



NEWSLETTER

JANUARY 2012

SUPPORTING THE INTERESTS OF AAAFES, ITS RETIREES AND THE PEOPLE IT SERVES

Exchange retirement plans—A promise to keep

By Harold T. Lavender Jr.
Chief Financial Officer
Finance and Accounting

In light of the past few years of unpredictable stock market moves and the current global economic issues we want to take a moment to discuss the Exchange retirement plans. A volatile market should not leave you worrying about your Exchange Retirement Plan! Your pension benefits are a promise that the Exchange has made to you and, regardless of what is happening in the market place, the Exchange intends to keep that promise.

The Retirement Plans remain well funded, especially relative to other plans, even considering how weak the financial markets have been since 2008. Our plans have recovered from those lows and remain strong today with our BASIC Retirement Plan funded at 110%. The Post Retirement Medical is funded at 70%, which is substantially higher than industry standard. The Exchange has over \$4.8 billion in investments held in trusts that are used for the exclusive purpose of providing benefits to our current and future retirees. The Exchange continues to take the necessary steps to minimize risk to the plans' assets.

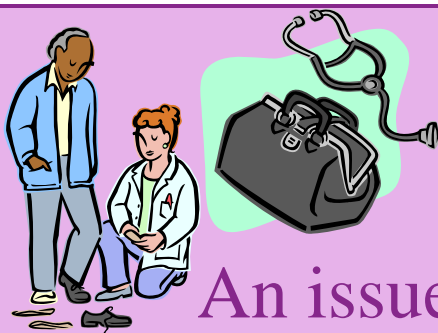
The Trustees have a fiduciary responsibility and a vested

interest in ensuring the Retirement Plans' assets are secure. With the help of over 35 professional investment managers and a team of investment advisors, the Exchange has developed a well diversified portfolio across a wide range of investment asset classes.

Remember, your pension benefits are a promise the Exchange has made to you and intends to keep! The Exchange Retirement Plans are structured for the long term commitment of paying our current and future retiree benefits. Our Trustees know the importance of your financial future and are committed to ensuring a secure plan for your retirement.

The Exchange Retirement Savings 401(k) Plan

If you participate in the Exchange Retirement Saving Plan 401(k), Fidelity can provide you investment advice at no cost to you! The investment options you choose are your choice and responsibility. Please contact Fidelity by calling them at 1-800-835-5098 or go online at Fidelity Net-Benefits® at www.401k.com. There are also Investment Centers that you can visit to obtain face to face investment advice. Find a location near you by calling **1-800-343-3548** or go online to http://personal.fidelity.com/misc/framesets/branchlocator_frameset.shtml.



An issue
packed with
benefits news

The news about Exchange benefits begins on **page 1** with reassurance from the Chief Financial Officer that the Exchange will keep its promise to retirees to continue providing the Exchange Retirement Plan.

And the good news continues on **page 3**—for the first time since 2009 you will be receiving an increase in both your retirement and Social Security checks. The 3.6 percent increases are effective December 1, 2011.

Continue reading... if you didn't read the thick DoDNAF Health Benefits Program booklet that came in the mail, then **page 4** summarizes the changes for 2012. You'll find out about a new website portal retirees can use to access their personnel records. **Page 5**—Everything you wanted to know about primary and secondary insurance **Page 6**—Do you know about the changes in the mail-order pharmacy? You will... **Page 7**—Now the bad news...cost for health care surpassed \$174 million in 2010 and will hit the \$200 million mark in 2012. Retirees account for 65% of prescription costs!



CHUCK POFFENBARGER, PRESIDENT

AREA & Chapter Goings On

Bit O' This
Bit O' That

Welcome to the January, 2012 edition of AREA's Newsletter, and the first month of Winter

"It snowed and snowed, the whole world over,
Snow swept the world from end to end.
A candle burned on the table;
A candle burned."
- Boris Pasternak, *Dr. Zhivago*

"To read a poem in January is as lovely
as to go for a walk in June."
- Jean-Paul Sartre

Happy New Year! (I'm writing this in mid-November due to the publishing deadline that we face so it may seem somewhat dated at times.) Nevertheless, can you believe another year has gone by? Time sped by rapidly when I was working but nothing as quickly as now that I'm retired. On another subject, Lina (my wife) and I have reached the point where we now routinely qualify for a motorized Scooter at no charge. That sure must be a lucrative business. Also, I'm getting calls asking if I want to further my education from the for-profit college industry. I received one this morning and told the lady that I'm retired with a graduate degree and that's enough already. I asked her to remove my name from their mail list (as I also did the last time they called) and she said she would. Would you like to take a bet on that?

It has not been too cold this winter. In fact, in early November, we had a record high for the overnight temperature. Our Texas drought has continued and we're now on Water Restriction #1, which means we can only water the lawn twice a week. (I wonder if the city recognizes how ridiculous that sounds this time of year.) La Nina messed up the weather for us in the summer (record highs) and seems to be doing the same thing this winter (record highs).

Lina and I went to the Texas State Fair (Big Tex) in October with Vern and Jane Miller. The four of us go each year on Seniors Day as it's free admittance. Several years ago at the fair we purchased a green house for storing our Plumeria plants during the winter. This year we looked at the cars as our 2002 Honda Civic has been acting up lately. A week ago, we bought a 2012 Honda Accord, a great full sized car. It's light gray, four door and a very comfortable ride. In fact, we just returned from visiting some friends in Arkansas and were as rested (more or less) when we arrived as when we left. For the record, Arkansas is also in a terrible weather situation. They were on a Burn Ban when we were there, although they were expecting 2 inches of rain the following week.

We had a board meeting on November 4th. Our scholarship fund is holding up quite well and we passed our annual audit with flying colors. If you would like to review our audited financials for 2010, go to http://www.shopmyexchange.com/Community/AREA/annual_report.htm and you can view the Income Statements and Balance Sheets for both the Scholarship/ER (Emergency Relief) Fund and General Fund. Gerry Peterson Treasurer, does a great job of keeping our accounts both correct and current.

I hope your winter is not too extreme. I'll see you in April, the first month of Spring.

Chuck

AREA ...JUST FOR YOU

YOUR AAFES BENEFITS...

Cost of Living Adjustment (COLA) Announced!

The announced 2012 COLA increase effective with the December 1, 2011 pension payments is 3.6%. Retirees with an annuity start date of December 1, 2010 or before will receive the entire 3.6% increase. Those who have an annuity start date after December 1, 10 will receive a prorated COLA as shown below.

2012 COLA = 3.6%			
Retirement Annuity	# of Months Retired	COLA Increase %	
Start Date	Year		
December	2010	12	3.60%
January	2011	11	3.30%
February	2011	10	3.00%
March	2011	9	2.70%
April	2011	8	2.40%
May	2011	7	2.10%
June	2011	6	1.80%
July	2011	5	1.50%
August	2011	4	1.20%
September	2011	3	0.90%
October	2011	2	0.60%
November	2011	1	0.30%
December	2011	0	0.00%

COLA INCREASE IS EFFECTIVE DECEMBER 1, 2011

Social Security announces 3.6 percent benefit increase for 2012 — first since 2009

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 60 million Americans will increase 3.6 percent in 2012, the Social Security Administration has announced.

Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$110,100 from \$106,800.

Information about Medicare changes for 2012, when announced, will be available at www.Medicare.gov. For some beneficiaries, their Social Security increase may be partially or completely offset by increases in Medicare premiums.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.



**AAFES RETIRED
EMPLOYEES ASSOCIATION**

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AREA...JUST
FOR YOU

YOUR AAFES BENEFITS...

Looking ahead: 2012 changes to the Department of Defense Nonappropriated Fund Health Benefits Program (Aetna)

—Here are the highlights of the plan changes for next year—

- **Medical Deductible**—The annual medical deductible will increase as shown below:

Aetna Open Choice® PPO Plan

<i>If you elect coverage for:</i>	<i>Your 2012 deductible will be:</i>
Individual	\$300 in-network; \$900 out-of-network
Family of 2	\$600 in-network; \$1,800 out-of-network
Family of 3 or more	\$900 in-network; \$2,700 out-of-network

Aetna/Aetna International Traditional Choice® Plans

<i>If you elect coverage for:</i>	<i>Your 2012 deductible will be:</i>
Individual	\$300
Family of 2	\$600
Family of 3 or more	\$900

*Emergency Room Copay

The hospital emergency room copay for 2012 will be as follows:

- **Aetna Open Choice PPO Plan:** Increasing from \$200 to \$350 for both in-network and out-of-network facilities. The copay is waived if you are admitted to the hospital.
- **Aetna/Aetna International Traditional Choice Plans:** No change. Benefit will continue to be 80% after deductible.
- **Urgent Care Facility Copay**
The urgent care facility copay for 2012 will be as follows:
- **Aetna Open Choice PPO Plan:** Decreasing from \$35 to \$20 for in-network facilities; staying the same for out-of-network facilities (60% after deductible).
- **Aetna/Aetna International Traditional Choice Plans:** No change. Benefit will continue to be 80% after deductible.
- **Hearing Aid Maximum Benefit**
The hearing aid maximum benefit for Open Choice and Traditional Choice plans will increase from a \$1,000 lifetime maximum benefit to \$3,000 (after deductible and coinsurance) every 3 years.
- **Dental Maximum Benefit**
The annual maximum benefit will increase from \$2,000 to \$2,500.
This change does not apply to the Stand Alone Dental Plan.

Retiree Self Service—a website portal for retirees!

Retirees can now log onto the AREA website and access valuable employment information, which includes:

- Official Personnel Folder (OPF)
- Employment History
- Final Paycheck Stub
- Final eCOMPensation Statement
- W-2 Forms
- Training Records
- Awards

Retirees can access the new site by going to the AREA website at:

<http://www.shopmyexchange.com/Community/AREA/>

and click **Retiree Self Service**. You will be prompted to enter a username and password.

- Retirees with shopping privileges can **ONLY** use the ShopMyExchange username and password option.
- Retirees without shopping privileges can **ONLY** use the SSN/DOB (Date of Birth) option.

YOUR AAFES BENEFITS

Q&A: January 2012 Benefits Q&A

Q. My husband is going to be 65 in December but I am the AAFES sponsor and am only 59. Does he have to sign up for Medicare A and B or does he wait until I turn 65 when I sign up for Medicare? If he has to sign up for Medicare then will AAFES become his Secondary insurance, while AETNA is still my primary insurance?

A. Your spouse should enroll in Medicare A and B when he turns age 65 to avoid a penalty if he waits until you turn age 65. Health expenses covered under the DoD Plan will be reduced by Medicare (Part A&B). Medicare becomes his primary coverage, which means Medicare will pay first and the DoD health plan pays secondary. Aetna would continue to be your primary insurance until you turn 65 and sign up for Medicare. (*Read more about Medicare and secondary coverage below*)

Q. We read an article in the Exchange Post which discussed a change in hearing aid benefits. It looked like there may be a lifetime increase in hearing aid benefits. Please explain the hearing aid benefits for retirees and surviving spouses beginning in 2012?

A. Beginning in 2012, the hearing aid maximum benefit for Open Choice, Traditional Choice and Aetna International plans will increase from a \$1,000 lifetime maximum benefit to \$3000 (after deductible and coinsurance) every 3 years.

Sorting out primary and secondary insurance coverage

The DoD NAF HBP (Aetna) is primary, and Medicare is secondary, if a covered person is eligible for Medicare and is:

An active employee, regardless of age.

A totally disabled employee who is:

- Not terminated or retired; or
- Not receiving Social Security retirement or Social Security disability benefits.

A Medicare-eligible dependent spouse of:

- An active employee; or
- A totally disabled employee who is not terminated or retired.

Any other person for whom this Plan's benefits are payable to comply with federal law.

When this Plan is the primary plan, Aetna will not take Medicare benefits into account when figuring the benefits this Plan will pay.

When Medicare Is Primary

Medicare is the primary plan, and this Plan is secondary, if a covered person is eligible for Medicare and is:

- A retired employee.
- A totally disabled employee who is:
 - Terminated or retired; or
 - Receiving Social Security retirement or Social Security disability benefits.
- A Medicare-eligible dependent of:
 - **A retired employee**; or
- A totally disabled employee who is terminated or retired.
- Any other dependent for whom this Plan's benefits are payable to comply with federal law.

How Medicare Affects Plan Benefits

When Medicare is your primary plan, as described above, this Plan is secondary and pays benefits based on:

- **If the provider accepts Medicare assignment:** Medicare's approved amount for the service you've received; or
- **If the provider doesn't accept Medicare assignment:** Medicare's balance billing limit.
- The Plan's benefit for a covered service is figured by:
- Calculating the allowable expense, depending on whether the provider accepts or does not accept Medicare assignment (see above); *then*
- Subtracting the amount payable by Medicare (even if you haven't signed up for Medicare and therefore haven't received Medicare reimbursement); *then*
- Applying the Plan's deductible and coinsurance to the allowable expense.

Earn your 2012 Health Incentive Credits

Here's how you can earn \$100 in Health Incentive Credits (HIC):

Employees and dependents over age 18 can earn a:

- (a) \$50 credit for completing the online Health Assessment at www.aetna.com

Plus

- (b) \$50 credit for receiving an annual physical exam
- Dependents under age 18 can earn \$100 by having a well-child exam.

YOUR AAFES BENEFITS

Enjoy the benefits of your mail-order pharmacy

Do you have a chronic condition like arthritis, asthma, diabetes, high blood pressure or high cholesterol? Do you take medications every month to treat these kinds of conditions or diseases?

Aetna Rx Home Delivery can fill and refill these maintenance medication prescriptions for you. **Step 2**

Greater supplies, lower copayments

- Get up to a 90-day supply sent to your home or any location you choose.
- Depending on your plan, you may pay less by using this service.

Quality service

- Pharmacists check all prescriptions for accuracy and can answer questions anytime, day or night.
- Shipping is quick and confidential. Standard shipping is always free. It will take 10 to 14 days to process and ship your order.

How Do You Get Started?

Step 1

Ask your doctor to write TWO prescriptions.

- Prescription #1: Is for a one-month supply. Fill it at a local retail pharmacy so you will have enough medication on hand to see you through until your first Aetna Rx Home Delivery order arrives.
- Prescription #2: Is typically for a 90-day supply (with three refills). Send this one to Aetna Rx Home Delivery.

Fill out the Order Form found at aetnavigators.com.

- Mail it with your prescriptions and payment to the Aetna Rx Home Delivery address on the Order Form.

OR

- Have your doctor fax your prescriptions and completed Order Form. The fax number is on the Order Form.

Note: Write your date of birth and Aetna member ID on all documents, including your prescriptions. Make sure that you complete the method of payment section on the order form with what credit or debit card to charge or deduct from. You can also use your Flexible Spending Account as a form of payment.

You can order refills:

1. Online

Log in to www.aetnavigators.com to order refills, track your order and more.

2. By phone

Call Aetna Rx Home Delivery toll-free at the number on the Order Form. Have your Aetna member ID number, your prescription number, and your credit card number ready.

3. By mail

Send in the reorder form that you received with your last order. Mail it back with your payment. The reorder form will also tell you when you can place your next refill order.

Need more information on pharmacy?—log on for a slideshow

Aetna also has a PowerPoint presentation which contains an overview of the enhancements/ordering process, information and tips. The link to the presentation is <http://www.brainshark.com/aetnavpns/vu?pi=zHszZxQ6Ez2oygz0>.

It's National Eye Health Month

January is National Eye Care Month and has been dedicated by eye care professionals nationwide to the promotion of healthy vision. According to the National Eye Institute, Millions of people living in the United States have undetected vision problems, eye diseases, and other conditions. Getting regular eye exams is an important part of your overall health care, and vital to ensure your continued healthy vision.

When was the last time you had your eyes examined?

One of the major preventive care health benefits offered in the Department of Defense (DoD) Nonappropriated Fund (NAF) medical plan is a yearly routine eye exam. Preventive services are available at **no cost to you**, through the Aetna Preferred Provider Organization (PPO) and Traditional Choice (TC) plans to help detect and prevent illnesses.

It gets even better! The medical plan also gives you a reimbursement for **pre-**

scription 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. You are also eligible to use Aetna Vision Discounts.

Log on to the Aetna Navigator website at www.aetna.com to look for more information on Aetna discounts (under Coverage & Benefits) and to obtain the form for prescription eyewear reimbursement.

YOUR AAFES BENEFITS

Medical/dental claim costs for associates and retirees topped \$174 million in 2010

The Medical/Dental claims (Aetna) for Exchange associates and retirees in 2010 were more than \$174 million, a 15% increase from 2009. The 2011 Medical/Dental claims are continuing on this same escalating path as they are 9% above 2010. Additionally, Aetna forecasts the 2012 claim costs will increase by another 8%, exceeding \$200 million.

Though the Exchange pays 100% of many retirees' medical/dental premiums, the increasing claim costs have a direct impact to our active associates and the Exchange through increased premiums. The Medical/Dental Plan is a self-insured program meaning claim costs are funded through premiums – active Exchange associates pay 30% of the costs and the Exchange covers the remaining 70% (per DoD policy). The Exchange's premium is reflected in payroll costs and negatively impacts Exchange earnings.

Retirees' claims make up 65% of the Prescription (Rx) costs. The top prescriptions filled are:

- Simvastatin – cholesterol
- Hydrocodone – pain
- Lisinopril – high blood pressure
- Levothyroxin – thyroid
- Amlodipine – high blood pressure

The largest population identified for a Disease Management program is those in the 45-64 age band. The top 5 conditions are hypertension, hyperlipidemia, diabetes, cholesterol and geriatric.

We all have an obligation to help control the growing claim costs! You can take advantage of opportunities to help stop this trend. Below are a few easy actions you can follow to have a positive impact on future premiums.

Use **generic prescriptions**, if available.

- A generic is the equivalent of a brand name drug; however it **costs less** than the brand name.

Use **urgent care facilities** instead of the emergency room (ER).

- ER costs and co-pays are much higher and many visits could be taken care of at an urgent care facility instead.

Use the **preventive care services** (e.g. annual physical) that are offered in the plan.

- Preventive care is covered at 100% no copay/no deductible.

Participate in a **disease management program**, if applicable.

Participate in the Health Assessment - Know Your Numbers... There are 5 numbers you should know and understand: Blood Pressure; Waist Circumference; Triglycerides level; HDL Cholesterol; and Glucose (blood sugar).

We all need to be cost conscious and choose wisely when it comes to medical costs, but we also want to encourage you to get the care you need and get healthy.

CHAPTER HAPPENINGS



Augusta Chapter celebrates with 35th anniversary banquet

The Augusta Chapter, AREA celebrated a milestone event with a 35th Anniversary Banquet at the Gordon Club on Fort Gordon on November 4. Approximately 55 members and guests attended. All enjoyed the food and fellowship. In addition to the dinner, everyone enjoyed playing games, and drawings and raffles took place.

Photo 1 is the group photo of everyone attending this milestone event.



Photo 2 Seated at the center table, left to right, Thomas Grzybowski, member, James Moore, retired HR Director, HQ Dallas, Janet Cynthia Grzybowski, chapter secretary, Robert Randolph, member, Adams, chapter treasurer, and her husband, Bob.

Homer Armitage
President Augusta Chapter

Joint Base Dix-McGuire Lakehurst Exchange—This comes to you from Fort Dix-McGuire Retirees Association, which is now designated as a Joint Base with Lakehurst. We have a quarterly luncheon/meeting held the 1st Thursday of the month at Garden State Diner on Rte 537, Wrightstown, NJ.

Pictured in this photo with dates of retirement, back row: Betty O'Brien, 2006, Jacqueline Suszyski, 1987 and Evelyn Sprague, 1986, Margaret Leddy, 1987. Middle row: Carrine Simms, 1996, Ruth Jones, 1994, Eloise Walters, 1986 Christiane Spravec, and Marianne Overhiser. Seated is President Marie Rahilley, 1986.



December 8—

Greetings from Joint Base Dix-McGuire Lakehurst Exchange. We have just gathered for our quarterly luncheon and like to wish all a Very Merry Christmas and A Happy New Year.

In attendance December 8 were Marie Rahilley, Evelyn Sprague, Eloise Walters, Betty O'Brien, Jacqueline Suszyski, Inrid Virok, Hildgard Zimmerman, Marianne Overhiser, Ruth Jones and myself Carrine Simms.

Since our last meeting, Margaret Leddy was killed in a automobile accident. She was sadly missed today. New officers were elected for 2012, Betty O'Brien President, Marie Rahilly, Treasurer.

We like to encourage those living in the Fort Dix-McGuire area to attend our quarterly luncheon at Garden State Diner on Rt 537, Wrightstown, NJ on March 8, 12 noon.

Carrine Simms

CHAPTER HAPPENINGS

NTC Holiday dinner and stroll

North Texas Chapter (NTC)—For the second year, the chapter’s members and guests enjoyed their annual Holiday Dinner and Stroll at McCormick & Schmick’s Seafood Restaurant and NorthPark Center. With a turnout of more than 50, the afternoon’s activities included dinner, exchange of white elephant gifts, visiting with friends and time to enjoy the sights and sounds of the mall. See all photos by Rich Sheff on NTC Facebook Page.



Barbara and Alfred Caisse



Chuck Poffenbarger, Don Streeter and Jerry Cloud in back row; Sue Sheff, Jeanne Streeter and Bill McQueen in front row.



Dalton and Karen Murayama



Debra and James Lee Wiederkehr



Glenda and Bob Hume



Ian and Anita Hill and Lina Poffenbarger



Jeanne and Don Streeter



Jerry and Carlon Cloud



Leslie and Bob Munsey



Linda Dean and Roy Dean



Paul and Kathie Kelleher



Jeanne Streeter and Sandy Jones Johnston



Brenda Doherty Charron and Damon Ladd



Rich and Sue Sheff



Marilyn and Leon Levin



Frank and Sook Vitullo

CHAPTER HAPPENINGS



Alamo Chapter ladies luncheon

The ladies of the Alamo Chapter meet monthly for a luncheon. The latest luncheon was held at a local Applebee's. The hostesses that set up the event were Jane Mason and Anh Kaufman.

Brenda Borland

Northern California Chapter—The always-busy Northern California chapter returned from the 2011 summer break to start a new season of meetings and activities with a lunch at Mimi's Café in Sacramento, the chapter's newsletter reported in October. Chapter members then turned their attention to the annual fall bake and book sale at McClellan AFB on October 22. Once again participation was outstanding, the newsletter reported, adding "The baked items were beautiful with many decorated with a Halloween theme. Books were plentiful, home grown pomegranates were popular and all the baked cakes, cookies and breads were sold out." The McClellan BX managers were once again very supportive in allowing the chapter to have the annual sale at the BX and loaning tables for the sale. Plus the weather was very nice! As November ushered in the start of Thanksgiving and Christmas seasons, the chapter began preparing for the holiday season. The November newsletter promised a great holiday experience with a raffle for a Honey Baked Ham gift card and other holiday items in the annual auction. And that was followed by the Christmas luncheon at the Marriott Hotel in Rancho Cordova on December 11. More details coming in the April AREA Newsletter.

North Carolina Chapter—The September newsletter of the chapter reported on the June meeting and gave some detail of the program that was reported on briefly in the AREA Newsletter in October. So file this away until the sun's rays attack us again in the spring and summer. Besides we couldn't resist being able to bring the Ramos Family together for this report: "Richard Ramos, Chapter president, introduced our son, Cpt Michael Ramos, Physician Assistant, 89nd Airborne Division, 2nd Brigade at Fort Bragg. Cpt. Ramos' unit has been deployed to Iraq. He is assigned to the rear detachment left behind to provide medical care for soldiers who for medical reasons were not deployed and for soldiers returning with injuries. Cpt. Ramos spoke on heat and heat related issues that affect the elderly. Our bodies have a hard time dealing with heat and humidity and with some of the chronic health problems we have. He advised us to stay inside on very hot days and when outside to wear sun screen even if we have dark skin. Ultra violet radiation is worse on cloudy days and at the beach. Protect your eyes because your retina can be damaged. He related our skin is the largest organ in our body and our first line of defense against the sun. He reminded us to drink plenty of water, that decaffeinated drinks can dehydrate us, and some medications we take can predispose us to heat injuries. Cpt. Ramos' presentation was very information, interesting and helpful in making us aware of the dangers and protecting ourselves. A special thanks to Cpt. Ramos for taking his time to speak and keeping us informed on issues that directly relate to us!"

Joyce Ramos, Secretary

Central Texas Chapter—The chapter had the quarterly meeting December 5 at the Texas Land and Cattle Restaurant. A luncheon was desired over a nightly meeting due to the nearness of the holidays. In keeping with the tradition of gift giving, the chapter decided that instead of exchanging gifts, we would collect toys for the "Blue Santa" program. Only one gift was requested, but in true AAFES spirit, we filled five black trash bags full! We also had numbered drawings for poinsettia plants and gift cards from the Texas Land and Cattle. As we enjoyed each other's company and the coming of the holidays, we also celebrated Sandy Morgan's birthday with cake and a "happy birthday" sing-a-long. We won't say how young she is, but she was quite surprised!! Attending were Cheryl Archer Schulthies, Cynthia Archer, Pat Callaghan, Martha & Paul Wood, Tina Ogletton, Bertha Rhodes, Jennifer McCormick, June Gayheart, Ellis & Bonnie Austin, Natie Cox, Virgie Snook, Alice Sewell, Jenny Downey, Sandra Morgan, Karen Morgan, Harold Phillips and Mozell Stephen. Absent from the meeting were Marie Stark and John Callaghan. Our next meeting will be March 3 at Baker Street Grill, a popular Austin Restaurant.

—Cheryl Archer Schulthies



Cory Belkov, Watt/Spohn (HRAA) center, presents oversized \$10,500 Scholarship Fund checks to Dan Tompkins-AAFES SVP LG, Tess Paquette-Nexcom SVP at the Hampton Roads ALA Benefit Luncheon.

Hampton Roads ALA raises \$10.5K for AREA scholarships

The scholarship funds of for AREA and the Navy Exchange (NEREA) benefited once again from the annual Hampton Roads ALA Benefit Luncheon on December 1 at the Sheraton Virginia Beach Oceanfront Hotel. All sponsor proceeds from the benefit luncheon were divided equally with 1/3 going to NEREA, 1/3 to AREA, and 1/3 to the HRAA Scholarship Funds. As a result, Cory Belkov mailed a check for \$10,500 to AREA President Chuck Poffenbarger for the AREA Scholarship.

Chapter members enjoyed a luncheon buffet with a great silent auction and heard from two senior exchange executives, Dan Tomkins, Senior Vice President of Logistics for AAFES, and Tess Paquette Senior Vice-President, Chief Merchandising Officer for NEXCOM.



2012

Happy New Year...it's 2012 and time to dust off all those old New Year's Resolutions!

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We all do it...make those same resolutions about losing weight, being kinder, sharing more...you've heard them all. But you, being an innovative Exchange retiree, may have come up with something different that you'd like to share with other AAFES retirees.

This is your forum...write us about your unique New Year's Resolution(s) for 2012 and tell us your battle plan for achieving them. Then later in the year, let us know how you did. Send your thoughts by email to AREA-Newsletter@tx.rr.com or by mail (see page 3 for the postal address). **We hope to hear from you!**

Resolutions



View from the Commanding General

Exchange up to task of serving America's Warfighters

By Major General Bruce A. Casella

While 2011 proved to be a challenging year, the Exchange continued to demonstrate that it was up to the task of serving and supporting America's Warfighters, wherever they were called to serve.

We begin the New Year by building on a track record of providing quality merchandise and services at competitively low prices, while generating funds to support Army morale, welfare and recreation as well as Air Force Services programs. At the same time, we also face numerous organizational changes. Perhaps most notable is the Secretary of Defense announcement in March of last year that the military Commanding General/Chief Executive Officer position of the Army and Air Force Exchange Service will transition to that of a civilian Director/CEO.

Entitled the "Track Four Efficiency Initiatives Decisions," the March 14 SECDEF memo outlined the reduction of 140 general officer and flag officer positions across DoD. The nearly 15% reduction of United States senior officer billets was accompanied by the elimination of 176 civilian senior executive positions and numerous other cost-cutting measures. According to Secretary Gates' memo, the efforts outlined will "reduce duplication, overhead and excess and instill a culture of savings and cost accountability" throughout DoD.

Only the CG/CEO and the corresponding military aide position will be impacted at the Army and Air Force Exchange Service. The Deputy Commander, Chief of Staff, and approximately 70 other military positions will remain to fulfill the Exchange's mission of support to service members worldwide. Beyond this headquarters building, some 43,000 associates will continue serving our customers at more than 3,100 facilities in approximately 30 countries, 50 states and five U.S. territories.

As of this writing, much is yet to be determined about the particulars of the position conversion and who the next Director/CEO will be.

The Exchange's Board of Directors will oversee the selection and hiring of the next Director/CEO. The Secretaries as well as Army and Air Force Chiefs of Staff will be notified of the selection. When this leader comes on board by mid-2012, one thing that won't change is customer service and how we're doing business across the board. We're stable in terms of retail and resale; we continue to nurture and develop programs to base a successful Exchange future on. Currently we're putting the finishing touches on our 2016 Strategic Plan, a roadmap for future success.

Four key initiatives that will remain our focus include:

- **eCommerce Upgrade** – Designed to improve the overall shopping experience for All-Services Exchange Customers, this program is a combination of initiatives that will improve online shopping experiences and replace older legacy systems.
- **Customer Relationship Management (CRM) Program** – CRM concentrates on tracking customer experiences to better be able to serve them. CRM will develop and manage relationships with current and prospective customers through improved customer service, outreach and social media.
- **Exchange Credit Program (ECP) Military Star Systems Upgrade** – The ECP is the largest in-house private label retail credit program in the United States. It represents a third of Exchange assets and more than 35% of FY 2009 earnings. As current methods capturing and reporting information become obsolete, we'll upgrade systems in order to continue growing the future business, while making processes more effective and efficient.
- **Business-to-Business Strategy Project** – The Exchange is increasing opportunities to provide goods and services to federal government agency partners, building on a profit-generating "Business-to-Business" model.

For more than 116 years, the Army & Air Force Exchange Service has served troops worldwide. I'm not only excited to see who will be selected for the Director/CEO position, but also confident the change will have minimal impact on the customer experience as objectives are mapped for years to come.

Thanks to each of you, for your service to our troops, plus your support and interest as we continue to blaze towards a bright future.



Major General Bruce A. Casella
Commanding General/Chief
Executive Officer

Update from the Chief Operating Officer

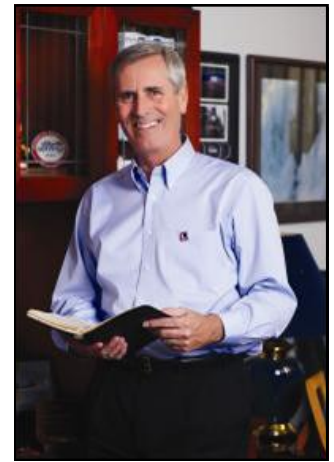
Here's what new with the Exchange catalog, E-Commerce, shopping centers and major projects

**By Mike Howard
Chief Operating Officer**

Happy New Year! Hoping that you and your loved ones enjoyed the holiday season, and wishing you all the best for 2012!

The Exchange continues to face challenges, but we are making necessary changes to improve processes, reduce costs and increase earnings to support our mission.

This article provides exciting information on the Exchange catalog and E-Commerce, and updates from Real Estate on new shopping centers and major projects!



**Mike Howard
Chief Operating Officer**

CHANGES TO THE ALL SERVICES EXCHANGE CATALOG

For many years, it has been a tradition for the catalog department to create two large catalogs a year—Fall/Winter and Spring/Summer. The two large books are sold for \$5 each, and are produced along with 18 other books called supplements. Many of our more loyal catalog customers were sent these catalogs or a redemption card at no cost to them.



This tradition is soon changing.

This year's Spring/Summer catalog will be the last of its kind. The Fall/Winter book will be split into two separate books, which will be provided to our customers at no charge. The catalog department will produce four smaller books a year to replace the larger "Big Books." These books will have a theme based on the season—Winter (or Holiday), Spring, Summer and Fall.

The lifecycle of the Fall/Winter and Spring/Summer books is six months. This is approximately three months too long. The shorter life cycle of the smaller books will keep the products and prices relevant to our customers and competitive in the marketplace. In addition, the reduction of the books will save on shipping, printing costs and production time. Resources saved will be used to improve quality, marketing materials and direct mail pieces to show our customers what is available online.

In the future, the catalog production team plans to reduce the amount of smaller supplemental books they produce, as well. The four big books and then eight smaller books will be the total of catalogs produced in 2013. The funds and time saved will be used to produce marketing materials and direct mail pieces that will show customers what they want to see. This target marketing will keep the online store in front of our customers—not just to remind them of the opportunity to shop online, but also to develop lifelong emotional connections to prompt customers to choose us first. This new direction to marketing the online store will clearly communicate the benefit, value and capabilities the Exchange provides online.



E-COMMERCE UPGRADE PROJECT

The Exchange Online Store has been undergoing some changes with plenty more to come in the future. We recently added zoom to all online images. By using a higher quality image, customers can now zoom in on an image to see the product detail, as illustrated in these photos of a handbag.



Continued on Page 14

Update from the Chief Operating Officer (continued)

We've also started offering a product demo on some of our items. For example, check out the KitchenAid toaster demo when you get a chance. (Just search item key B672A.) The photo at right shows the toaster that you'll see when you go to the online catalog at shop-myexchange.com. All you have to do is click on the box labeled View Demo to see the toaster in action.

The Exchange Online Store is also rolling out a new feature we're referring to as "Allocate By Zone." This will allow customers in every region to purchase limited quantity merchandise. If an item promises to be a hot seller, we want all of our customers to have the opportunity to purchase it, regardless of the time zone they are in. With Allocate By Zone, quantities will be reserved online for PAC, EUR and CONUS to be sold in each "zone" at a specific time. Unsold quantities will be available to all customers after the sale has expired in CONUS.

Our eCommerce Upgrade program is targeted to be fully implemented by late 2014. The program will provide an improved customer shopping experience through updated Web design, based on best practices and customer behavior and preferences. Changes within this program include insight into vendor inventory to allow for accurate product availability and shipping data, as well as expanded promotional opportunities like bundled pricing and "buy one, get one" abilities. There will be faster order processing with real time credit card and MILITARY STAR® processing.



EXCHANGE FACILITY FOCUS

During the past six months, several new Exchange facilities have opened to the delight of our customers. Our flagships are our shopping centers; and three new facilities of this kind were recently opened.

NEW SHOPPING CENTERS

- Starting in July 2011, we opened the expanded **Charleston Air Force Base Shopping Center**. This addition cost \$15.3 million and expanded the store by nearly 60 percent or 40,000 square feet. The project included four new food concepts (Charley's Steakery, Manchu Wok, Anthony's Pizza and Robin Hood) and 10 services/concessions. It was a project four years in the making, and provides the Charleston community an enhanced image that our service members and families deserve.
- In November, we cut the ribbon on a new shopping center at **Shaw Air Force Base in South Carolina**. This facility replaces an old, worn facility built in 1968, which was the fourth oldest CONUS main store in the Exchange inventory. The new shopping center cost \$18.3 million and is 81,700 square feet, which is 33 percent larger than the old facility at 61,000 square feet. The project included a new main store with branded Military Clothing, mall area, gas with six dispensers, a pharmacy and a food court complete with Burger King and a drive through, Taco Bell, Subway and Dunkin' Donuts. This was a great addition to the Shaw community. One of the primary drivers of the project was that Shaw Air Force Base is a BRAC-gaining installation. Third Army HQ was moved to Shaw Air Force Base from Fort McPherson in Georgia as a result of BRAC 2005, adding 1,300 active duty personnel to the installation
- Our most recent facility to open is our expanded **Fort Carson Shopping Center in Colorado**. In December, we cut the ribbon on an 82,000 square-foot expansion of the main store, which nearly doubled the size of the facility. It cost the Exchange \$23.3 million. Like the new Shaw Shopping Center, it provides additional service to the Fort Carson community, which has grown significantly due to recent BRAC and Army Modular Force initiatives. The project included additional food concepts such as Subway, Popeye's and Starbucks, and new concessions.

OTHER MAJOR PROJECTS

During the past six months, in addition to these three new shopping centers listed above, we opened six more facilities to support our customers. Other recently opened facilities shown in the photos on page 15 include 1) **Charleston AFB Shopping Center Expansion** (July), 2) **Joint Base Lewis-McChord Pendleton Express Class Six** (August), 3) **Ft Bliss Troop Store** (September), 4) **Camp Bullis Troop Store** (November), 5) **SOUTHCOM Mini-Mall** (October), 6) **Shaw AFB Shopping Center** (November), 7) **Kirtland AFB Express** (October), 8) **Ft Irwin Town Center** (July) and 9) **Ft Carson Shopping Center Expansion** (November).



The New Exchange Look
 (Shown clockwise
 from top left)

1. Charleston AFB Shopping Center Expansion
2. Joint Base Lewis-McChord Pendleton Express Class Six
3. Ft Bliss Troop Store
4. Camp Bullis Troop Store
5. SOUTHCOM Mini-Mall
6. Shaw AFB Shopping Center
7. Kirtland AFB Express
8. Ft Irwin Town Center
9. Ft Carson Shopping Center Expansion

IMAGE UPDATES, EFFICIENCIES AND SUSTAINMENT

While we will still maintain a robust capital program, we will increase our focus on providing projects more efficiently and keeping our stores new through image updates. Major branding image update projects for shopping centers at Fort Bragg and Travis Air Force Base are underway. These groundbreaking projects follow in the footsteps of the recent branding of the Tinker Air Force Base Main Store.

There are many more branding image updates coming through the pipeline in the next few years. Through our efforts to continually improve project delivery, we are working with vendors, store managers and FMO personnel to increase the reuse of existing fixtures and procurement of commercial off-the-shelf purchasing, which will save the Exchange millions in upcoming projects. We have also developed automated financial tools which help us decide how much an Exchange can realistically afford to spend on an upcoming project. This will allow us to improve our scoping of future projects, and has already led us to a cost avoidance of \$3.8 million this year alone!

In addition, we are pursuing energy initiatives which add to our bottom line and make the Exchange more sustainable. We recently received a \$700,000 grant from the Department of Defense for an integrated energy management system for the Fort Campbell Food Court. This project has a potential five-year payback. If successful, it can be rolled out at other food courts worldwide. We are always looking for smart ways to invest our Soldier and Airmen dollars to the benefit of the community.

In closing...

Thank you for the opportunity to provide you updates as we continue to innovate during these challenging times. We look forward to providing you with updates throughout this new year.

SCHOLARSHIP DONATIONS		
DONORS	IN MEMORY OF	
Kenneth Thompson	Jim Beachler	\$50.00
Kenneth Thompson	Les Killebrew	\$50.00
North Texas Chapter	Jim Beachler	\$50.00
Richard Fregoe	Jim Beachler	\$50.00
Donald Pontius	Jim Beachler	\$200.00
Rosalie La Fleur	Jim Beachler	\$100.00
Rosalie La Fleur	Robert Bohn	\$100.00
Bob Madden	Lester Killebrew	\$100.00
Edmond Fitzgerald	Sal Zavala	\$100.00
Gary Smith	Luis Albuquerque	\$100.00
DONOR	AS A GENERAL DONATION	
Joan Pendleton	Annual Pledge	\$200.00

Note: * denotes non-AAFES retiree

**denotes Non member of AREA

IN REMEMBRANCE

Luis G. C. Albuquerque, 83, died June 3 in Ocala, Fla. The Food Business Manager at the West Georgia Area Exchange retired in 1992.

Eloise Axtman, 85, died July 14 in Casa Grande, Ariz. The Golden Gate Exchange Region Senior Field Accountant retired in 1982.

James Beachler, 86, passed away Sept. 10 in Irving, Texas. During his 33 years with the Exchange, Mr. Beachler rose from Service Station Manager to Senior Vice President of Merchandising. Mr. Beachler began his career in 1953 at Ellington AFB, Texas, and retired in 1985. He served as president of the AAFES Retired Employees Association from 1986 to 1988. He was the stepfather of Ricky Byrd, General Manager at Elmendorf AFB, Alaska. Mr. Beachler also served in the U.S. Army and later with the Army Reserves, where he retired with the rank of Colonel in 1974. Among many accomplishments were the Exceptional Civilian Service Award from the Army and Air Force, and a Meritorious Civilian Award.

Robert D. Bohn, Sr., 80, passed away June 5 in Citrus Heights, Calif. The former Senior Vice President served as Western Region Chief and assistant to the Europe Region Commander, Services Branch Chief for the European Ex-

change System, and Chief of Services in Germany. Mr. Bohn began his Exchange career in 1958 as a Retail Manager at Fort Chaffee, Ark. He retired in 1988 after 30 years of service. He was father of former Exchange Senior Vice President Bob Bohn, who retired in 2002. Upon retirement, Mr. Bohn was presented with the Exceptional Civilian Service Award and the Exchange's Meritorious Civilian Award.

Milton H. Fishman, 97, died Aug. 10 in Sun Lakes, Ariz. The HQ Associate retired in 1973.

Harry Muraoka 90, died Aug. 25 in Honolulu, Hawaii. The Southeast Exchange Region Associate retired in 1973.

Marianne Plants, 81, died May 15 in Colorado Springs, Colo. The Fort Huachuca Food Activity Manager retired in 1985.

Andrew Ruffo, 84, died March 3 in Tacoma, Wash. The Northwest Area General Manager retired in 1987.

Katharina J. Piasecki, 86, died July 9 in Chester, Va. The Exchange Associate Buyer retired in 1989.

John B. Wayne 88, died Aug. 4 in Peoria, Ariz. The Nellis AFB Associate retired in 1978.

AREA SCHOLARSHIP FUND DONATION FORM

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

From:

Telephone

This donation is (check one box below) *IF YOU HAVE MORE THAN ONE PERSON TO LIST, USE COMMENTS SECTION BELOW

- | | |
|--|---------|
| <input type="checkbox"/> *In Honor of | (Name)* |
| <input type="checkbox"/> *In Memory Of | (Name)* |
| <input type="checkbox"/> An Annual Pledge | |
| <input type="checkbox"/> Other | |

Send Card to:

NAME	
ADDRESS	
ADDRESS	
CITY, STATE, ZIP CODE	
TELEPHONE	

Amount of donation (check enclosed)	\$
-------------------------------------	----

I wish to pledge \$ _____ each year to the AREA Scholarship Fund. My donation for the current year is enclosed.

Your donation will be acknowledged to both the donor and to the recipient or the survivor. All donations are income tax deductible.

DONOR NAME (Printed)

SIGNATURE

COMMENTS:

*
 In memory of: _____
 In memory of: _____
 In memory of: _____
 In memory of: _____

*
 In honor of: _____
 In honor of: _____
 In honor of: _____
 In honor of: _____

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:

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 ERIC E. WEISS, USAF (214) 312-3126

EXCHANGE POST:
 BARBARA KIRSCH (214) 312 3831

SALES TABLOIDS:
 DEBBIE BYERLY (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 website at: <http://www.shopmyexchange.com> and the AREA website <http://www.shopmyexchange.com/community/area>

New AREA Members

LISTING CHANGES

A(Address) T (Telephone) Z (Zip Code) M (Marital Status)

COONS, JEFFREY (JEANNE)
62728 IRONWOOD LANE
TUSCON AZ 85739-2476 Ph: 817-876-9820

CORLEY, TERRY B (TINA)
7820 CLARK CT
OVILLA TX 75154-5560 Ph:

JAMES, LYNDA F (EUSTACE)
6823 COVE CIR
COLUMBUS GA 31907-4535 Ph: 706-569-8780

MCMAHAN, FRANCES L (CLIFF)
4206 OAK HOLLOW DR
MIDLOTHIAN TX 76065 Ph: 972-723-2204

MERCHANT, PATRICIA (STANLEY)
3828 MONTROSE DR
COLUMBUS GA 31906-4618 Ph: 706-689-6575

SALINAS, JIM (BIBI)
1527 W. COLORADO BLVD.
DALLAS TX 75208-2717 Ph: 214-317-5263

SHEFF, RICHARD (SUSAN)
2317 MISTY TRAIL LANE
FLOWER MOUND TX 75028-1988 Ph: 972-691-1959

THOMPSON, JUDY A (ROBERT)
3548 GREEN FOREST DR
COLUMBUS GA 31906-2317 Ph: 706-563-7833

TORRUELLA, MARCELINO (HILDEGARD)
3308 BROOKS PARK ROAD
PETERSBURG VA 23805-7637 Ph: 804-862-2142

WOOD, DONALD (SHARON)
1103 WICKLOW RD
PAPILLION NE 68046-7053 Ph: 402-991-0026

BANISTER, CARRIE E (BRUCE)
46 OAKS PLACE
LAGO VISTA TX 78645-6978 Ph: 512-267-5523

BARKER, KLARA
154 ST. ANDREWS LOOP
KERRVILLE TX 78028-6441 Ph: 830-896-6329

DOBSON, JAMES E (RUBY)
3725 SAN BAR LN
COLLEYVILLE TX 76034-8671 Ph: 682-738-8150

LINK, DONALD A (LEONORA LAUD-LINK)
1007 LAKEPLACE # H-7
LOUISVILLE KY 40222- Ph: 502-690-4056

MILLER, RICHARD M (SONYA)
3273 E. FLAMINGO RD APT. 106
LAS VEGAS NV 89121-7408 Ph:

MOHS, DONALD E (KELLEY)
3939 SW BOND AVE # 630
PORTLAND OR 97239-4700 Ph:

NAUMANN, LOUIS P
PO BOX 310606
NEW BRAUNFELS TX 78131-0606 Ph: 830-214-6729

NIELSON, CAROL J
165 CRESTWOOD CIR
COMMERCE GA 30529-2160 Ph: 706-363-7835

WIZANSKY, JOSEPH (W JUNE)
11 AUGUSTA DR
MEADOWLAKES TX 78654-6809 Ph:

ZIERLEIN, EDWARD H (SARA)
701 PIN OAK DR
DESOTO TX 75115-3677 Ph: 208-765-3531

Email Address Changes

MILLER, VERLAND L vernjane@tx.rr.com
SILVA, J NED jnedsilva@comcast.net
GILDERSLEEVE, JAMES P jim@informintl.com
JAMES, LYNDA F jazzyyn@bellsouth.net
TOYAMA, JAMES H jtoyama@ktb.biglobe.ne.jp
CORLEY, TERRY B terry-corley@sbcglobal.net
SALINAS, JIM salinas2940@att.net
BARKER, KLARA canyonoaks11@windstream.net
BERGMAN, MILTON R miltbergman@msn.com

AAFES RETIRED EMPLOYEES ASSOCIATION

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The difference in cost is significant*, and you'll enjoy these advantages:

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*Per copy print cost at \$1.42 + mailing at \$0.57 = \$1.99 cost per copy. Do yourself and AREA a favor – try the Newsletter via e-mail attachment.

Here's what one member said: "The e mail edition is superb. Easy to read, brilliant colors, etc. I can't say enough about it, and would recommend that anyone with a computer should give it a try. Especially since they can always convert back to hard copy. I doubt if any would do that."

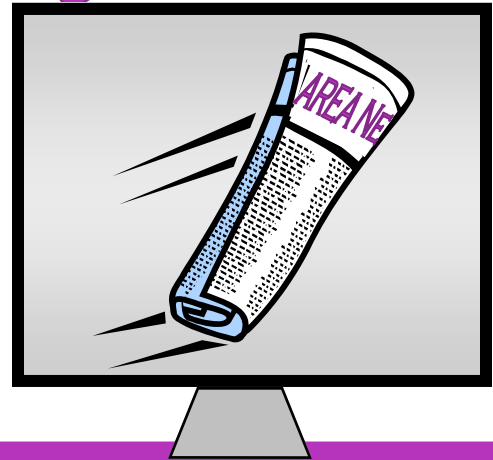
Send an e-mail to Pat Weaver, Membership Director, at ken-pat@sbcglobal.net and state that you would like to get the Newsletter on line and we'll do the rest. Give it a try. If you don't like it, we can always add you back to the snail-mail list.





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

Thank you
for reading your
AREA Newsletter online!



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Please send your \$15 dues PAYABLE to AREA.

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Contributing to the Future
Supporting the interests of the Exchange, its retirees and the people it serves.
The Retired Employees Association is committed to supporting its local chapters, encouraging friendships, and volunteerism, as well as supporting our communities through scholarships, emergency relief funds, and the protection of retiree benefits. Our purpose of this website is to provide you with resources about your benefits, help maintain connections through our newsletters, as well as keep you up-to-date on the news and changes that affect you!

Overview

AREA
From the President
Why Join AREA?
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Membership Update Form
Scholarship Donation Form
Annual Report



Visit the AREA website at: www.shopmyexchange.com/community/area
It's easy: just use the internet address above or, if you're the adventuresome type, log on to the Exchange website at www.shopmyexchange.com, click on Community in the blue banner and then Retired Employees Association.