



APRIL 2009

AAAFES RETIRED EMPLOYEES ASSOCIATION

# NEWSLETTER

**SUPPORTING THE INTERESTS OF AAFES, ITS RETIREES AND THE PEOPLE IT SERVES**

## Community service award nomination process changes

Now there are two ways to submit an AREA community service nomination and make a difference in someone's life.

We all know many people who volunteer their time, and share their personal knowledge and expertise, to improving the economic, civic and social health of the communities where we live and work.

We can give these people a much deserved pat-on-the-back by nominating them for an AREA Community Service Award. Information and an application form are on AREA's website at [www.aafes.com/area](http://www.aafes.com/area). As an alternative, see page 3 for four simple steps to submit a nomination. Answer the four questions and then forward the content as an e-mail message to me at [cpoffen@earthlink.net](mailto:cpoffen@earthlink.net).

I encourage you to share this information with friends who might know someone who qualifies for an AREA Community Service Award. You can also read about this quarter's community service award recipients on page 9 of this issue.

This is an excellent program, worthy of your support.

—Chuck Poffenbarger

## AREA calls for vote on officers, Constitution and Bylaws changes

It's election time for AREA. Three incumbents are running again—Chuck Poffenbarger for President, Gerry Peterson for Treasurer and Don Smith for Secretary. The President Elect position remains vacant. Officers who are elected will take office on June 1.

The Constitution and Bylaws of AREA have been revised by the AREA Board of Directors, and now it's your turn to voice your opinion. The constitution is printed on pages 23-24, and the bylaws appear on pages 25-26, with changes and reasons given for each change.

A major reason for the constitutional changes is to enable the organization to continue to have leadership. The current constitution limits the President and President-Elect to serve no more than two consecutive full terms plus the unexpired term to which they may have been appointed by the Executive Board. The revisions to the constitution will allow the President to serve an additional term in the absence of a President-Elect. Chuck Poffenbarger, current AREA President, is standing for election again, contingent upon approval of the constitutional revision to allow an additional term under the circumstance described above.

The major reason for the bylaws change is to move the Membership Director's position from board member to that of a Program Director. During the recent audit of AREA, the IRS representative stated that any board member receiving compensation must be recorded as an employee. We now record Pat Weaver as a contract hire. The change is to comply with IRS rules.

Read the Constitution and Bylaws and revisions on pages 23-26, then use the ballot on page 27 to vote  
BY MAY 18



**CHUCK POFFENBARGER, PRESIDENT**

# AREA & Chapter Goings On

Bit O' This  
Bit O' That

Welcome to the April 2009 edition of AREA's Newsletter and the first month of Spring

*Spring makes its own statement, so loud and clear that the gardener seems to be only one of the instruments, not the composer.*

*- Geoffrey B. Charlesworth*

We had our 1st quarter AREA board meeting on February 27th, a bit later than usual. The reason for the delay is that we were notified by the IRS that they planned on auditing our General Fund the early part of the year and Gerry Peterson, Treasurer, and I had a lot to prepare for. As it turned out, the audit occurred on Wednesday, February 4. Gerry collected and organized the requested information in a very professional way, resulting in the auditor stating that we had done his work for him. He was quite pleased with our cooperation and thoroughness, and left on a very positive note. It was quite a learning experience, and brought home the point, once again, that it's best to know and follow the rules. The internet has made finding out the rules much easier than in years past.

In 2008, we collected \$41,447 in scholarship donations. Because of this, we'll be able to continue with our basic program of 12 scholarships for \$36,500, and consider additional awards based on the applications submitted. Last year, we awarded 22 scholarships for a program total of \$46,500. Special thanks for this year's contributions goes to our members, and two ALA (America Logistics Association) chapter officials - Cory Belkov at the Hampton Roads, Va. Chapter and Rich Krug at the Dallas/Fort Worth Chapter. You are the backbone of our annual scholarship fundraising, and we're grateful for your support over the years.

Gerry Peterson, Treasurer, presented the 4th quarter and full year's financial results at our board meeting. Here's what Gerry said about the General Fund: Net income was at the high side of our October estimate coming in at \$3,168.67—much better than the projected budgeted loss of \$1,425.00. Major reason for the difference was our vote earlier in the year to forego a donation to the Scholarship Fund of \$3,000 budgeted. Other reasons for the better bottom line despite a shortfall of \$457 in investment income were other factors such as Dues income \$1,167 above plan and only spending 97% of the Postage/Delivery and Printing/Reproduction budget. The Balance Sheet also looks good. Assets are up slightly and liabilities are down due to the declining Life Member liability. Although we're only projecting a \$1,700 profit in 2009, it plus the \$3,169 from 2008 will help offset the cost of publishing the Membership Directory in 2010.

The minutes for our October, '08 meeting have been posted to our web site. Go to [www.aafes.com/area](http://www.aafes.com/area), click on History, and then Milestones 00 - current.

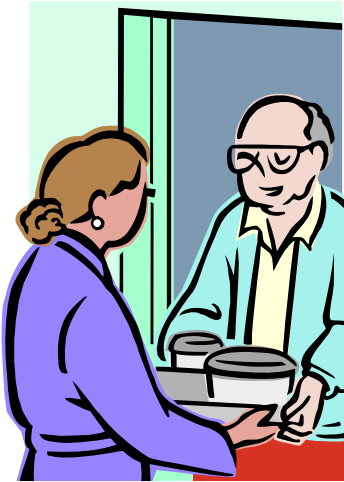
I'll see you next in July.

*Chuck*

# Community Service Nomination

*Now there's a simplified submission process*

Each calendar quarter, AREA recognizes people who are making, or have recently made, unselfish efforts towards the betterment of their communities with an Community Service Award. The term



"Community" may refer either to the local community or to activities on a regional, state, national or even international scope. Each award recipient receives a certificate, along with a letter signed by AREA, expressing appreciation for the contribution made toward making our communities a better place to live and work. People eligible for the award are area and chapter members and their family members; and AAFES Associates and assigned military personnel and their family members. You don't have to be an AREA, chapter member or AAFES Associate/assigned military person to nominate someone for a Community Award.

We have streamlined the process to make it even easier to nominate someone. All we need are four pieces of information:

1. Nominee's name: \_\_\_\_\_
2. What's the eligibility status of this person? (See above narrative for criteria.): \_\_\_\_\_
3. What is the nominee being recognized for? (A few short sentences is sufficient.): \_\_\_\_\_
4. Where should the recognition certificate be mailed (name, address): \_\_\_\_\_

That's all there is to it. Surely, you know people who have done things to help out their community. Take the time to provide the four pieces of information to me by return e-mail and we'll do the rest.

For further information, visit AREA's web site at [www.aafes.com/area](http://www.aafes.com/area)

Chuck Poffenbarger  
 AREA President  
[cpoffen@earthlink.net](mailto:cpoffen@earthlink.net)



**AAFES RETIRED  
 EMPLOYEES ASSOCIATION**

The AREA Newsletter is published in April, April, July and October

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**Membership & Address Changes:**

Send your NEWSLETTER ADDRESS and MEMBERSHIP changes to the Membership Director Pat Weaver.

[ken-pat@sbcglobal.net](mailto:ken-pat@sbcglobal.net)  
 FAX & Tel: (972) 780-9810

**Newsletter input:**

Submit articles for the newsletter to the editor by e-mail to Newsletter Editor: Larry E. Phillips

[AREA-Newsletter@tx.rr.com](mailto:AREA-Newsletter@tx.rr.com)  
 Tel: (972) 224-8116

**AREA Web address:**

<http://www.aafes.com/area>

## ***YOUR AAFES BENEFITS...***

### **Prudential is new administrator for the Group Long Term Care Program**

In a continuing effort to provide important benefit programs, AAFES announces “The Prudential Insurance Company of America” (Prudential) will become the new administrator of the Group Long Term Care program, **effective July 1, 2009**. This change is due to Aetna Life Insurance Company’s (Aetna) decision to discontinue selling group long term care insurance. Aetna will continue to service its current plan participants. You will be given the option to continue coverage with Aetna, or transfer your coverage to Prudential.

You should have received a **replacement offer packet** in the mail containing a personalized comparison chart of your current benefits and cost to the new plan being offered. It is important that you review this packet very carefully and determine which plan is the most beneficial to you.

If you have any questions, please contact Prudential from 8 a.m. to 8 p.m. (EST) Monday through Friday, 1-877-893-3306.

Here’s a question that we responded to in late March:

**Q:** I have some questions about the switch over from Aetna Long Term Care to Prudential. In reading the package I just received one thing stands out pretty clearly and that is our premiums for LTC under Prudential are going to go up by almost 20%. Not happy about that, but I do understand that this is not an AAFES decision. Aetna has opted out of the LTC business and Prudential is going to charge more. Every year when I get the notification that I can increase my daily benefit I take advantage of that in order to try and keep up with inflation. I’m not sure how much longer I can, or want, to do that with Prudential. I realize I can stay with Aetna for the same premium I’m paying now, at least I think I understand that, but will be unable to increase my coverage in the future.

**A.** AAFES Director, Benefits replies: “Members who decide to remain with Aetna will continue to receive inflation increase offers (guaranteed issue-no evidence of insurability (EOI)), they can increase coverage with EOI, decrease coverage, etc. However, there will be no new plan designs offered.

“The long term care plan covers custodial care, which is not covered under the medical plan. Custodial care consists of general assistance in performing the activities of daily living (eating, dressing, toileting, transferring, bathing, mobility, and cognitive impairment (Alzheimer)), as well as board, room and other services, generally provided on a long term basis. Medicare does not cover custodial care.

“I searched the Medicare website: <http://www.Medicare.gov/Coverage/Home.asp>, the following information was located regarding coverage for custodial care, skilled nursing facility and

hospice for the state of Texas. Please let me know if you have any further questions.”

#### **Custodial Care:**

Medicare does not cover custodial care when that is the only kind of care you need. Care is considered custodial when it is for the purpose of helping you with activities of daily living or meeting personal needs and can be done safely and reasonably by people without professional skills or training. For example, custodial care includes help getting in and out of bed, bathing, using the bathroom, eating, and taking medicine.

Medicare does cover limited skilled nursing facility care under certain conditions.

#### **Skilled Nursing Facility:**

Medicare covers skilled care in a skilled nursing facility (SNF) under certain conditions for a limited time. Skilled care is health care given when you need skilled nursing or rehabilitation staff to manage, observe, and evaluate your care. Examples of skilled care include changing sterile dressings and physical therapy. It is given in a Medicare-certified SNF. Care that can be given by nonprofessional staff is not considered skilled care. Medicare covers certain skilled care services that are needed daily on a short-term basis (up to 100 days).

Medicare will cover skilled care only if all of the following conditions are met:

1. You have Medicare Part A (Hospital Insurance) and have days left in your benefit period to use.
2. You have a qualifying hospital stay. This means an inpatient hospital stay of three consecutive days or more, not including the day you leave the hospital. You must enter the SNF within a short time (generally 30 days) of leaving the hospital and require skilled services related to your hospital stay. After you leave the SNF, if you re-enter the same or another SNF within 30 days, you don’t need another three-day qualifying hospital stay to get additional SNF benefits. This is also true if you stop getting skilled care while in the SNF and then start receiving skilled care again within 30 days.
3. Your doctor has decided that you need daily skilled care. It must be given by, or under the direct supervision of, skilled nursing or rehabilitation staff. If you are in the SNF for skilled rehabilitation services only, your care is considered daily care even if these therapy services are offered just 5 or 6 days a week.
4. You get these skilled services in a SNF that has been certified by Medicare.

# YOUR AAFES BENEFITS...

## Group Long Term Care Program (cont.)

5. You need these skilled services for a medical condition that was treated during a qualifying 3-day hospital stay, or started while you were receiving Medicare-covered SNF care. For example, you are in the SNF because you had a stroke, and you develop an infection that requires I.V. antibiotics.

**Hospice:** Hospice is a special way of caring for people who are terminally ill, and for their families. This care includes physical care and counseling. The goal of hospice is to care for you and your family, not to cure your illness.

**Medicare covers hospice care if:** You are eligible for Medicare Part A; and your doctor and the hospice medical director certify that you are terminally ill and probably have less than six months to live; and you sign a statement choosing hospice care instead of routine Medicare covered benefits for your terminal illness; and you get care from a Medicare-approved hospice program.

**Rural Hospice Care:** Medicare allows a nurse practitioner to

serve as an attending physician for a patient who elects the hospice benefit. Nurse practitioners are prohibited from certifying a terminal diagnosis.

**Respite Care:** Medicare also covers respite care if you are re-receiving covered hospice care. Respite care is inpatient care given to a hospice patient so that the usual caregiver can rest. You can stay in a Medicare-approved facility, such as a hospice facility, hospital or nursing home, up to 5 days each time you get respite care. There is no limit to the number of times you can get respite care.

Medicare will still pay for covered services for any health problems that are not related to your terminal illness

Best regards,

Sharon A. Chapman, CEBS  
Director, Benefits

## Did you know?...

*...you can get up to \$150 in reimbursements per year for eyewear*

The Aetna PPO and Traditional Choice medical plans provide reimbursement for prescription eyewear, this includes lenses, frames, and contacts. Purchase your eyewear **anywhere** and submit a claim for reimbursement. Maximum reimbursement is up to \$150 per person per calendar year.

To receive reimbursement the following is required:

- Use the Aetna Vision Claim Form which can be downloaded at [http://www.aetna.com/data/forms\\_library/GC-10.pdf](http://www.aetna.com/data/forms_library/GC-10.pdf)
- On the Vision Claim Form **complete the Section “To Be Completed by Employee” #1-28**
- And attach a receipt (the receipt needs to be detailed enough to show that it was for glasses or contacts or frames)

The Section “To Be Completed By Physician or Supplier” is **not required to be completed for reimbursement**; therefore all you do is download the form, fill it out and submit it for reimbursement.

Family members covered under your plan are also eligible to file a claim for reimbursement.

You are also eligible to use Aetna Vision Discounts.

Visit Aetna Navigator at [www.aetna.com](http://www.aetna.com) for more information on the vision discounts

## ***YOUR AAFES BENEFITS...***

### *Economic Recovery Payments will go in the mail in May*

The *American Recovery and Reinvestment Act of 2009*, which the President signed into law in February, provides for a one-time payment of \$250 to people receiving Social Security and Supplemental Security Income (SSI) benefits.

The one-time recovery payments will go out in May 2009 and all payments should be received by the end of May. In April, Social Security will send a letter with additional information to each person who is eligible for the one-time payment. The payments will be sent automatically, meaning no action is required on the part of the person receiving benefits. The economic recovery payments will be made separately from a person's regular monthly payments.

All adults who receive Social Security benefits, including disabled adult children (but not minor children) are eligible for \$250 payment. In addition, all persons who receive SSI payments, including mi-

nor children, are eligible for the payment. Anyone who receives benefits or who was eligible to receive benefits during any of the three months prior to enactment (November and December of 2008 and January 2009) will receive the one-time payment as long as the address of record is in one of the 50 states, the District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, or the Northern Mariana Islands.

The payments will be made in the same way that regular monthly payments are made. People with direct deposit will receive their payments electronically. Those who receive paper checks will receive their payments in the mail. People who receive regular payments through the *Direct Express* debit card will receive their one-time payments through the card.

If someone receives both Social Security and SSI, only one payment of \$250 will be made. The economic recovery legislation

also provides for a one-time payment to recipients of Department of Veterans Affairs (VA) and Railroad Retirement Board (RRB) benefits. However, if you receive Social Security or SSI benefits and you also receive VA and/or RRB benefits, you will only receive one \$250 payment. The Social Security Administration will send you this payment.

To assist in processing the payments as efficiently as possible, please do not contact Social Security unless you do not receive a payment by June 4, 2009. Information is available at [www.socialsecurity.gov](http://www.socialsecurity.gov) and will be updated regularly.

To learn more about the *American Recovery and Reinvestment Act of 2009*, visit [www.recovery.gov](http://www.recovery.gov).

—Tom Clark, Social Security Public Affairs Specialist

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## AREA Newsletter Benefits Questions and Answers

Often when our AAFES associates enter the realm of retirement, there are questions concerning their benefits. Listed below are answers to recent questions proposed by AAFES retirees.

### Medical

**Q:** Does the Department of Defense (DoD) Nonappropriated Fund (NAF) Health Benefits Program (HBP) provide coverage, if I have to get health care while traveling overseas?

**A:** Yes it does, if you are travelling overseas and require health care, your covered expenses are reimbursable. (If you are in the **PPO Plan** they are reimbursed at the **preferred level**) You will need to pay for the health care services at the time rendered. Upon your return, you will need to submit a claim form for reimbursement. The claim form can be accessed on Aetna Navigator at <http://www.aetna.com> lick on "Get a Form".

So, "Have a Wonderful Trip!"

If you have any questions about your DoD NAF Health Benefits Program coverage please contact Aetna at 1-800-367-6276.

### Basic Life Insurance

**Q:** What is the Post Retirement Life (PRL) coverage amount?

**A:** If you qualified to have Post Retirement Life Insurance when you retired, the value of the life insurance at retirement is 2 times your final salary. Life insurance after retirement reduces by 25% at the age of 66, 67 and 68. The last reduction amount at age 68 is the final coverage amount that remains for your lifetime.

## ***YOUR AAFES BENEFITS...***

### Highlighting a Medical Benefit... Preventive Care

Many valuable health benefits are available through your Department of Defense (DoD) Nonappropriated Fund (NAF) medical plan. One of the important benefits of the medical plan is **Preventive Care**.

Preventive services are available at **no cost to you**, through the Aetna Preferred Provider Organization (PPO) network providers and the Aetna Traditional Choice (TC) plan to help detect and prevent illnesses.

The following services (one per calendar year) are covered at **100 percent** by your benefit plan and **do not** require a **copay** or **deductible**:

- **Routine physical exam**
- **Well-child exams up to age 7**
- **Routine gynecological exams**
- **Routine Mammogram**
- **Routine prostate screening**
- **Routine eye exam**
- **Routine hearing exam**

These exams are a vital part of your health plan, because early detection and prevention services save lives and reduce the health plan costs.

Take advantage of this great benefit – make an appointment today with your physician to receive your preventive care check-up. Remember, these services are provided by the Aetna PPO and Traditional Choice medical plans and do not require a copay or deductible.

The HMO medical plans also offer preventive care services that assist with the early detection of illnesses. Review your HMO medical plan for preventive care services available to you and the cost of the services.

Remember “An ounce of prevention is worth a pound of cure”, so use your Preventive Care benefits now!

### Are you traveling abroad?

#### Social security will go with you!

If you receive Social Security benefits and you're planning to travel abroad, there are some things you should know to make your trip -- and the delivery of your Social Security payments -- go smoothly.

First, if you haven't already done so, you should sign up for direct deposit. It's the easiest and most secure way to receive your benefit payments, whether you're at home or halfway around the world. With direct deposit, you never have to worry about your check being lost or stolen. And direct deposit makes funds instantly available to you even when you are not at home to receive and cash your checks.

You should also be familiar with how your Medicare coverage works outside the United States. Be aware that Medicare, in most cases, does not pay for hospital or medical services outside the U.S., except for some emergency services in Mexico and Canada. That is the case even if you get sick or hurt while traveling.

### Fidelity Announces Fund Name Changes

Fidelity has announced name changes for two funds:

- **Fidelity Aggressive International Fund** will be renamed Fidelity International Capital Appreciation Fund on or about December 30, 2008.
- **Fidelity Aggressive Growth Fund** is to be renamed Fidelity Growth Strategies Fund on or about January 29, 2009.

The fund names are being changed to create more consistency across the equity fund product line. No change is indicated in each fund's investment objective and strategy, or in fund management. Also, ticker symbols and CUSIP numbers will remain the same.

No action is required on your part. If you would like more information, or to review investment options in your plan, please visit our Web site at [401k.fidelity.com](http://401k.fidelity.com) or [www.fidelity.com/atwork](http://www.fidelity.com/atwork), or contact Fidelity.

## Wellness at Your Fingertips...

The Department of Defense Nonappropriated Fund (DoD NAF) health plan- offers several resources to help you obtain your optimum health. We already had **Aetna Health Connections** and in 2009 we added more... three new wellness programs “**Simple Steps to a Healthier Life**”, “**The Personal Health Record (PHR)**” and “**Informed Health Line**”.

**Aetna Health Connections**- is a disease management program, which offers assistance in managing chronic illness. This program provides information and wellness coaching through specially trained registered nurses. Aetna Health Connections covers at least 30 chronic conditions, such as diabetes, asthma, breast cancer, low back pain, hypertension, and others.

### **New Health & Wellness Programs for 2009:**

**Simple Steps to a Healthier Life**- is a personalized online health and wellness program. “Simple Steps” can help you find ways to get and stay as healthy as possible. With this program you can get a clear and current picture of your health, by completing an online **Health Assessment** to help you identify your health needs and potential health risks. You will receive reports that identify areas of your health that may need the most attention, and what you can do to keep your health on the right track. You will receive a personalized Action Plan with suggestions for online Healthy Living Programs to fit your needs. You’ll have help to lose weight, eat better, exercise more, manage stress, quit smoking and more.

**The Personal Health Record (PHR)** is another new program. PHR will allow you to keep your medical history online in one secure location. PHR makes it easy for you to keep track of and manage your health information such as your doctor’s phone numbers, medical tests, prescriptions and more. PHR allows you to print your secure Health Summary, so you may share medical information with your doctor. You will receive personalized alerts and reminders from Personal Health Record to help you stay healthy.

Your “**Personal Health Record**” and your Health Assessment from “**Simple Steps to a Healthier Life**”, work together. Information from your Health Assessment goes directly into your Personal Health Record. This helps create your health profile and makes it easy to provide a better picture of your health.

**Informed Health Line** is another program that is being added to the DoD NAF medical plan in 2009. When it’s not possible to talk with your doctor and you have a health question or concern call the “Informed Health Line” (1-800-556-1555) and talk with a trained registered nurse. The Informed Health Line is a toll free number that you can call at **anytime**.

To find out more about these great programs, go to [www.aetna.com](http://www.aetna.com) and log into Aetna Navigator.

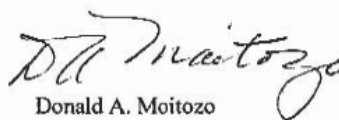
*“Aetna Health Connections”, “Personal Health Record” and “Informed Health Line” are available in CONUS only.*

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TO: AAFES RETIRED EMPLOYEES ASSOCIATION

Reference the recent article in the January 09 issue of the Area Newsletter by Mr. Harold Lavender, AAFES Chief Financial Officer, regarding the AAFES pension plan. I just want to express my appreciation to him for the words of assurance which meant a great deal to me and all retirees. It is comforting to know that our pension plan is intact and well funded especially now considering the sad state of the economy and the stock market in general.

I’m sure we will all sleep a little better having that information!



Donald A. Moitozo

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## AREA Community Service Awards 2nd Quarter '09

AREA recognizes retirees and AAFES Associates who volunteer their time and devote other resources, such as personal knowledge and expertise, to help improve the economic, civic and social health of the communities where they live and work. The Community Service Review Committee, Richard Fregoe, Chairman, and members Chuck Poffenbarger, Jerry Cloud and Don Streeter reviewed the nominations and, along with the entire AREA membership, are pleased to recognize the Askew Family, Gil McDonald and Sandra Wicker for their commitment to their communities' well-being.

Recipients were provided with an AREA Certificate of Appreciation, and prizes from Watt Spohn Universal, a leading, worldwide Exchange Broker headquartered in Dallas, Texas. WSU specializes in representing brand name manufacturers in the Power Zone, Automotive, Hardware, Housewares, Sporting Goods, and Consumables categories.



They have a long history of supporting AREA through their active involvement in the DFW and HRALA Chapters. We wish to thank Watt Spohn Universal for their sponsorship of these AREA retirees and AAFES Associates, and invite you to visit them at [www.wattspohn.com](http://www.wattspohn.com)

**Robert (Bob) Askew:** Bob served as President of the Alamo Chapter for the years 2007 and 2008 and currently serves on the Alamo Chapter board as immediate past president. He serves as Vice President of the Timberwood Homeowners' Association, and Chairman, Senior Adult Ministry Advisory Team at Northside Church of Christ in San Antonio. With his church group, he and his wife, Virginia, donate food and supplies and drive to the Fisher Houses at Brooke Army Medical Center at Fort Sam Houston two Saturdays each month to prepare and serve breakfast to wounded soldiers and their families.

**Virginia Askew:** Virginia is a mentor with "Apples of Gold" at Northside Church of Christ. "Apples of Gold" is an organization of older women mentoring younger women. As Chairman of Fisher House ministry for Northside Church of Christ, Virginia raises donations for paper goods, food and cleaning supplies for Lackland AFB Fisher Houses, which provide living accommodations for wounded warriors and their families. She also works with Lackland AFB Fisher House management to raise funds to satisfy specific needs of the residents. With their church group, Virginia and her husband, Bob, donate food and supplies and drive to the Fisher Houses at Brooke Army Medical Center at Fort Sam Houston two Saturdays each month to prepare and serve breakfast to wounded soldiers and their families.

**Guilford (Gil) McDonald:** Gil performed over 2,600 hours of volunteer work for the Calhoun County, Florida, community during the period November 2007 thru December, 2008. Over 2200 volunteer hours were spent working on construction of a new building for the Magnolia Volunteer Fire Department. The completed building is valued at over a half million dollars. It was built using grants, donations, and volunteers for all the labor involved.

He is a founding member of the volunteer fire department that was formed in August 2002. He has been Assistant Chief for 5 1/2 out of 6 years since unit start up. He is also the unit Chaplain. To achieve his positions, he has taken over 350 hours of training classes/courses in the past 6 years and been elected by his fellow firemen of the unit. Over 200 hours were spent responding to various incidents throughout the period. Incidents included house fires, brush fires, farm equipment fires, auto accidents, Responder calls, and manning helicopter landing zones. Other hours were spent on monthly business/training meetings, equipment R&M, annual equipment testing, accounting, and other duties as needed of an Assistant Fire Chief

He performed over 160 volunteer hours at the Altha Church of God. He worked 2 hours every Wednesday night in the Youth program Heart Rock Cafe, serving meals and snacks before youth services. He was appointed as Secretary/Treasurer of the church during the past year, requiring auditing the church's accounting, attending periodic financial meeting/presentations, and attending monthly Elder meetings. He also works on a food distribution program one Saturday each month

### **Sandra Wicker:**

As a member of the AAFES IT Black Affinity Program, Sandra has been instrumental in coordinating with Paul Quinn College (PQC) to implement at AAFES an e-mentoring program with the Affinity Program members and the students at PQC. The Affinity team participated in the PQC Freshman Orientation last fall and then again at the PQC Open House, bringing AAFES' Human Resource team in the Career Fair portion of the event.

As Program Manager of the AAFES Federal Women's Employment Program (FWP), Sandra has led this program's team in developing special informational and educational programs for AAFES associates. In 2007, the FWP hosted the first AAFES Women's Leadership Conference, which offered skill-building and leadership workshops. The conference this year is "How GREEN Can You Go" and includes informational sessions on how we can make a difference in conserving our environment. In addition, the local mayors from the Best Southwest Partnership are participating in this year's General Session, telling what their cities are doing to make a difference by going green.

Through AAFES Strategic Planning and Partnerships' Outreach Program, Sandra serves as AAFES "Ambassador" to the Cedar Hill Chamber of Commerce. Her representation of AAFES extends from attending the monthly luncheons and Chamber's Education Council meetings, to helping with special events such as Cedar Hill's National Day of Prayer, last year and this year again. In July 2008, Sandra was part of a local mission team that went to Belize to help repair damage caused by Tropical Storm Arthur and to conduct Vacation Bible School for the local children.

# CHAPTER HAPPENINGS

**Alamo Chapter**--The Alamo Chapter Annual Meeting and Christmas Brunch was held on Sunday, December 14, 2008 and attended by 81 members, prospective members and special guests. New 2008 Members attending the brunch were **Anna Sciortino** and her husband **Vito**, **Ann Pauleuc** and her husband **Alex**, **Steve Evans** and his wife **Gail** and **Jacqueline Robinson**. New members for 2008 unable to attend were **Edith Blank** and **Darryl Richards** and his wife, **Bette**. We welcome all our new members and prospective members to the Alamo chapter.

Along with a well presented Brunch by the historic Menger Hotel next door to the Alamo, the occasion allows the Chapter to hold its annual business meeting and election of officers for the next year. The officers elected for 2009-2010 are **Marilyn Cerna**, President; **Tony Trevino**, Vice-President; **Lou Sheridan**, Secretary-Treasurer. We are very pleased with the slate of officers to guide the Alamo Chapter for the next 2 years. The Executive Board for 2009 includes, along with the officers, the Immediate Past-President **Bob Askew** and Members-at-large **Bill Schultz**, **Lee Rux** and **Joe Lima**.

Two very special reasons to hold the brunch at this Holiday Season is to demonstrate the giving nature of the Alamo Chapter members. A total of \$450.00 was collected for the Lackland AFB Fisher Houses and will be used to fill a specific need for the service members using those facilities while caring for their loved ones undergoing medical treatment at Wilford Hall USAF Hospital. Past donations of this kind have resulted in the purchase of 60 bed pillows and 26 gift cards from the AAFES Exchange for miscellaneous expenses incurred by residents while here in San Antonio attending to their family member.

In addition, Chapter members each brought an unwrapped toy to donate to the United States Marine Corp Reserve "Toys for Tots" program. The brunch was attended by two Marine Corp Reserve members who ate and visited with us and collected the toys for the toy drive. **Bob Askew**, Chapter President, told the Marines how much the members appreciated their service to America and the many sacrifices they and other military members make in the defense of our freedoms. When introduced to the Chapter members, SSGT Kevin Kottke, USMCR presented a Marine Corp Commander's Coin inscribed with the Marine Corp insignia and the "Toy's for Tot's logo to **Lee Rux**. Lee, a Chapter member, an Executive Board Member, and the coordinator of this part of our program each year, is a former USMC 1<sup>st</sup> Sergeant.

Drawings were held for various prizes, including gift certificates to the Menger Hotel and other restaurants in San Antonio. Table favors of decorated, candy-filled wine glasses and coffee cups were provided to each attendee. A wonderful time was had by all and many comments were heard anticipating the next AREA event and next year's Brunch.

—**Bob Askew**

**Puget Sound**--A little news from the Puget Sound AREA. Even though the chapter disbanded some members are still alive and kicking. **Betty Hussey**, **Edie Oda**, **Ruth Pierce** and **Yong White** organized a luncheon on the December 8. Seventeen members and friends enjoyed a meal in a Japanese restaurant owned by a former AAFES employee. We learned a lot of good and bad news about members attending. Many of our good friends have moved away or passed away. One good thing about meeting friends is how lucky we are to live in such an amazing time. We learned how many are Biotic, have Stints, and smart enough to drive. How many are in their 80s and 90s (no chickens here). Some members still meet for breakfast every third Thursday of every month. We welcome anyone who enjoys free coffee and donuts and good friends to come and gossip with us. It is such a good thing to meet and hug old friends. We all felt a little younger when we left the restaurant. A good New Year to everyone and thanks to the staff of AREA for keeping us informed of all the AAFES news. Thank you from all the Puget Sound members of AREA.

--**Betty Hussey**



**Ann and Alex Pauleuc**



**Anna and Vito Sciortino**



**Lee Rux and SSGT Kevin Kotte,  
USMC**



**Virginia Thomas, Lyla Kennedy,  
Jane Mason, Vi Stricker & Tim  
Brogan**

## CHAPTER HAPPENINGS

**Central Texas Chapter**--The members of the Central Texas Chapter in Austin met for a Christmas luncheon in early December with 27 members present. A gag gift exchange was held (which wasn't too successful with yours truly the host.) Perhaps better luck next year having someone with knowledge of games as the host. The February meeting was held on the 9th at Olive Garden on South Lamar with 17 members present. We chose Cheddars restaurant at the intersection of Mopac and William Cannon to hold our next luncheon on May 4 at 12:30 p.m. Future locations will be announced at that time. Suggestions are welcomed. Please forward to me or **Pat Callaghan**.

--**Frank Archer, Chapter President**

**Southeastern Chapter**—We celebrated our holiday party at the Affiars by Pinehurst Restaurant in Stockbridge, GA, with 20 members attending. We sold raffle tickets for two cash prizes and several other wrapped gifts, with **Lee Stanchfield** winning the \$30 grand prize. Everyone brought in a beautifully wrapped gift which we auctioned off. All attendees received a goody bag door-prize of AAFES sample-size products thanks to the local General Manager. Our raffle tickets and gift auction generated \$281 for our Scholarship Fund donation.

Our annual business meeting was at the Piccadilly Cafeteria in Stockbridge on January 15. We had no volunteers for our new officers so **James Mahoney**, president, **George Heyman**, vice-president and **Joe Mudding**, secretary-treasurer, were re-elected. We voted to keep our yearly chapter dues the same for 2009 at \$7.50 per person, with \$2.50 of it going as an automatic donation as part of our Scholarship Fund donations. Our get-togethers will remain on the third Thursday of the month, and we'll have nine again over the year. As last year, we voted to again make changes in the times of our get-togethers in hope of getting more members to be able to attend due to schedule conflicts. We will continue with 1 p.m. luncheons in January, February, March and November. We'll meet at 6:30 p.m. in April, May, September and October. The time and date of our holiday party will be announced later.

We voted to make our annual Scholarship Fund donation \$800, which is a new record for our chapter, and it was made possible by our automatic deduction from each member's yearly dues, our members generous support of the Holiday Party raffle tickets purchase and auction (of their donated gifts) and generous mail-in or direct extra donations. Those donating during the year were **Bill and Marilyn Darmody, Gary and Mary Beth Eckhardt, Jim and Joyce Fleming, Don Godfrey, Dave and Nancy Kennedy, Mel and Junco Krasow, James Mahoney, Dave and Carol Painter, Lee Stanchfield, Arlene Tolleson and Ruby White**.

Thanks to **Walt Fulcher** using his computer expertise and working with **George Heyman**, our Chapter is now sending our monthly flyer via email to members.

**Arlene Tolleson** continues her fight with cancer and "**Diamond Jim**" **Fleming** is recovering from a cancerous growth removal. Our oldest chapter member, **Oscar Heyman**, 93, is still attending nearly all our get-togethers.

--**James Mahoney, President**

**Northern California Chapter**—The February luncheon meeting at Denny's was sweet indeed...lunch was followed by a Valentine exchange and a special raffle of baskets filled with champagne, chocolate and many other Valentine related items. The baskets were won by **Lisa Denny, Mary Spinella and Rosa LaBoeuf**. All 21 attending were treated to table favors of Valentine treats.

**Lisa Denny** reported that she had received a letter of thanks from the director of the Mustard Seed School for the chapter's December donation. We can rightfully be pleased to have made this gift to such a needy and worthy organization. **Ken Keim** distributed flyers announcing our June 13 bus trip to San Francisco Pier 39. There will be 45 seats available at a cost of \$20 per person. We need to sell all 45 seats so invite your friends to go along.

We will have a spring bake and book sale on Saturday, April 11 at the McClellan Exchange. Upcoming luncheons will be April 8 at the Old Spaghetti Factory and May 13 at Fresh Choice.

—**Northern California Chapter Newsletter**

**North Texas Chapter**—The chapter has tentatively elected to join forces with the JCE/FEES group and co-sponsor their planned trip to Las Vegas at the end of April 2009. Please give **Ned Silva** (972 296-1013) or **Kav Kavanaugh** (214 350-9606) a call and indicate your interest in making the trip so we can estimate the number of participants for our negotiations with hotels and other venues where we may plan to sponsor group activities.

—**North Texas Chapter Newsletter**

# AREA receives \$22,000 in scholarship donations from ALA chapters, Dan Daniel Golf Tournament

Through the generosity of two chapters and participants in an annual golf tournament, donations of \$22,000 have been received for the AREA Scholarship Program.

Tom Gallagher, Scholarship Program Chairman, accepted a \$7,500 donation to the AREA Scholarship Fund at the ALA / DFW Chapter 9th Annual Holiday Luncheon & Auction at the Las Colinas Country Club on Friday, December 12.



Tom Gallagher, thanks the DFW ALA chapter for their \$7,500 scholarship donation.



Each year, the ALA and key vendors host a Christmas luncheon and auction. One hundred percent of the proceeds from the auction go to the AAFES Retired Employees Association Scholarship Fund.

“Our special thanks to Rich Krug, President, ALA/DFW Chapter for his continued support for this worthwhile program,” Chuck Poffenbarger, AREA President said. “Our

thanks also go to Marilyn Iverson, who also attended the luncheon, and donated \$500 to the AREA scholarship program. Marilyn is currently the Director, Veterans Canteen Service, Department of Veterans Affairs.”

Two other organizations contributed to our scholarship Program in 2008.

- Dan Daniel Golf Tournament: \$3,000. The check was mailed to us by Gregg Cox, Board Member, Military Resale Invitational Board of Directors. Gregg is also the Director, AAFES Washington Office.
- Hampton Roads Chapter, ALA: \$11,500 at their December 9th Benefits Luncheon.

“We want to especially thank Cory Belkov, his employer, Watt/Spohn Universal, and the many vendors which support both the Scholarship Program and the publishing of our annual Scholarship Booklet,” Chuck continued. “Cory can be reached at [belkovc@wattspohn.com](mailto:belkovc@wattspohn.com).”



## Scholarship winner's doing great in first year of college

The following is another in an occasional series of articles and letters from students who have received AAFES Scholarships. This letter to Tom Gallagher, Scholarship Chairman, came from Brooke Bova, who received a \$4,000 scholarship last year, and is studying at the University of Georgia (UGA) Booke also gives an update on her sister, Whitney, who received a \$2,000 scholarship in 2006.

Mr. Gallagher,

I just wanted to touch base to tell you things are going well at UGA and to thank you again for the scholarship money. It has been a tremendous help to me and my family! College is hard work but so far it is going well. My first semester resulted in a 3.66 GPA and being on the dean's list. I am still taking core classes at this point and this semester will again be taking 15 credit hours.

Also, FYI, my sister Whitney has completed her pre-nursing work and has been accepted to the Medical College of Georgia and will start the nursing program in June.

Again, thank you and Happy New Year!

Sincerely,

Brooke Bova

## Commander's Corner

# AAFES flourishes in the midst of an economic crisis

By Major General Keith Thurgood  
Commander, AAFES

There is no question that the economy has made retailing tougher. Commodity prices are rising, unemployment is reaching new heights, retail business bankruptcies are exploding and our military is "on the move." That said, I believe that the current economic situation spells opportunity for the AAFES team.

In this winter of despair, we can find the summer of hope. If we act decisively and with courage, we can sow the seeds of opportunity, nurture them, and harvest the rewards of our hard work in the years ahead.

The proof of this opportunity is clear--over the past 16 months, AAFES earnings and sales are up, and we've delivered more than \$140 million in supply chain and productivity and we are focusing on the customer as evidenced by the improvement in the recent ACSI score.



This is a great time for AAFES. While the rest of the world is bemoaning the financial crisis and recession, now's the time for AAFES to make lemonade out of lemons. Now's the time for every associate to make the clarion call to our 12 million customers and say, "Welcome home to AAFES. We're your #1 fan. We're going to take care of you. AAFES has a great value proposition."

We have the chance to welcome our customers back home to AAFES by creating a better "in-store" experience that makes an emotional connection with them in ways that we haven't done in decades. I see the "in-store" experience as a stool with four legs that captures the essence of our message with the acronym C.A.R.E. When we take CARE of our customers, they win.

The legs of the stool are:

- Care for our customers by providing great service. Every associate is an owner and must be proactive in providing solutions to customers.
- Ensure we have the right assortment. This means having the right products, at the right price, and at the right time.
- Rehearse the value story, to include price and promotions, and communicate that to our customers at every opportunity.
- Get the shopping environment right. When we do those things across the enterprise we will take CARE of our customers.

In order for AAFES to succeed in the future, everything we do must align to the strategic objectives. Every project we start, every resource we use and every action we take must all move toward the same end goals. To help us focus on these goals, we will lead by following four main activities:

- Focusing on the customer
- Growing our people
- Taking action
- Continually improving

We serve a unique customer base and must have a specific plan for satisfying their needs.

The emphasis on truly knowing our customers stems from the fact that our customers' choices are broader and their opportunities to shop elsewhere are more frequent. What caused this? It was not too long ago that 70 percent of our customers lived on the installation and the exchange was both convenient and very cost competitive. In recent years, 70 percent live off of the installation and they drive right by some of our competitors on their way to and from work. At the same time, our competitors continue to improve their supply chain and assortments, and can pass the savings on to our customers.

We cannot lose customers to our competitors because of price, promotion or service. We need to work hard to remain our customers' first choice! To achieve this vision, one of our plans, for example, is to implement a customer relationship management system. This will allow us to know how our customers shop, conduct trend analysis on spending by product or demographic, and enable us to promote customer loyalty in new ways. There are a lot of retailers in the global marketplace, but only AAFES is built to serve the needs of the military and reserve communities--no one else does it better!

Because of AAFES' productivity and strategic roadmap for the future, Retired associates will never have to worry about their hard-earned benefits dwindling or being stopped.

Your pension benefit is defined by the promise of the AAFES Retirement Plan, and we intend to keep that promise. Whenever the market affects the value of the retirement plan assets, it does not affect your promised benefit. It only affects the level of contributions AAFES must make to the plan.

Our pension plans are still well funded. AAFES has over \$4.2 billion in investments held in trusts, used exclusively to provide that promised benefit to current and future retirees. The Trustees have a fiduciary responsibility and a vested interest in ensuring that the assets are secure. Along with professional investment managers and a team of investment advisors, they have developed a well diversified portfolio.

Remember, our Trustees know the importance of your financial future and are committed to ensuring a secure plan for your retirement.

# FORT WORTH STOCK SHOW & RODEO

EST. 1896  
WORLD'S ORIGINAL INDOOR RODEO

Story by  
Linda Dean,  
Photos by  
Doug Kerr, Roy Dean  
and Tom Conway

## Don and Jeanne Streeter round up 70 AAFES retirees for their annual day at the rodeo

Howdy, pardner! It's that time of year for the Fort Worth Stock Show & Rodeo. Established in 1896, this popular event attracts nearly one million people from around the world to the Will Rogers Memorial Center for the nation's oldest livestock show and daily performances of the world's original indoor rodeo.

For the past 25 years or more Don and Jeanne Streeter have organized a day at the rodeo. The Streeters started with a group of young AAFES employees and their families spending a Saturday at the Fat Stock Show & Rodeo. Yes, it used to be called the Fat Stock Show and Rodeo, but like everything else today the fat has been removed.

The day was such a success that they made it an annual event, and they've been buying a block of 70 rodeo tickets for more than 25 years. Now the young

AAFES employees are retired and the kids are bringing kids of their own. Friends, neighbors and relatives put on their cowboy boots and western wear for a full day of fun!

The whole kit and caboodle starts with breakfast at the Ol' South Pancake House at 9:30. After breakfast we skedaddle on over to the Stock Show barns to see the displays and animals, being careful to dodge those cow patties! Then we kick up our heels and gallop over to the coliseum for the 2:00 rodeo performance. From bull riding to calf scrambling, it's a show you don't want to miss!

After the rodeo we put away our spurs and giddy-up on over to the Los Vaqueros Mexican restaurant for a sarsaparilla (margarita or cold beer may be substi-



tuted) and dinner. We have an hour to socialize and tell our long tales; then we order dinner at 6:00. After dinner the little cowpokes are plum tuckered-out and the big ones are full as a tick. It's time to wind up the day and ride off into the sunset, but we'll look forward to the Streeters' annual rodeo day next January.

It's a great day and if you're interested in joining us for a day at next year's rodeo please contact Jeanne Streeter at [jeanneyb@sbcglobal.net](mailto:jeanneyb@sbcglobal.net).



A day at the Fort Worth Stock Show relived with the action shot above and in these photos, clockwise from left, (1) Don Streeter, Ricky Conway, Jeanne Streeter and Tom Conway, (2) Peggy Cavender and Harold Boswell, (3) Glenda Cleveland and Fred Sommese, (4) Linda and Roy Dean, (5) Jerry and Sharon Keltner and (6) Don and Jeanne Streeter and Shelia and Don Higgins.



## *Ken and Pat Weaver share the community spotlight*

**K**en and Pat Weaver have been in the headlines—Ken for his success in overcoming diabetes and Pat for her numerous community contributions in Duncanville, Texas.

Both are very active retirees in the city they've called home since 1972. Ken retired from AAFES as Chief Financial Officer and has been active in many community activities in Duncanville and is currently serving on the city council. In addition to her many community activities, Pat has served as AREA's membership director for more than 10 years.

Ken is featured in an advertising campaign for Methodist Charlton Medical Center in Dallas. His fight with diabetes began one evening after he'd enjoyed dinner with his family and on the drive home he became so sleepy he almost lost control of the car. That event was a wake-up call, and the next day he visited the hospital where the medical staff diagnosed him with diabetes.

Ken said the diet he grew up on in Idaho—potatoes—and fried rice he enjoyed in Hawaii along with the restaurant meals while traveling finally caught up with him.

"I had seen the effects of diabetes firsthand," Ken said, referring to his family history of the disease. "I didn't want diabetes to become a family legacy."

He joined the hospital's Diabetes Self-Management Program and learned to make changes in his eating habits. Through the program he learned to control his intake of carbohydrates and says he "lost 40 pounds the right way—five pounds a month."

As a result, Ken says, "Now I know how to control my carbohydrates, and I



**Ken and Pat Weaver**

have been able to completely eliminate my medications for diabetes and high blood pressure."

He has shared his success with others and has encouraged family and friends to adopt a healthier lifestyle.

"The program has worked for me," Ken said. "Some of the people I volunteer with in Duncanville have followed my example and are very serious about losing weight and being here for the grandbabies. They all need grandma and grandpa. We can do something about an early exit. Then the Kids don't have to tell the little ones 'Do you remember grandma and/or grandpa? They really loved you so much, but they got called away.' The truth is we can stay, if we try."

Pat was honored by the Duncanville Today newspaper as "Volunteer of the Year" for 2008.

Commenting to the newspaper on why she's so involved, Pat said, "I could never sit and not be around people or be a hermit. I have to have something to do. If I can be helpful in any way, I'll be there."

When you call Pat, she's probably not home—more likely she's out with the Citizen's on Patrol (yes, even at midnight), the Citizen's Police Academy, Citizen's Fire Academy, Community Emergency Response Team, Rotary Club of Duncanville, the Duncanville Chamber of Commerce or teaching ceramics at the Duncanville Senior Center.

The City Manager asked her to be the coordinator for the Community Emergency Response Team (CERT) and she's now heavily involved in training volunteers for that program. In

the event ambulances or firefighters are unable to arrive quickly in an emergency situation, CERT volunteers are called upon to assist those in need of help. Pat also was called upon to be the main contact for Houston area refugees fleeing Hurricane Ike in September and seeking shelter in the Duncanville area.

In addition, she is involved in many civic activities supporting Ken in his position on the city council.

"Duncanville is such an awesome little city and the people are so wonderful," Pat said. "I have worked with so many different kinds in different phases. Every city has its problems, but Duncanville has overcome any and everything that has come its way. The people want to make it a great place to live, and they truly have."

Pat's doing her part in trying to achieve that goal and sums up why she devotes so much time to community work this way: "I want to make Duncanville better than what it is. I feel I play my part in doing that by helping wherever I can. That is my desire."

## Inside AAFES Today:

# “Winning the Future” through Marketing Effectively!



2009 will be to keep our customers happy and our financial results strong.

The AAFES core customer continues to change and the Marketing Directorate must transform as well. We will continue to strive to provide our retirees a value commensurate to the outstanding service they provided our country, while

online vendor partners offering everything from great deals on the latest home computers to low prices on eye glasses and contacts as well as everything in between. Customer service features have been upgraded. Orders can now be tracked quickly and reliably with an expanded online order tracking and automatic email notification system. Also, “Click to Brick”, a new “site to store” feature allows customers the convenience of shipping their orders on selected items to any CONUS AAFES main store. Other exciting additions coming soon to aafes.com are Customer Online Reviews, Paypal and Gift Card acceptance. And don’t forget about catalog! The traditional catalog shopper will enjoy 2 catalog Exchange Big Books and 17 supplemental catalogs.



Mat Dromey

### By Mat Dromey Chief Marketing Officer, Marketing Directorate

As 2009 progresses, one thing is crystal clear: the economy is affecting consumer behavior and attitude worldwide. Products that were once considered everyday purchases may now be considered luxuries. **Service, value and trust** have become key to the retail customer. Closing the deal and ensuring success will require marketing tactics that will keep the AAFES message in front of the customer in a consistent and memorable format. Our focus in

ensuring that we reach out to all customers. With an increase in military re-enlistments and thousands of young soldiers in the early stages of their armed forces career, we are serving veterans for a second time around and new customers who may not yet know who we are and what we can do for them. This presents a unique challenge in educating customers on who AAFES is, what AAFES does, and how important the AAFES benefit can be to the AAFES family, military family and military community.

With this in mind, the Marketing Directorate will be leveraging many new strategies over the coming months to create a one-to-one relationship with our customer by increasing the quality and frequency of communication. In addition, there will be new tools that provide our customer a voice, allowing them to provide valuable feedback on price, assortment and service.

We have made incredible strides enhancing the online shopping experience at aafes.com. The website has a brand new look and feel with a complete redesign; making shopping fast and easy. We now showcase over 100

We have some exciting new initiatives underway as well that will continue to benefit both AAFES and our patrons. As technology continues to advance, we are addressing the growing needs of AAFES’ multi-channel, high tech community by offering social media networking and innovative marketing. We are focused on aligning and improving the effectiveness of initiatives to market and communicate the value of AAFES. To continue to win the future in this endeavor it includes communicating the AAFES Value Story to our customers and associates in ways they want to be engaged. Internal communication changes include orchestrating a new look to our CEO’s bi-weekly video presentation “The Bottom Line”, the 2009 “Goals to Go” campaign and communicating the 2013 Strategic Plan. Externally, the AAFES moderated blog “Salute to Your Ser-

Available only at aafes.com!

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Free 112 hour video workout program

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New 0209

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AAFES. We have also taken the lead on two other significant corporate initiatives. The first is “Operation: Be Fit!” which is part of a collaborative fitness campaign with MWR, AF Services, NEX, DeCA, MCX, and CGES. This

**Inside AAFES Today**  
**Fifth in a Series on Hq. AAFES and Regions**

initiative is a completely integrated marketing campaign utilizing all of AAFES’ media channels as well as external media. The second is marketing AAFES’ Green Initiatives which highlight the numerous sustainability programs, which is of great importance to everyone. As you can see, these are very exciting times in the Marketing Directorate. We are truly committed to serving the Best Customers in the World and protecting the future of our associates, both active and retired.

vice”, the release of a new value proposition...”Rediscover the Value of AAFES”, participating in Military Spouse Field Exercises Seminars, and “AAFES Mobile Marketing” a program that utilizes text messages to customer’s cell phones are a few cutting edge programs that explore non-traditional vehicles to communicate with our customers and associates.

Marketing also has a newly established Corporate Branding Group that is defining one compelling and consistent corporate brand image for

**Haven't had the opportunity to check us out ... or maybe it has just been awhile?**

**Mat has also included this 10% coupon for the exclusive use of AREA members to save 10% when shopping online.**



**Exclusive Savings Offer**  
 Enjoy **10% OFF** your aafes.com order!  
 Log on to [www.aafes.com/AREAPROMO](http://www.aafes.com/AREAPROMO) for promo code & details!

**GET TO KNOW MAT DROMEY...**

Mat Drome is the Senior Vice President and Chief Marketing Officer of the Marketing Directorate. Mat earned a Master of Business Administration (MBA) degree in Management from Dallas Baptist University and graduated with the Bachelors of Science degree in Marketing from the University of South Florida in Tampa.

He has completed Executive/Senior Leadership Programs at Harvard, Yale, Wharton, Darden School of Business, University of Michigan, Texas A&M University, University of Chicago, SMU, and Rice University. In addition, he earned his lifetime certification as a Certified Purchasing Manager (C.P.M.) from the Institute for Supply Management and is currently an adjacent professor in Marketing for Northwood University in Cedar Hill, Texas.

He and his wife, Patty, reside in Midlothian, TX along with their son Jacob.

Mat began his management career as a College Trainee in 1983. During his career with AAFES he had held various positions in the field, region and headquarters to include:

- College Trainee, San Antonio, Texas
- Associate Buyer, Consumables, Dallas, Texas
- Assistant Buyer, Hardlines, Golden Gate Region, California
- Buyer, MCSS, Dallas, Texas
- Buyer, Softlines, Dallas, Texas
- Senior Buyer, Softlines, Dallas, Texas
- Merchandise Manager, Hardlines, Dallas, Texas
- Category Team Manager, Softlines, Dallas, Texas
- Divisional Merchandise Manager, Softlines, Dallas, Texas
- Retail Business Manager, Central Region, Texas
- Program Manager, Business Transformation, Dallas, Texas
- VP Consumables, SD, Dallas, Texas
- VP Corporate Compliance, Dallas, Texas
- VP Softlines, SD, Dallas, Texas
- CMO/SVP Marketing, Dallas, Texas

## IN REMEMBRANCE

**HENRY M. BADER**, 94, died Dec. 24, 2008, in South Hadley, Mass. The former Fort Dix Consolidated Associate retired in 1972.

**RUTH V. BLACK**, died Oct. 6, 2008, in San Antonio, TX. The former HQ AAFES Quality Inspection Specialist retired in 1982.

**SHIRLEY L. BLACKFORD**, 85, died, September 14, 2008 in Denver, Col. The former Denver Associate retired in 1994.

**VERNON E. CLABBY**, 81, Died Oct. 7, 2008 in Lady Lake, FL. The former HQ AAFES Auditor-in-Charge retired in 1990.

**MARION A. COCKRELL**, 81, died Sept. 11, 2008 in McDonough, GA. The former Hawaii Area General Manager retired in 1988.

**FRANCIS M. DAVIDSON**, 78, died Oct 2, 2008 in Prattville, Ala. The former Southeast Region Associate retired in 1988.

**RICHARD HAMILTON**, 81, died Dec. 2, 2008 in Charlestown, SC. The former Charleston AFB Food Service Associate retired in 1988.

**LEON LAZAR**, 73, died Dec. 2, 2008 in Boca Raton, FL. The former

Vandenberg AFB Exchange Manager retired in 1987.

**EDMUND P. MARR**, 88, died Nov. 22, 2008 in Round Rock, TX. The former Fort Leavenworth Exchange Manager retired in 1982.

**JOHN B. PIEDAD**, 97, died. 28, 2008 in Honolulu, HI. The former Hawaii Area Associate retired in 1975.

**ERIC L. RAY**, 76, died Nov. 24, 2008, in Culloden, GA. The former AAFES Retail Manager retired in 1987.

**OCTAVIA W. RHODEHAMEL**, 84, died July 3, 2008 in Newington, VA. The former AAFES Associate retired in 1975.

**JOHN J. SCANLON**, 90, died March 4, 2008 in Cotuit, Mass. The former Fort Devens Associate retired in 1987.

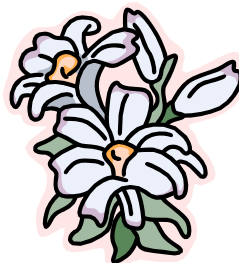
**FREDERICK SMOUSE**, 72, died Dec. 20, 2008 in El Paso, TX. The former Fort Bliss Exchange manager retired in 1989.

**JOHN T. UEHARA**, died Jan. 2, 2009 in Honolulu, HI. The former Fort Jackson Associate retired in 1975.

**TERESA HUTSON** passed away on January 8, 2009 in Fort Worth, TX. She worked at AAFES for 30 years and retired as a buyer in 1995. She lived in Aledo, TX. She is survived by her children, Janet Langebartel, Frank P. Hutson and Laura Bullock, 6 grandchildren and 3 great grandchildren.

**VINCENT P. DEANDREA, Sr**, 91, died July 12, 2008. A veteran of the U.S. Navy, Mr. DeAndrea served from 1942 until 1945, when he was honorably discharged as a second class petty officer. He was employed with AAFES for 28 years and retired from AAFES January 1974 as senior executive director. Upon retirement he joined the AAFES New York-New Jersey Chapter and served as President for several years.

**RALPH A. NICOLOSI**, 88, died in Washington, D.C. on Dec. 30. After serving with the Army in World War II, Mr. Nicolosi worked for AAFES in financial positions in Europe and the U.S. In 1970 he joined the United Nations as a director of finance and operations based in Rome, New York and Washington, where he retired in 1985. Survivors include his wife of 63 years, Anna Nicolosi of McLean, VA, a son, Richard, two grandchildren and five great grandchildren.



## USEFUL TELEPHONE NUMBERS

The following telephone numbers are provided as a convenience to members wishing to contact certain HQ AAFES offices and the AAFES Federal Credit Union.

HQ SWITCHBOARD  
(214) 312-2011

FOR RETIREMENT and GROUP INSURANCE BENEFITS:  
HQ. AAFES BENEFIT BRANCH REPRESENTATIVES (800) 519-3381

GENERAL COUNSEL:  
COLONEL JOHN L. CLIFTON, USA (214) 312-3126

EXCHANGE POST:  
BARBARA KIRSCH (214) 312 3831

SALES TABLOIDS:  
DEBBIE WYLIE (800) 733-5142

ID CARD, PRIVILEGES  
HR-L/H Servicing Personnel Office (214) 312-3330  
ID Cards issued Monday, Wednesday, Thursday and Friday from 7:30-10 a.m.

DOD VEHICLE STICKERS:  
DOD stickers are issued in AD from 7:30-11 a.m. on Monday, Wednesday, Thursday and Friday.

AAFES FEDERAL CREDIT UNION: TOLL FREE SERVICE  
NORTH AMERICA (800) 452-7333  
UNITED KINGDOM 0800-89-7490  
GERMANY 0130-81-1187

FOR OTHERS NOT LISTED:  
PAT WEAVER (972) 780-9810

For other information, check out the AAFES Web site at: <http://www.aafes.com> and the AREA web site <http://www.aafes.com/area>

## MEMBERSHIP UPDATE FORM

Type of Change (Check All Boxes Below That Apply)

Address <input type="checkbox"/>	Telephone <input type="checkbox"/>	FAX <input type="checkbox"/>
E-mail <input type="checkbox"/>	Marital Status <input type="checkbox"/>	Other <input type="checkbox"/>

Enter New Address in "Current Address" block BELOW and List Other Changes Here--

(Printed Name) \_\_\_\_\_ (Signature) \_\_\_\_\_ (Date) \_\_\_\_\_

Check here if you would like to be put on the mailing list for future membership directories, which are published in even-numbered years and provide you a listing of names and addresses of AREA members.

**TO: AREA (ATTN: Membership Director)**  
**P.O. Box 380614**  
**Duncanville, TX 75138-0614**

**CURRENT ADDRESS:**

# AREA Constitution

~~August 16, 2004~~

June 1, 2009

## ARTICLE I: NAME

This organization shall be known as the "ARMY & AIR FORCE EXCHANGE SERVICE (AAFES) RETIRED EMPLOYEES ASSOCIATION" or "AREA" and its Executive Board shall have its principal location in ~~Dallas~~ Duncanville, Texas. "AREA" and "ASSOCIATION" refers to and encompasses all persons who are bona fide members and all Association Local Chapters. **Reason: Our contact point is a post office box in Duncanville. We don't have any contact point in Dallas.**

## ARTICLE II: PURPOSE

The purpose of this association is threefold: (1) To foster communication and social activities between retired Army & Air Force Exchange Service Employees; (2) to support the interests of AAFES, its employees and the people it serves; and (3) to promote the interests of Association members.

## ARTICLE III: MEMBERSHIP

Section 1: ELIGIBILITY - Eligible for membership are: Retired civilian personnel of AAFES; all other persons receiving an annuity under the AAFES Retirement Program; former employees of AAFES, including civilians, foreign nationals and third-country nationals; military personnel who, while serving in the United States Armed Forces, were assigned for duty with AAFES; surviving spouses for all previously listed categories. Active AAFES employees are eligible for associate AREA membership upon payment of dues in accordance with the by-laws.

Section 2: DUES -- Dues will be paid in accordance with the Bylaws.

Section 3: All eligible categories shown in Section 1, must be a member of AREA in order to hold an AREA Executive Board or Chapter President or President-Elect position, participate in activities sanctioned by AREA (except as noted in Article VII, Section 3, below), or vote on any issue put before the general membership.

## ARTICLE IV: EXECUTIVE BOARD OFFICERS AND ELECTIONS

Section 1: The Officers of the Association shall consist of four persons: President; President-Elect, Treasurer, and Secretary. These officers shall perform the duties herein specified; those specified by the bylaws, and such other duties as are usually incident to their office. A term of office will be for two years beginning June 1st in odd-numbered years. The President-Elect shall succeed to the office of the presidency at the end of the President's term and whenever the President vacates the office for whatever reason. Officers of the Association shall be elected to their positions by the general membership in accordance with Section 4.

Section 2: The Executive Officers of the Association are the ~~nine~~ eight voting members of the Board. They consist of the four Officers of the Association set forth above, and these ~~five~~ four additional members, who are appointed by the president for indefinite terms as vacancies occur: ~~Membership Director~~, Information Director and three Member-at-Large representatives of the entire membership. The Executive Officers plus non-voting appointees such as program directors, as set forth in the by-laws, shall comprise the Executive Board. **Reason: the Membership Director position is moved to the Program Directors category to avoid potential tax problems, per discussion at IRS Audit, Feb 4, '09.**

Section 3: The members of the Executive Board shall not be held personally liable or responsible in any manner for any debts, obligations, liabilities or other indebtedness of the Association unless specifically and individually agreeing thereto in the minutes of a called meeting of the Executive Board.

Section 4: A Nominating Committee of 3 members of AREA should be appointed by the President by 15 January in odd-numbered years to develop and submit the names of all persons it nominates for Officers of the Association (with the prior consent of each nominee) to the President. Nominations may be made for one or more persons to each elected office. The April Newsletter will be used to provide ballots to the membership with the nominees' names for each office and will be voted on by returning the marked ballots to the Secretary of AREA by mid-May. The persons receiving the highest number of votes will be declared by the President as elected for terms concurrent with the president's term of office. **Reason: More time is needed for receipt of the ballots.**

Section 5: The installation of officers shall take place on/about 1 June. ~~If the convention is held at the same time, the installation of officers will be timed to coincide with that event.~~ The retiring President will administer an affirmative oath to the newly elected officers. **Reason: Potential convention considerations can be made by the Board.**

Section 6: A vacancy in the President-Elect, Treasurer or Secretary positions which occurs during the term of office shall be filled by appointment by the remaining voting members of the Board.

Section 7: Members elected to offices of President and President-Elect may not serve for more than two consecutive full terms plus the unexpired term to which they may have been appointed by the Executive Board. **In the absence of a President-Elect incumbent, the President may serve an additional term.** **Reason: The President-Election position is currently vacant and the President has served the maximum 2 terms currently allowed.**

Section 8: The regular term of office for the Officers of the Association, 2004 thru 2006, will be extended by one year to 2007 in recognition of the change in convention scheduling to odd numbered years, beginning 2005. After that, terms of office will revert to two-year cycles. **Reason: This was added during a transition period. It's no longer needed.**

## ARTICLE V: MEETINGS

Section 1: General Membership meetings, and Business meetings for AREA and Chapter officers and guests, shall be held on dates and at places to be determined by the Executive Board. ~~Normally, both general and business meetings will be held in conjunction with the AREA Convention.~~ **Reason: Potential convention considerations can be made by the Board.**

Section 2: The Executive Board shall call additional meetings of the Association, as it shall deem necessary.

Section 3: The Executive Board shall meet at the call of the President

**ARTICLE VI: ANNUAL FINANCIAL REPORTS:** An annual report summarizing the financial results of AREA for the past fiscal year shall be posted to the AREA web site in July **March**. A notice will be placed in the July **April** Newsletter referring members to the annual report. **Reason: The information is available earlier. The July date was set to coincide with the convention.**

**ARTICLE VII: LOCAL CHAPTERS:** Local Chapters are AREA entities chartered by the Executive Board. A Charter is a document signed by the President and Secretary designating the official name and activation of a Local Chapter.

Section 1: Local Chapters are encouraged and may be established with the approval of the Executive Board provided they conform to the Association constitution.

Section 2: A Local Chapter Charter may be withdrawn by unanimous decision of the Board if deemed in the best interest of the Association. The Board will determine disposal of any unclaimed Local Chapter assets in such cases.

Section 3: Local Chapter members eligible for AREA membership (ARTICLE III) are not required to be dues paying members of the Association. They may participate in Local Chapter activities in accordance with each Local Chapter's policy, but may not serve as President or Vice-President in the Local Chapter. They will not receive AREA publications, nor can they vote on Association matters. They may attend Association conventions.

Section 4: Local Chapters may determine their own procedures for election of local chapter officers.

**ARTICLE VIII: AMENDMENTS:** This constitution may be amended by a two-thirds vote of the members voting. The Newsletter will be used to provide ballots to each member. The AREA Executive Board on its motion, or upon written request by at least five members in good standing, shall propose amendments.

**ARTICLE IX: BYLAWS:** The Bylaws of the Association shall be enacted, and may be amended, by a two-thirds vote of the Executive Board at a meeting called for such purpose in accordance with the bylaws. All such actions will be published in the succeeding Newsletter.

VOTE ON THE CONSTITUTION AND BYLAWS REVISIONS ON PAGE 27

**AREA Bylaws**~~August 16, 2004~~

June 1, 2009

**ARTICLE I FISCAL YEAR:** The fiscal year of the Association shall be the calendar year beginning on January 1. Local Chapters may establish their own fiscal year.

**ARTICLE II AREA AND LOCAL CHAPTER DUES**

Section 1: Annual Plan AREA dues shall be \$15.00.

Section 2: Upon payment of dues the member will be entitled to all considerations and benefits of the Association for a period of 12 months. All dues are nonrefundable. Local Chapters may establish their own dues structure, to include the establishment of the dues amount.

Section: 3: All Association dues shall be payable upon the expiration of the member's dues. If dues payable remain in arrears for 30 days, upon the 31st day the member will be deleted from the Association mailing list and dropped from membership rolls.

Section 4: A member who is deleted from the rolls for nonpayment of dues may be reinstated upon payment of dues in accordance with Article II, Sections 1 or 2 above.

Section 5: Members moving to another geographical area may have their Local Chapter membership transferred to another chapter. Any dues adjustment will be settled between respective Local Chapter presidents. Any unresolved dues issue will be referred to the Executive Board for a decision.

**ARTICLE III LOCAL CHAPTERS**

Section 1: A request to activate a Local Chapter must be submitted by at least five persons eligible for AREA membership (in accordance with the Constitution) at least one of whom must be a member of the AREA.

Section 2: A Charter is required to officially activate a Local Chapter. A Charter may be approved by the Executive Board upon receipt of the request required in Section 1 above and the execution of procedures directed by the Executive Board.

Section 3: Only Local Chapter members, who are AREA members, or their spouses, may hold the office of President or Vice-President in the Local Chapter. The length of their terms of office is not restricted.

**ARTICLE IV COMMITTEES AND ADVISORS:** The President shall appoint the following (and such others as may from time to time be deemed necessary by the Executive Board).

~~**a. MEMBERSHIP DIRECTOR (voting member)** - One person, term indefinite. Responsible for maintaining the membership rolls, for insuring that all eligible persons are aware of their right to join the Association, for collecting membership dues and for promoting the formation of Local Chapters. Reason: To avoid potential tax problems, per discussions at IRS Audit, Feb 4, '09~~

**a. INFORMATION DIRECTOR (voting member)** – One person, term indefinite. This person is the Editor of the Newsletter and Membership Directory and is responsible for maintenance of information in the Directory, for the timely publication of the Annual Report, Newsletters and Membership Directory and for coordination of publicity with the community, the Exchange Post, and/or other sources.

**b. MEMBERS-AT-LARGE (voting members)** – Three members, terms indefinite, representative of the general membership.

**c. MEMBERSHIP DIRECTOR (non-voting member) - One person, term indefinite. Responsible for maintaining the membership rolls, for insuring that all eligible persons are aware of their right to join the Association, for collecting membership dues and for promoting the formation of Local Chapters. Reason: Makes position and person a Program Director, a non-voting board member, per comment above.**

**d. SCHOLARSHIP COMMITTEE (non-voting members)** - With a Chairman and five members representative of the general membership, this committee will annually recommend to the Executive Board changes to the program, the total dollar amount to be distributed in scholarship awards, and the number and value of each. Subsequent to the Executive Board's action, the Scholarship Committee will select the students to receive the awards. Chairman and five representative member terms are indefinite.

**e. COMMUNITY SERVICE COMMITTEE (non-voting members)** - With a Chairman and at least two members, terms indefinite, this committee will promote community service by members, Local Chapters and AAFES Associates, and recommend to the Executive Board changes to the program and persons and Local Chapters to be recognized for Community Service Awards.

**f. EMERGENCY RELIEF FUND COORDINATOR (non-voting member)** – One person, term indefinite, who shall oversee the establishment and execution of relief funds.

**g. LEGAL ADVISOR (non-voting member)** - One person, term indefinite, who shall advise the Executive Board on all legal issues and related policy matters.

**h. AUDITOR (non-voting member)** - One person, term indefinite, who shall prepare an annual audit of AREA accounts and report to the Executive Board.

**i. FINANCIAL / INSURANCE ADVISOR (non-voting member)** - One person, term indefinite, who will assist the AREA Treasurer in assuring that AREA funds are invested with a minimum of risk and a reasonable return, and recommends appropriate insurance coverage for Association activities.

**j. AREA VEBA TRUSTEE (non-voting member)** - One person, term indefinite, to serve as the AREA representative on the Voluntary Employee Beneficiary Association (VEBA) at HQ AAFES.

**k. CONVENTION COORDINATOR (non-voting member)** - One person, serving a term concurrent with the planning and conducting of a convention, and responsible for the planning and conducting of a specific year's convention. Reports to the President Elect. *Reason: Convention proposals and coordination can be discussed at board meetings.*

**l. CONVENTION ADVISORY COMMITTEE. (non-voting)** - Membership is made up of the AREA President Elect, Secretary, Information Director, a Past President and a member chosen by other committee members. The President Elect is the Chairperson. The Committee's purpose is to (1) advise the AREA Board on site options and the financial status of conventions, and (2) provide guidance to convention coordinators on the various operational aspects of planning and execution. *Reason: Convention proposals and coordination can be discussed at board meetings.*

#### **ARTICLE V CODE OF CONDUCT**

1. Promote and sustain a culture where ethical conduct is revered, valued and exemplified at all AREA and chapter leadership levels;
2. Obey applicable laws and regulations governing AREA's activities;
3. Maintain honesty, fairness, and trustworthiness in all activities and relationships;
4. Avoid conflicts of interest between AREA and personal affairs.

#### **ARTICLE VI FILES RETENTION POLICY**

1. Computerized data and chapter reports: Destroy at 2 years.
2. Accounting detail data: Destroy 3 years after current year tax returns are filed
3. Convention Summary Reports: Destroy after three years.
4. Accounting operating statements: Retain indefinitely
5. Audit Reports, Minutes; Charters; Correspondence related to the Emergency
6. Relief Fund, and with AAFES and congressional offices; Constitution; Bylaws, IRS exemption letters: Retain indefinitely. Secretary to maintain.

**ARTICLE VII GENERAL MEMBERSHIP AND BUSINESS MEETINGS:** At least fifteen members of the Association in good standing are required to establish a quorum for Association meetings.

#### **ARTICLE VIII NOTICE OF GENERAL MEMBERSHIP AND BUSINESS MEETINGS:**

Notices for Association meetings shall be mailed at least 30 days in advance.

#### **ARTICLE IX PARLIAMENTARY PROCEDURES**

Section I: Robert's Rules of Order, Revised Edition, shall be followed by the Association in all cases involving parliamentary procedures when it does not conflict with the constitution of the Association.

Section 2: The rules may be suspended by a two-thirds vote of members present at a given session.

**ARTICLE X AMENDMENT OF BYLAWS:** The Bylaws of the Association shall be enacted, and may be amended, by a two-thirds vote of the Executive Board at a meeting called for such purpose.

#### **ARTICLE XI EXECUTIVE BOARD MEETINGS**

Section 1: Meetings of the Executive Board shall be held at the call of the President at a time and location of the President's choosing.

Section 2: A quorum of the Executive Board shall consist of five (5) voting members.

**ARTICLE XII STATUS OF ASSOCIATION:** Although the Association consists of individuals formerly associated with AAFES and may, from time to time, participate with AAFES in mutually beneficial activities, no action, statement, position, or policy by this Association shall, in any manner or for any purpose, be considered to be that of AAFES, and no action, statement, position, or policy of this Association shall in any manner bind, obligate, or reflect in any manner upon AAFES, its agents, officers, and /or directors.

# VOTE

Please vote on the revisions to the Officers and Constitution and Bylaws detailed on pages 23-26. Then **CIRCLE your choice below—mail by May 18,**

Officers, Constitution/Bylaws Revisions

**AREA  
P.O. Box 380614  
Duncanville, TX 75138-0614**

Officer Elections	For President, Chuck Poffenbarger	Yes	No
	For Treasurer, Gerry Peterson	Yes	No
	For Secretary, Don Smith	Yes	No
Constitution, Bylaw Revisions	For Constitution Revision	Yes	No
	For Bylaws Revision	Yes	No





**AAAFES RETIRED EMPLOYEES ASSOCIATION**  
**P.O. Box 380614**  
**DUNCANVILLE, TX 75138-0614**

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**DUES ALERT!** Please check the expiration date above (next to your address). If the date is March 2009 (or earlier) please send your \$15 dues PAYABLE to AREA to continue your membership.

**AAAFES RETIRED EMPLOYEES ASSOCIATION**  
 SUPPORTING THE INTERESTS OF AAAFES, ITS RETIREES AND THE PEOPLE IT SERVES

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*supporting the interests of AAAFES, its retirees and the people it serves.*

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## AAAFES RETIRED EMPLOYEES ASSOCIATION

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## AREA ...JUST FOR YOU