

ACBI News

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President's Message

Greetings to one and all. The 2012 ACBI conference is now history. Most comments were positive, good times were had, new and old friendships were rekindled. A slide show is now available on the [ACBI.net web page](#). It was generally agreed that the next conference (2014) will have a different format. Anyone who is interested or has any ideas for the next conference or any other things that you would like to see, please send same to any one of the Board members. Planning for the next possible conference will take place in early 2013. The Board will be looking for some early commitments on possible attendees due to having to sign contracts for "X" number of rooms, etc.

We are gradually working the kinks out of the new [ACBI.net](#) web site. There are additional improvements that can be made and ideas will be presented to your new group of officers. With the current improvements a large burden has been lifted from the Secretary and Treasurer, with many operations being automatic or semi-automatic. A new mission statement will be provided to correct spellings and changing some out-of-date material.

Elections, Elections, Elections: ACBI will be asking for volunteers to serve in the positions of President, Secretary, Treasurer and one Board of Directors member. Elections will be in November and your new officers will assume their duties on January 1, 2013. We do have a Treasurer-in-Training and hopefully he will be elected or take over these duties. This is your organization, so get out there and support it.

The current by-laws are in the process of being amended to change the election dates for the President and Vice President, as the VP is generally in charge of the conference and thus needs to be in office during the year that the conference is held. This may make for some possible 3-year terms on a one time basis. Details will be provided as soon as possible.

There has been a flurry of new job openings and new contracts for the various contract companies. I have tried to get the information out whenever it became available. If anyone out there has any information related to new job opportunities available for the membership, please feel free to send them to me and I will post same on the Yahoo net. Please read these notices carefully and if you're interested, apply to the correct contact point, not the Yahoo site.

Honesty, Integrity and National Security:

Another article has been posted on the Yahoo site in relation to another special investigator being arrested for falsifying ROIs. My advice is on several points: 1) If you can't handle the work, don't take it; 2) Keep excellent notes and explain all of your actions in the ROI or notes. A few words recorded now could save your bacon later; and 3) If you receive directions to do something that you feel is improper, possibly illegal, etc., make your objections known and, most important, get it in writing with names, dates, times, etc.



The fact that as a contract investigator you are the smallest cog in the wheel, the most unprotected and therefore the most vulnerable, makes you a prime candidate to be elected to go under the bus if the item in question is questioned later. You may also be threatened with losing your credentials as a way to get you to do a questionable procedure, if you do not do as requested. This should be a rude awaking or red flag for you to get it in writing or go over the persons head for clarification. A point in law, if it's not in writing, it didn't happen. Trying to defend one's self with "he said, she said, they said" is a losing battle. This is your reputation and life. And as Patton would say, you don't win battles by dying for your country -- make the other SOB die for his. If all else fails, call or write directly to the Agency, it does work, in my personal experience.

Detailed notes are worth their weight in gold. They say a picture is worth a thousand words, cell phone pictures of no trespassing, no soliciting, locked gates, pack of junk yard dogs, local gang

members, graffiti, etc, are easy to do and can explain those negative leads, can't find, left for personal safety, etc. Electronic recording: Some states allow taping of telephone calls with the permission of one participant, check your state laws. If it's available, have it ready when you make calls, and don't forget to put start and end date/time groups. Recording directions on tape helps especially if the person won't put it in writing or threatens you for failure to complete a questionable act. Taping does "NOT" apply to case interviews as almost every contract prohibits taped reference or subject interviews. Some people use a digital recorder instead of a written time log for travel, notes, etc. and some people use a laptop with Dragon or other speech software for notes.

Trying to remember details of a case that happened several weeks or months ago is generally an exercise in futility and if your memory is off, you're in trouble. The biggest lie that I ever told myself is that I do not need to write it down because I can remember that. Kind of like standing in the doorway of the office, garage, kitchen, etc and having that look of what did I come in here for, been there done that and have the "T" shirt to prove it. Stay safe out there.



Robert A. Kuropkat
President, ACBI

Vice President / Conference Chair Report

Suggestions are requested for programs to be presented at the next ACBI National Conference, tentatively scheduled for March 2014. Please send your ideas to vicepresident@acbi.net.

Visit the ACBI.net website to review photos and notes of the 2010 and 2012 conferences. You can review the 2010 conference by visiting the ACBI home page's left banner and clicking on the text link entitled "Conference Photos and Report," then follow the "click here" link to download the 2010 notes. You can review the 2012 conference by visiting the home page's top right corner and clicking on the photo link entitled "2012 National Conference Photos". Notes for the 2012 conference are in the April 2012 issue of ACBI News, available in the Members Only section under "Newsletters."

Treasurer's Report

Our Treasury is in good shape. The following is a breakdown of expenses and collected income during the first half of calendar year 2012. Our membership base has increased from 402 (2011) to 460 (so far this year).



Expenses: The chart below depicts the expenses we incurred for the first 6 months of this calendar year. The costs of our 2012 biennial conference are included.

ACBI Expenses Report
January through June 2012

Expense	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Total
Banking	90.00	-	-	-	-	50.00	140.00
Computer/Peripherals	-	-	-	-	-	75.76	75.76
Computer/Supplies	-	-	-	-	-	93.06	93.06
Conference	2,211.40	2,500.20	1,942.63	1,719.09	10,032.41	-	18,405.73
Contract Labor	4,921.25	-	407.79	-	662.50	-	5,991.54
Incorporation Costs	-	189.00	-	-	-	-	189.00
Meals	-	54.00	-	-	-	-	54.00
Membership	-	-	-	(30.00)	-	-	(30.00)
Postage/Shipping	5.35	-	-	3.60	66.90	-	75.85
Office Supplies	51.90	-	-	-	16.97	-	68.87
Teleconference Fees	-	105.75	-	79.68	-	-	185.43
Web Fees	45.00	45.00	45.00	45.00	45.00	45.00	270.00
Unclassified	-	-	-	-	-	-	-
Totals:	7,324.90	2,893.95	2,395.42	1,817.37	10,823.78	263.82	25,519.24

Expenses for the remainder of this calendar year will be limited to web maintenance, a Treasury laptop computer and appropriate programs, and mailings that the Board may decide upon.

Income: From January 1 to June 30, 2012, we have collected \$18,564.17 for dues and pins. (We do not make a profit on pins.) As information, the cost of using PayPal is 2.9% plus \$0.30 per transactions, which breaks down as follows:

<u>Dues amount</u>	<u>PayPal fee</u>
\$35 (Charter member)*	\$1.32 (*No pin orders from Charter members this year)
\$50 (Regular member)	\$1.75
\$55 (Regular member)	\$1.90 (annual dues plus one pin)
\$60 (Regular member)	\$2.04 (annual dues plus two pins)

As of June 30th we had \$10,999.26 in the bank.
Respectfully submitted,

Rick Castricone
Treasurer, ACBI

Estimating Net Income for Contract Investigators

This is the last of four articles dealing with contract investigator compensation. The purpose of which was to provide the new contract investigator with a method for estimating what they will earn per hour using the following equation: $(\text{Fees} + \text{Reimbursed Expenses}) - \text{Non-Reimbursed Expenses} / \text{Actual Hours Worked} = \text{Net Income/Hour}$

In the October 2011 issue of ACBI News, the results of our OPM time study survey were presented, telling new contract investigators how much actual time they were likely to expend on typical OPM work tasks. Thanks to the 24 ACBI members that responded, we estimated the direct labor of preparation, interviewing, report writing and administrative. And we also estimated indirect labor such as uncompensated administrative time. Investigators were urged to accurately record their non-productive time spent on work and travel time on a daily basis.

In January 2012 issue, the ACBI News reported average hourly wages for public and private investigators working "on-the-clock", as determined by the U.S. Bureau of Labor Statistics. Also presented was a wage determination published by the U.S. Department of Labor for the OPM contract issued in late 2011 for employee investigators. Helpful information was also provided about direct contracting with BATF, USAID, etc., which many ACBI members prefer since there is no intermediary.

In the April 2012 issue of ACBI News, a simple method of calculating average net income was explained using your IRS Form 1040 Schedule C (Profit or Loss from Business). A survey window was open during May 2012 for members to provide their own estimates. As this issue explained, it is important to know what percentage of your gross income you will net because it is a more accurate measure of your take home compensation. And you can compare this with terms offered before you decide to accept a contract.

Unfortunately, we did not get a sufficient number of ACBI members participating in this survey to construct a good sample. We did collect some results that consistently indicate expenses that every CI should be aware of, thanks to the thirteen (13) ACBI members who responded. Their collective summary data is presented below:

- 1) Hours worked/week: Averaged about 17 hours/week. All but one of the respondents worked part-time.
- 2) Contracts Represented: OPM, DHS, USPS, NSA, BIC, BATF, State, NASA, DIA, USAID, and Bicycle. Only four respondents worked on one contract.

- 3) Distance from city center/work source: Averaged about 36 miles. Only one respondent lived within 10 miles.
- 4) TDY work percentage: Five of the respondents did not work TDY. Seven worked up to 25% TDY, and one worked more than 50% TDY
- 5) Compensation Method: Compensation varied by contract, but ten respondents reported being reimbursed for their expenses in addition to their fees.
- 6) Net Income Percentage: The average was 50%; however, the range varied from 10% to 80%, and two responses were not logical (greater than 100%).
- 7) Expense Categories: Expenses were considered “major” if they exceeded 15% of total expenses; “moderate” if between 5-15%; “minor” if between 2-5%; and insignificant or minimal if under 2%. “N/A” was reported for no expenses.

- Advertising was a minimal expense reported by only 3 respondents.
- Use of POV was a major (the most significant) expense reported.
- Insurance was a moderate expense reported by 6 respondents.
- Services were a minor expense reported by 9 respondents.
- Office Supplies was a moderate expense reported by all respondents.
- Tax/Licenses were a minor expense reported by 10 respondents.
- Travel was a moderate expense reported by 7 respondents.
- Meals/Incidentals were a minor expense reported by 7 respondents.
- Home Use was a moderate expense reported by 9 respondents.
- Communications was a moderate expense reported by all respondents.

The top five expense categories in order were: 1) Use of POV (personally-owned vehicle); 2) Communications; 3) Business Use of Home; 4) Supplies; and 5) Travel.

If 70% of your total income will be net income (using the Schedule C method), and if your contractor offers to pay you a flat fee of \$30/hour for your work, then you will actually net \$21/hour. And out of this you still must pay a self-employment tax. So, unless you are volunteering your time, seek a contract that adequately compensates you for your expenses, either by reimbursing you for actual expenses (as most of the respondents were) or by increasing your fees to allow for this.

Filling the gas tank, having the tires and brakes worked on, paying for copying, and buying printer ink or paper are real out-of-pocket expenses. Take another look at the instructions for the IRS Form 1040 Schedule C to see if you can benefit from tax laws designed to assist the self-employed. The record-keeping is no more difficult than if someone else prepared your taxes.

Remember that only you can determine what your time is worth.



FICO Scores and Credit Reporting

A speaker at the March 2012 ACBI National Conference spoke in depth on credit reporting. The recession was having an impact on many BI candidates and their ability to obtain or retain security clearances. Because some background investigators are asked to review candidates credit reports or investigate credit-related issues with candidates, here is a primer on credit scores and credit reporting (Source: websites for the FTC, Treasury/HUD, FICO, Experian, Equifax, and TransUnion).

Keep in mind that, even with the recent changes in federal laws on credit reporting, the chief responsibility for debt freely incurred remains with the borrower. It is up to the borrower to show, in cases of credit delinquencies, what progress they have made to resolve delinquencies as reported by lenders that have extended credit. Fixing errors on the credit report is accomplished by writing to the credit reporting agency and the original creditor.

FICO stands for the Fair Isaac Corporation. FICO was founded in 1956 by engineer Bill Fair and mathematician Earl Isaac in San Rafael CA. The FICO score uses mathematics to predict consumer behavior. It is the standard consumer credit risk score in the United States and internationally to help financial service companies make faster and more profitable decisions. As of press time, this includes 90 of the largest U.S. banks and all of the 100 largest U.S. credit card issuers.



The FICO score is available through the three U.S. credit rating agencies: Equifax, Experian, and TransUnion; however, the credit score itself is not free. The credit report, which does not include the score, is free each year for every American from each credit agency pursuant to the FACT Act (Fair & Accurate Credit Transaction Act) of 2003. Credit reports can be ordered online: www.annualcreditreport.com; by telephone at (877) 322-8228; or applying by mail to: Annual Credit Report Request Service, PO Box 105281, Atlanta GA 30348-5281.

The credit score mathematical models are affected by several factors, but income is not one of them. The factors and the percentages that reflect their importance are:

- 1) Payment timeliness (35% of score). People that have been delinquent in the past (payment was not made within 30 days) tend to be delinquent again.
- 2) How much credit has been used? (30% of score). People that are “maxed out” on their available credit do not have a safety stock to fall back on.
- 3) How long has the credit been active? (15%) People get more points the longer they have maintained the account and made timely payments.

- 4) How often are accounts opened? (10%) The model penalizes people that frequently apply for new credit, new loans, etc.
- 5) What is the mix of credit? (10%) Secured credit cards are the riskiest, revolving accounts generate new debt each month, and installment loans gradually reduce debt over time.

Although each credit reporting agency formats and reports information differently, all credit reports contain basically the same categories of information. They are:

- 1) Identifying Information (name, address, SSA number, DOB, employer)
- 2) Trade Lines (credit accounts, type of account, date opened, credit limit or loan amount, account balance, and payment history)
- 3) Credit Inquiries (“voluntary” inquiries initiated by your actions, or “involuntary” inquiries initiated by lenders making pre-approved credit offers)
- 4) Public Records (bankruptcies, foreclosures, wage attachments, civil lawsuits, liens, and judgments)

Although credit scores are based entirely on information found in the credit report, credit scores are NOT part of the credit report and are not provided free to consumers except in some mortgage transactions. It is a good idea to buy your credit score several months before a major credit transaction such as a mortgage or a car loan, and a good time for this is when you order your credit report.

There is no quick fix for bad credit scores. In the short term, credit scores can be improved by: paying bills on time; minimizing outstanding debt, and refraining from applying for credit needlessly. In the long term, time is an ally in rebuilding a credit score. Inquiries remain on the report for two (2) years, while delinquencies and most public records remain on the report for seven (7) years. Some bankruptcies may remain for ten (10) years, and unpaid tax liens may remain for 15 years. When negative information in your report is accurate, only the passage of time can assure that it will be removed.

What’s a good credit score? 700 or better is considered good credit, but scores differ depending on what the creditor is looking for – repayment of a 3-year car loan, revolving credit for a department store card, or repayment of a 30-year mortgage. Most people are in the 600 – 750 range (Source: Experian).

Here are some other interesting things to know about credit reports:

The term “charged off” means that the original creditor has given up on being repaid according to the original terms of the loan. The amount charged off is usually sent to collection agency and they will then attempt to recover the remaining amount and additional interest and fees. The collection agency may represent the original creditor or it may purchase the debt and become the new debt owner. If the debt is sold, the debt amounts should be paid to the collection agency, not the original creditor. The “charge off” and collection account will remain

on the credit history for seven (7) years and have a very negative impact on credit scores during that time.

Divorce can impact the credit histories of both parties because a vindictive or irresponsible spouse can ruin credit histories due to joint accounts. A divorce decree does not separate responsibility for debts with lenders. It is simply an agreement with the court as to which of you will take over payments. You still have to contact the lender to change your agreement to remove your obligation for the debt. Until the joint accounts are separated, it is best to keep paying the bills on time. Likewise, the death of a spouse in a joint account does not automatically close a joint account or change the terms. The creditor will ask the survivor to file a new credit application in their own name, and then decide whether to continue to extend or alter the credit limit.

Co-signers, who are trying to help someone with little or no credit history of their own, put their own credit history on the line. Whatever happens to the credit history of the original borrower will also affect the credit history of the co-signer. By co-signing a loan, you are being asked to take a risk that a professional lender has decided not to take. And the creditor can select which debtor he wants to pursue for collection. They usually pick the person who is most likely to pay the quickest – the co-signer.

A “Short Sale” is used to describe an agreement between you and your lender to sell the house for less than what is owed on the mortgage. This term does not appear on the credit report. Instead, the account may be reported as “settled” or “settled for less than originally agreed.” This has a negative impact on credit scores. But it will also show the history of missed payments, if any. Any credit repair agency that advises a borrower to stop making their mortgage payments is giving bad advice. Instead, borrowers should try to get their loan modified. A good first step presently is to get some free advice from the Treasury/HUD counselors at [Making Home Affordable](#).

Disputing information on the credit history does not hurt credit scores because there is no record of the dispute on the credit history. But disputing information also does not cause the account or delinquency to disappear. Only after the dispute process is completed can the account be updated or removed if the source of the information agrees with the dispute. Disputing information you believe is inaccurate is free. Errors can be introduced due to illegible handwritten applications, transcription errors, and use of married names or SSA numbers being supplied to the credit reporting agency.

Debt management firms are not needed to negotiate with lenders. Debt management companies charge fees for this service and cannot guarantee that any creditor will accept partial payment of a legitimate debt. It's best to contact a creditor as soon as you know you are going to have difficulty making payments but before you have missed payments. If you have already missed payments, you may still be able to negotiate with the lender, but the missed payments will already have damaged your credit history. Settling the debt will also have a negative impact because the term “settled” indicates you did not repay the debt in full as originally agreed.

Declaring bankruptcy will not remove creditor names from the credit report. Instead, the bankruptcy filing will be added to the public record section of your credit report and the status on each of your credit accounts will be updated by your creditors to indicate they are included in the bankruptcy. If a creditor does not report the new status, you can provide a copy of your bankruptcy Schedule A which lists all of the accounts included in the filing directly to the credit reporting agency. The delinquent accounts will still appear on the credit report for seven years, and the public bankruptcy record will appear on the credit report for seven years (Chapter 13), or ten years (Chapter 7).

How the U.S. Issues Visas

Generally, a citizen of a foreign country who wishes to enter the USA must first obtain a visa, either a non-immigrant visa for a temporary stay, or an immigrant visa for permanent residence. The visa allows a foreign citizen to travel to a US port-of-entry and request permission of the U.S. Immigration inspector to enter the U.S. The visa does not guarantee entry into the U.S. Furthermore, staying beyond the last date authorized on the I-94 (Arrival-Departure Record) will cause the visitor to be out-of-status, a violation of U.S. immigration laws. Extensions or changes in status for non-immigrant visas can only be approved by USCIS.

Temporary (Non-Immigrant) Visas:

Business and tourism visas are a form of non-immigrant visa for persons desiring to enter the US temporarily for business (B-1), for pleasure or medical treatment (B-2), or both (B-1/B-2). Over the last five years, there has been an average of 3.8 million business or tourism visas issued annually by the State Department. The B-1 visa can be used for consultations, for a scientific, educational, professional or business convention or conference, or to settle an estate or contract. The B-2 visa can be used for tourism, for visiting family or friends, for medical treatment, for fraternal, social or service-related events, for music, sports or similar events, or for short non-credit course of study. The B-1/B-2 visa, which accounts for most visas in this category, can be used for both business and tourism.

Student and Exchange visas (F-1 for academic students, M-1 for vocational or technical students, J-1 for exchange students) are for non-immigrant students that want to come to the US for educational purposes. Student visas can only be granted if the student is attending a SEVP (Student and Exchange Visitor Program) certified institution or program. SEVP is designed to help the DHS to a better job of monitoring F, M, and J category visitors. Exchange visitor and student information is maintained in SEVIS (Student and Exchange Visitor Information System). In the last five years, the State Department has issued an average of 700,000 F-1, M-1 and J-1 visas.

Students can enter the U.S. up to 30 days before their course of study begins. They can remain in the U.S. as long as they are a full-time student; however, a break in studies of five months or more may require a new visa to enter the U.S. Academic students (F-1) must leave within 60

days after completing the course of studies. Vocational students (M-1) must leave within 30 days. Exchange visitors (J-1) must return to their home country and remain there at least two years if they received medical or specialized training in the U.S. and this skill is needed by their home country.

Temporary Worker (H, L, O, P, and Q) visas are for non-immigrant persons who wish to work temporarily in the U.S. Under immigration law, persons need a specific visa based on the type of work they will be doing. The H-1B visa is for persons in a specialty occupation which requires highly specialized knowledge and requires completion of a course of higher education. Temporary H-1B workers can stay in the U.S. for three years and extend to a maximum of six years. Those H-1B workers that are assigned to DoD projects can stay for up to ten years. The H-2A is for seasonal agricultural workers, and the H-2B is for seasonal non-agricultural workers. The duration of stay for H-2A or H-2B workers is one year. This can be extended up to a total duration of three years. In the last five years, the State Department issued an average of 245,000 H-1B, H-2A and H-2B visas.

The L visa is for workers that have worked abroad for a multi-national business and is transferring to a location in the U.S. The O visas are for individuals with extraordinary ability in the sciences, arts, education, or business. P visas are for individual or team athletes, or for members of an internationally recognized entertainment group. Q visas are for visitors providing training in U.S. on their country's history, culture or traditions.

The Visa Waiver Program enables nationals of [36 countries](#) to travel to the US for tourism or business for stays of 90 days or less without obtaining a visa. This program was established to eliminate unnecessary barriers to travel. Countries that participate in the Visa Waiver Program must meet security related requirements and share data with the United States. In addition, nationals from VWP countries must also meet eligibility requirements such as being enrolled in the DHS's US-VISIT program.

Legal Permanent Resident (Immigrant) Visas:

In general, a foreign citizen wishing to become a permanent resident of the U.S. must be sponsored by a U.S. citizen relative, another legal permanent resident (LPR), or by a prospective employer, and have their petition approved by the USCIS. Here are few of the immigrant visa types and numbers for the last five fiscal years (2007-2011):

Immediate relative and family sponsored visas make up about 65% of the approximately 1.1 million LPR admissions each year. Immediate relative (IR) admissions include spouses, parents and children, and there are no limits on the number of admissions. IR admissions averaged 490,000 over the last five years. Family members have to complete the I-130 petition. Other family sponsored admissions include siblings, spouses and children of alien residents, and children of naturalized U.S. citizens. These family admissions averaged 217,000 over the last five years. Employment visas are sponsored by prospective employers. Employment

admissions averaged 151,000 over the last five years. They make up about 14% of the total immigrants.

The Diversity Visa (DV) Program admits about 46,000 each year (about 4%) based on a lottery. Applicants have a less than 1% chance of being selected; however, since there is no charge for applying, it is popular for those that do not have a sponsoring family member or employer. It was enacted as part of the Immigration Act of 1990 to encourage immigration from countries that were historically underrepresented among immigrants to the U.S. Hard to believe now, but sponsors of the Act (Rep. Peter Rodino, Sen. Ted Kennedy) actually thought there were too few Italian and Irish in the U.S. In 2011, half of the diversity visa admissions were from Africa.

Another large category is designated for refugees and those seeking asylum. A refugee is someone who is in another country and wants to come to the U.S. An asylee is a person who is already in the U.S. and wants to remain. These admissions require the applicant to be in grave danger of persecution. Congressional action can also approve special visa categories for humanitarian reasons. Examples are Amerasian children born in Korea or Indochina during 1950-1982, Haitian refugees, Cubans, Indochinese parolees, Afghanistan or Iraq refugees, and foreign nationals that have served or committed to serve in the U.S. military for 12 years. Refugee/Asylum/Parolee admissions make up about 15% of total immigrants, and averaged 157,000 admissions over the last five years.

Illegal (undocumented) immigrants:

There are also about 11.5 million undocumented immigrants in the U.S., according to a [March 2011 DHS report](#). These people: 1) entered the U.S. illegally via other than an authorized border checkpoint; 2) entered the U.S. through an authorized border checkpoint but with false documents; or 3) entered the U.S. legally on a temporary visa and stayed beyond the expiration date. Why are they here? Because the U.S. offers things that no other country in the world offers – economic opportunity, political stability, relative safety, a decent justice system, free K-12 education and (coming soon) free health care. Let's look at jobs first:

“Due to steady increases in high school completion rates, native-born U.S. workers with low schooling levels are increasingly hard to find. Yet these workers are an important part of the U.S. economy—they build homes, prepare food, clean offices, harvest crops, and take unfilled factory jobs. Between 1960 and 2000, the share of working-age native-born U.S. residents with less than twelve years of schooling fell from 50 percent to 12 percent. Migration from Mexico to the United States moves individuals from a country where their relative abundance leaves them with low productivity and low wages to a country where their relative scarcity allows them to command much higher earnings. For a twenty-five-year-old Mexican male with nine years of education (slightly above the national average), migrating to the United States would increase his wage from \$2.30 to \$8.50 an hour, adjusted for cost of living differences in the two countries. While the net economic impact of immigration on the U.S. economy may be small (as discussed below), the gains to immigrant households from moving to the U.S. are enormous.”

(Source: “The Economic Logic of Illegal Immigration,” Gordon H. Hanson, CSR 26, April 2007, Council on Foreign Relations)

This author also suggests that, because the legal methods of migrating to the U.S. (temporary worker, student, legal permanent resident, etc.) are so slow and cumbersome, it cannot react to the needs of the market place in time to meet tight labor demands. The numerical quotas for immigrant visas were devised in 1990, and most of the admissions are based on family connections, not economic needs. So, as long as the U.S. is the most stable economy in the world, look for illegal immigration to continue, if not accelerate.

Selective Service System

The Selective Service System is an independent agency within the Executive Branch of the federal government. The agency operates under the law established by the Military Selective Service Act of 1980. The statutory missions of Selective Service are to be prepared to provide trained and untrained personnel to the Department of Defense in the event of a national emergency and to be prepared to implement an Alternative Service Program for registrants classified as conscientious objectors. Registering does not mean the person will be inducted into the military. In a crisis situation requiring a draft, men would be called by random lottery and year of birth. They would then be examined to determine whether they are physically, mentally, and morally fit to serve in the armed forces, before being inducted or being deferred or exempted from service.

Who must register? All male U.S. citizens and aliens residing in the United States who are 18 through 25 years of age, with the following exceptions:

- Members of the U.S. Armed Forces on active duty
- Cadets/Midshipmen at Service Academies or the Coast Guard Academy
- Students in Officer Procurement Programs at some universities
- Legal non-immigrant aliens on temporary visas
- Special agricultural workers (temporary)
- Incarcerated, or hospitalized or institutionalized for medical reasons
- Confined to a residence, hospital or institution due to physical/mental handicap



Notice that even illegal aliens (undocumented immigrants) must register. The general rule is any alien male that takes up residence in the U.S. before his 26th birthday must register with the Selective Service. Those that believe they would qualify as a conscientious objector must also register. If called for induction, they will have a chance to file an objection and be considered for exemption.

Helpful Links

[Instructions for Schedule C \(Profit or Loss From Business\)](#)

[FICO](#)

[Equifax](#)

[Experian](#)

[TransUnion](#)

[FTC Annual Credit Report](#)

[Department of State - Non-Immigrant \(Temporary\) Visa](#)

[Department of State - Immigrant \(Legal Permanent Resident\) Visa](#)

[Selective Service System](#)



Recommended Reading

ACBI members are encouraged to recommend books, articles, or studies dealing with espionage, investigations or the intelligence community that may be of interest to their fellow investigators. Learn when and why it became necessary to start investigating the backgrounds of federal employees, the motivations of some spies, and how they were uncovered. Send your recommendations to: editor@acbi.org with a brief review of why you enjoyed reading it.



Witness, by Whittaker Chambers (50th Anniversary Edition, 2001): This is THE book if you want to learn about what started the Alger Hiss perjury case, which launched Congressman Richard Nixon's career, which, in turn, earned him the lifelong enmity of the East Coast liberal establishment. The book is also a heartbreaking biography of Chambers life, his seduction by the falsehoods of Communism and his gradual rejection of that truly terrorist philosophy. Imagine all of your political heroes and friends disappearing or being executed for treason. Then try to imagine running for your life while trying to protect your wife and young child; then trying to expose the widespread Soviet infiltration of the U.S. government and being almost totally ignored; then battling the major newspaper establishments, the State Department, and even the White House, when your testimony is finally corroborated 10 years later after two lengthy trials. Liberty is such a fragile thing! Remember that initially it was only Nixon and one committee investigator that thought Hiss was lying. Chambers died in 1961, but it was another 35 years before the veracity of his testimony was firmly established by the U.S. Congress, thanks to the Venona messages decrypts and the brief opening of KGB files. (Note to Background Investigators: Don't worry about a subject's religious preference. Worry instead about the subject that believes in nothing. That's where Communism found its converts.)

Contact the Editor

Questions, comments, constructive criticism, and content recommended for publication after further research in the ACBI News is welcome. The ACBI News is published quarterly in January, April, July and October, for the benefit of the ACBI members. Write to the Editor at: editor@acbi.net and be nice!

ACBI Humor

(Author Unknown): A Doctor, an Engineer, and a Lawyer were discussing their professions. They were trying to determine which profession had been around the longest. The Doctor said "Doctors were first. In the book of Genesis, it states that Eve was created from one of Adam's ribs.....That required the first surgery. So Doctors were here first." The Engineer said, "Nope, it also said, before Adam and Eve, that God created the heavens and the earth. That required a lot of plans and engineering work, so Engineers were here first." The Lawyer said, "Sorry guys, lawyers were here before all that. If you read a little closer, it says that in the beginning there was chaos.

(Read in Reader's Digest) A guy spots a sign outside a house that reads "Talking Dog for Sale." Intrigued, he walks in. "So what have you done with your life?" he asks the dog. "I've led a very full life," says the dog. "I lived in the Alps rescuing avalanche victims. Then I served my country in Iraq. And now I spend my days reading to the residents of a retirement home." The guy is flabbergasted. He asks the dog's owner, "Why on earth would you want to get rid of an incredible dog like that?" The owner says, "Because he's a liar! He never did any of that!"

"Good judgment comes from experience, and experience comes from bad judgment" (David H. Hackworth, Author: About Face; Steel My Soldiers Hearts)