial changes in the interest of clarity or space available.)

WE LOOK FORWARD TO HEARING FROM YOU!

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