U.S. will hand lead role in Afghanistan to NATO



Afghanistan's Minister of Defense Abdul Rahim Wardak speaks during a news conference at NATO headquarters in Brussels, Belgium, on Monday. NATO forces will take over the U.S.-led mission in Afghanistan this summer.

British will take command starting in the summer

By Jim Krane THE ASSOCIATED PRESS

KABUL, Afghanistan

The American mission to bring order to Afghanistan is being handed to a multinational force led by the NATO alliance, a move that will subordinate U.S. troops under foreign command in a combat situation for the first time since World War II.

NATO's ambitious mission could inject the flagging European-North American alliance with a sense of purpose and also might take the heat off Washington, seen in this region as too eager to fight Muslims.

But there are questions whe-

"I don't think it'll be a problem. Brits and Americans have been working hand in hand for over three years."

Amyas Godfrey

Military analyst, on how the U.S. troops will react to being under British control

ther NATO will engage in the type of offensive operations the U.S.-led coalition has.

"NATO needs to grab hold of this mission for NATO's sake," U.S. Central Command chief Gen. John Abizaid said.

Jumping outside European boundaries is "where the alliance needs to go to stay relevant for the future.'

Abizaid and others have said the Afghanistan mission marks a historic expansion for NATO that could see the alliance taking further missions in Africa or else-

Even after the takeover, however, the United States is expected to maintain a separate counterinsurgency force in Afghanistan to hunt Taliban and al-Qaida

British Army Lt. Gen. David Richards is to take command in Afghanistan this summer, the first time U.S. ground troops at war would be placed under foreign leadership in more than 50 years.

Americans won't be far from the top, however. Richards' deputy will be Maj. Gen. Benjamin Freakley, now commander of the U.S. Army's 10th Mountain

"It has always been a contentious issue. Americans don't

like to be under command of other nations," said Amyas Godfrey, a military analyst with the Royal United Services Institute for Defense and Security Studies in London.

But in this case, he added: "I don't think it'll be a problem. Brits and Americans have been working hand in hand for over

three years." Some 5,000 to 6,000 Americans will join the NATO force in Afghanistan, which will more than double in size by November, from its current 10,000 troops to

around 21,000 troops. NATO is already moving into Afghanistan's rebellious southern provinces with 6,000 troops, mainly from Britain, Canada and the Netherlands.

That deployment is expected to be completed in the summer and will quickly be followed by the alliance moving into the east, considered Afghanistan's most dangerous sector.

IRS warns against tax e-mail scams

By Mary Dalrympi.e

THE ASSOCIATED PRESS **WASHINGTON**

The Internal Revenue Service, noting an escalation in identity theft scams, is raising alarms about e-mails designed to dupe taxpayers into revealing personal financial information.

IRS and Treasury Department officials have noticed an increase this winter of "phishing" schemes that use the tax agency's logo to lure victims.

"There does seem to be a proliferation of them this filing season,"

said Richard Morgante, commissioner of the IRS wage and investment division

The Treasury Inspector General for Tax Administration, which investigates groups or individuals impersonating the IRS, found 12 separate Web sites hosting such "phishing" schemes operating in 11 different countries, from the United States to Aruba to Korea.

In a "phishing" scam, identity thieves send e-mail masquerading as official communication from a government agency, bank or other institution in an attempt to solicit personal data from victims. The

data could include financial account numbers, passwords, credit card numbers or other information.

The thieves use the information to steal a person's identity and commit financial crimes.

"Phishing" e-mails purporting to come from the IRS often tell taxpayers they're due a refund and direct them to a false IRS Web site. The e-mail address may include "irs.gov," such as tax-refunds@ irs.gov or admin@irs.gov.

Those who receive fraudulent IRS e-mail can contact the Treasury Inspector General for Tax Administration at (800) 366-4484.

ILIES Sweet Surprises.

Finding that you do have a knack for watercolor.

Laughing with friends who share your sense of humor.

Discovering exercise can actually be fun.

Shopping while our staff takes care of the chores.

Being spontaneous and going wherever the day takes you.

Ask about our brand-new expansion apartments they are going fast!

At Greenwood Village South, you'll find sweet surprises around every corner — an art class, a travel group, a great musical performance. Exploring takes you to wonderful new places and friendships.

Our attentive staff handles the household chores so you have more time to enjoy it all. With access to a continuum of care should you ever need it, even worry doesn't get in the way of a beautiful day.

Of course, this is just the beginning. We have even more wonderful surprises waiting for you. Come for a visit to see what's new.





A Continuing Care Retirement Community 295 Village Lane • Greenwood, IN 46143 317-865-4642

www.greenwoodvillagesouth.com

Managed by Life Care Services LLC

X9283

釒



Your home is your getaway.

HOME EQUITY LINE OF CREDIT

Great Low Introductory Rate

At UFB, a great rate means a great escape. Because when you put the equity in your home to work with a UFB Home Equity Line of Credit at an introductory rate of only 4.99% APR*, you also get a complimentary 3-night cruise or resort vacation for two. To apply, stop by any neighborhood branch, call 1-888-EZ-LOANS (395-6267), or apply online at www.unionfederalbank.com.

#1 in Customer Satisfaction

Cruise in for a great rate.

HOME EQUITY TERM LOAN

No Strings Attached. Not A Teaser.

Need money for home improvements, tuition or debt consolidation? Now's the time with a UFB Home Equity Loan that lets you lock in with a low 5.99% APR**- and sail away with a complimentary 3-night cruise or resort vacation for two. Simply stop by any UFB location, call 1-888-EZ-LOANS (1-88-395-6267), or apply online at www.unionfederal bank.com.

Receive a 3-night vacation for two when you open a Home Equity Line or Loan.



unionfederalbank.com

*4.99% APR (Annual Percentage Rate) introductory rate effective on home equity lines of credit for 4 months. Thereafter, rates are variable and subject to change based on changes in market conditions (6.99% as of 2/1/06), with a maximum APR of 18.00%. Homes with a loan-to-value greater than 89.9% are not eligible for the introductory rate. No closings costs; however, if the line is closed within 36 months, you will be required to reimburse Bank for closing costs which could range from \$150 - \$300. No more than 1 promotional offer within a 12 month period. **The APR on home equity loans depends upon the term of the loan, loan amount, and loan-to-value (LTV) ratio of your home. In the example above, 5.99% APR is based on an LTV of up to 80.0% with a 5 year term and automatic payment deduction from a Union Federal account. No closing costs; however, a prepayment penalty equal to 2% of the balance applies. The following terms apply to both lines and loans: Minimum amount of \$10,000 and automatic payment required to receive advertised rates. No annual fee or private mortgage insurance. All rates are subject to approval. Credit approval, property insurance and, in some cases, flood insurance are required. Loans must be secured by primary residence. Some property types excluded. Limited time offer. †Open a new home equity loan or line of credit and receive a 3-night cruise or vacation. Customer is responsible for transportation to travel destinations and port charges, government fees, and taxes. We reserve the right to substitute an item of similar value. Other restrictions apply. See branch for details.