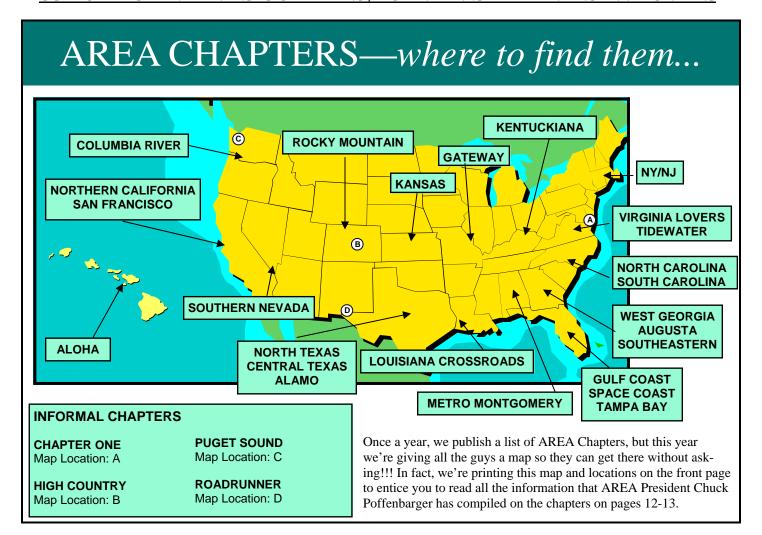


NEWSLETTER

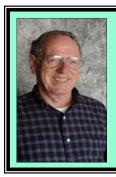
SUPPORTING THE INTERESTS OF AAFES, ITS RETIREES AND THE PEOPLE IT SERVES



AREA Community
Service Awards
For 3rd Quarter go to
6 Tidewater volunteers

AREA's quarterly Community Service Awards were announced in August, honoring six people from the Tidewater Chapter for their super-volunteering efforts this past year. You can read about their accomplishments on page 18.

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 we live and work. If that description applies to you or someone you know, then you should be a Community Service Award winner next quarter—fill out a nomination form today. Turn to page 18 for details,



CHUCK POFFENBARGER, PRESIDENT

AREA & Chapter Goings On



Welcome to the October, 2008 edition of AREA's Newsletter, and the first month of Autumn

My doctor says I'm on the verge of becoming an old man. I place no stock in that. I've been on the verge of becoming an angel all my life.

-Mark Twain

It's been somewhat of a quiet summer—very hot in North Texas—but quiet. However, we did receive an additional \$16,211.90 from the Andy & Margaret Townsend Trust. In total, we have received \$122,911.20 from the Trust for our scholarship program. On page 3, we have re-run the article Tom Harmon wrote in the October, 2007 Newsletter in recognition, once again, of this giving family supporting higher education for our yourg adults. What an incredible gift to AREA and the people it serves.

I mailed several copies of our 60-page 2008 Scholarship Booklet to chapter presidents in early July. I hope you have had a chance to see it. I have some extra copies and can send them to people who meet in small groups, separate from chapter meetings. If you would like to receive a few copies, send a short note with your address to Chuck Poffenbarger, 5535 Mona Lane, Dallas, Texas 75236; or send me an e-mail at cpoffen@earthlink.net.

I'll be sending the Newsletter via the internet to the 42 people who let me know that they want to receive it that way. You'll also continue to get the hard copy as we have to change the membership program to accommodate the internet option. Our program is an old version of Lotus and it's proving somewhat difficult to make the change. We will get there, though, and I'll let you know when the change-over in distribution is complete. If you want to be added to the list to receive the Newsletter via the internet, send your e-mail address to me at cpoffen@earthlink.net.

We're also having trouble making the Community Recognition online form work. It was fine for several years, then essentially stopped working. When SUBMIT is clicked, the form is supposed to come to me. It didn't, so we changed the @earthlink.net e-mail address to my @yahoo.com address and that still hasn't resolved the issue. We then changed it so someone else's e-mail address, again without success. I have asked the web site person at Hq, AAFES who does this for us to remove the online form until we can figure out what the problem is. Hopefully, we'll get it resolved and be able to re-instate the service.

I'll see you next in 2009, in the January edition. Happy Holidays.



Townsend Trust adds \$16,211 to AREA Scholarship Program

By Tom Harmon

(Reprinted from October 2007 AREA Newsletter to mark the additional \$16,211.90 we received from the Andy & Margaret Townsend Trust. AREA has received \$122,911.20 from the Trust for our scholarship program.)

In December 1966, after being with AAFES for only a week, I was sent TDY to Japan from Korea to write a training program for a portion of the new MECEL Merchandising System. Andy Townsend, Chief, Data Processing for the Japan-Korea Regional Exchange (JAKOR) was one of the people I had to interview to get information for inclusion in the training program.

I made an appointment to interview Andy. As I entered his office, I remember a rather short, well-dressed man. And, I've never forgotten this, about the only thing on his desk was a pencil holder with about a dozen sharpened pencils, all the same length. The conversation quickly led to a discussion of AAFES and why we were working for such a great organization. I had only been with AAFES for a little over a week, and Andy had about 15 years with AAFES at the time.

Before coming with AAFES, Andy worked for the New York Central Railroad. During those two weeks in Japan, I had many conversations with Andy. In addition to his helping me with my project, I remember how Andy encouraged me about my decision to work for AAFES.

Now let's fast-forward to the Spring 2007. Checks began arriving in the AREA mailbox made out to the AREA Scholarship Fund. So far the checks have totaled \$157,700. According to the Executor for Andy and his wife, Margaret (Maggie), there will be more contributions forthcoming as the estate is liquidated. The question that immediately comes to mind is "why" are Andy and his wife doing this? To get an answer to this question, I talked with Tom Saga, an AAFES retiree who was hired by Andy in Japan in February 1966. Tom said that when he first heard about Andy's contributions, his first thought was

"I wasn't surprised!" According to Tom, Andy was a company man and completely loyal to AAFES. He was very impressed with the retirement and health plans, the AAFES mission and the general work atmosphere in AAFES.

The Executor of Andy's estate said that Andy thoroughly enjoyed his work with AAFES, including the various assignments that he had throughout the world. Both Andy and Maggie apparently really enjoyed their stay in Japan and became totally immersed in learning the Japanese culture and way of life. He also said that Andy and Maggie were believers in education

Andy retired in 1978. He and his wife moved to East Texas. Andy took up two hobbies, beekeeping and stained glass. In October 2005 at age 82, he died. Andy and Maggie had been married for 56 years. Maggie died in October 2006 at the age of 91. They have one adopted son and several grandchildren. They were married in Switzerland when both were working in Germany. After his assignment to Germany, Andy had assignments in New York, Japan, Montgomery, Alabama and HQ AAFES.

The AREA Scholarship Program began in 1985 with the awarding of four scholarships for a total of \$2,000. This year, 19 scholarships were awarded worth \$47,000. From its inception, scholarships have been awarded to 181 deserving students for a total of \$300,000.

The original idea for the scholarship program came from Bunny O'Neill, the longtime Personnel Manager for the New England Area Exchange. The program is funded from voluntary contributions by AAFES employees, retirees and industry partners. The purpose of the program is to provide freshman year college scholarships to high school graduating students who (a) are related to active, retired or deceased AAFES employees and assigned military personnel, or (b) work for AAFES themselves. Contributions to the scholarship fund can be made in honor or in memory of someone using the form contained in every AREA Newsletter or by using the

donation form at the www.aafes.com/area website. All contributions are tax deductible and are posted in the AREA Newsletter.

We don't have to "sell" the value of education. Education is our future, and can be our legacy. Andy and Maggie Townsend knew it. They did something about it, and we can too! So, please consider making a contribution to the scholarship fund, if for no other reason than to thank Andy and Maggie for their thoughtfulness.



AAFES RETIRED EMPLOYEES ASSOCIATION

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

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

> AREA-Newsletter@tx.rr.com Tel: (972) 224-8116

AREA Web address:

http://www.aafes.com/area

Claim Cost Update

Benefits cost \$131.5 million in 2007

The total claim cost for AAFES in plan year 2007 was \$131.5 million. The claims cost for 2007 increased 7% from 2006. Total claims for the Department of Defense NonAppropriated Fund Health Benefits Program (DoD NAF HBP) were \$263M.

AAFES	2007 Total Claim Cost	<u>2006</u>	% of Change	
Medical	\$90.2M	\$85.7M	5%	
Pharmacy	\$32.4M	\$28.1M	13%	
Dental	\$8.9M	\$8.6M	3%	
Total	\$131.5M	\$122.4M	7%	

Principle Driver of Claim Cost:

Prescription drug coverage is driving the cost with a 13% increase from 2006. The increase in prescription cost may be attributed to formulary drugs have a higher cost than generics. There is a higher utilization for formulary drugs versus generic drugs at AAFES. So, next time your doctor prescribes you medication asks if a generic is available. You will save yourself money plus the DOD NAF plan.

Prescription Drug Benefits:

Generic Drugs	100% after \$10 copay
Formulary brand-name drugs	100% after \$25 copay
Non-Formulary brand-name drugs	100% after \$35 copay

Mail Order Service: (up to a 90 day supply)

Generic drugs	100% after \$20
Formulary brand-name drugs	100% after \$40
Non-Formulary brand-name drugs	100% after \$60

Top Illnesses That Dominate Cost in 2007

- Hypertension
- Hyperlipidemia high cholesterol
- Diabetes
- Nonspecific gastritis/dyspepsia
- Low Back Pain

Ways we all can help control AAFES cost:

Utilizing the preventive services that are offered in the Aetna PPO & Traditional Choice plan. These services are covered at 100% (once per calendar year) with no co-pay and no deductible.

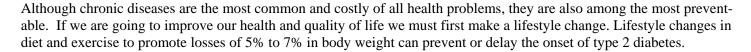
- Routine physical exams
- Well-child exams up to age 7
- Routine mammograms
- Routine gynecological exams
- Routine prostate screening
- Routine eye/hearing exams



And you can take these steps to reduce costs:

- Use the emergency room only in the case of emergency
- Use mail order drug benefit
- Participate in the disease management program, if applicable
- Change to a healthier lifestyle

What We Can Achieve Through Prevention



Additionally, we must limit foods with a high content of saturated fat and cholesterol, and avoid trans fatty acids such as those found in commercially prepared foods and snacks, eat a balanced, heart-healthy diet is advised, with food from all the major food groups, emphasizing fruits, vegetables and grains, and a discontinuation of cigarette smoking is strongly encouraged.

Regular physical activity will help you control weight, reduce the risk for heart disease and decrease the risk of diabetes and high blood pressure. Physical inactivity is the leading contributor to disease and disability, accounting for 12% of diabetes and hypertension.

Remember it is important to visit your family doctor for a routine physical exam. This might indicate a need for further testing to determine if a chronic illness is already present or if there is a risk for developing it later on.

Regular eye exams are an important part of preventive care program

How can I prevent vision problems?

Preventive eye care is the first line of defense against vision problems.

- Have periodic eye examinations.
- Know your family's history of any eye problems.
- Follow a healthy lifestyle.
- Wear durable eye protection when involved in athletics or operating electric tools.
- Watch your weight, blood pressure and cholesterol.
- Avoid cigarette smoking because it is linked to many serious eye conditions.



Maintaining healthy eyesight also depends on getting sufficient vitamins and dietary nutrients. These nutrients play a key role in keeping the eye moist and help protect your eyes from infection. National Researchers say 50% of all cases of blindness or severe vision loss could have been prevented by early detection and the appropriate follow-up care.

There is good news!

The Aetna Open Choice (PPO) and Traditional Choice (TC) plans provide one

periodic eye exam per person per calendar year covered at 100%. The plans also provide reimbursement for prescription eyewear. If you purchase prescription contacts or eyeglasses you are eligible to receive a maximum \$150.00 reimbursement per person per calendar



In addition, the Aetna Vision Discounts help you save on eyeglasses, sunglasses, contact lenses and solutions, LASIK and more! Aetna has contracted with EyeMed Vision Care to bring you a broad network of eye care providers including Pearle Vision, Lenscrafters, JCPenney Optical, Target Optical and participating Sears Optical locations.

To find a participating discount program provider, log onto the Aetna Navigator and follow the search prompts to Places/Vision Discounts, or call:

1-800-793-8616

Monday-Saturday 8 a.m. – 11 p.m. Eastern Time Sundays 11 a.m. – 8 p.m. Eastern Time

Remember for such a short procedure, a routine eye exam does the eyes and the body good. It's the #1 way to detect eye problems like glaucoma or astigmatism and it can also spot symptoms of diabetes, hypertension and other medical problems early.

October Benefits Questions and Answers

Often when our AAFES employees retire, there are questions concerning their benefits and how other items may affect those benefits. Listed below are answers to recent questions made by AAFES retirees.

Medicare:

- a.) Medical plan options when you are Medicare eligible and your covered dependent is not:
 - i. If you are enrolled in PPO, you may stay in the PPO plan or change to the Traditional Choice (TC) plan
 - ii. If you are enrolled in Traditional Choice, you stay in TC plan
 - iii. If you are enrolled in an HMO, you will be switched to PPO plan (if it is available in your location) or changed to the TC plan
- b.) What changes occur when Medicare becomes your primary coverage?
 - i. When you become eligible for Medicare, your health expense covered under the DoD Plan will be reduced by Medicare (Part A&B). Medicare becomes your primary coverage, which means, medicare will pay first and the DoD health plan pays secondary.
 - ii. There may be a change in your medical plan, as noted in 'a.)'
 - iii. Although Medicare becomes your primary coverage for payment of claims, there are no changes in your bene fits covered under the DoD health plan.

What Medicare plan options are available and how do they impact my DoD coverage?

Medicare options to consider:

Part A - for inpatient care in the hospital – no cost

Part B – for medical services such as doctors'

services, outpatient care and other medical services. - Monthly fee

Medicare benefits DoD plan pays will be taken into account for any person while he or she is eligible for Medicare. This will be done whether or not he or she is entitled to Medicare benefits.

- d.) What Medicare option you do not have to enroll
 - Part D- Prescription Drug Benefit. There is no coordination of benefits between Medicare and the AAFES health plan. In order to receive reimbursement for prescriptions from the AAFES health plan you must use your DoD Prescription Drug card.

Reporting a Death & Survivor Benefits:

What are the steps to report the death of an AAFES retiree

i. When a death occurs, you should contact the Benefits Department. A Benefit Technician will provide guidance on the required actions to be taken. Contact Information: Benefits Branch Telephone Number: 1-800-519-3381

Mailing Address: AAFES Attn: FA-T/B P. O. Box 650428 Dallas TX 75265

What are the survivor benefits?

i. You may contact the Benefits Branch via telephone or mail (see above), for information about survivor benefits. The following Contact List may also be useful:

State Street	1-877-247-2769 (Conus) 1-904-791-2246(Overseas)		
Aetna	1-800-367-6276		
Aetna Long Term Care	1-800-537-8521		
Fidelity	1-800-835-5098		
Personal Accident Insurance (Maskin Group)	1-866-506-1561		

There is also a very informative booklet on the AREA website:

Dependents Information on Pension and Insurance Benefits, this booklet contains a great deal of information which also includes a "Contact List" and a "Do You Know Where These Items Are:...." check list.

Spousal Annuity

- a.) How is the Spousal Annuity calculated?
 - i. As a general rule, Spousal Annuity is 55% of retiree's annuity [Basic & EMP (if applicable)]. However, the actual amount will be higher because the benefit is calculated on the annuity before the spousal reduction. Contact the Benefits Branch (1-800-519-3381) for a specific amount, if you elected a Spousal Annuity.

DoD NAF Health Benefits Program

- a.)Are there any changes to our AETNA administered program in the works that will have an adverse impact on retirees, and are there any changes under serious consideration that will be viewed as a plus by the retiree population?
 - i. Any plan changes are not finalized until late September, by the DoD NAF Health Benefits Program Committee.
- b.) Has the plan made any changes in raising the Hearing Aids benefit?
 - i. There are currently no plans to increase the limit for hearing aids at this time. However, the DoD NAF HBP Committee reviews the plan's coverages every year for possible changes.

Social Security

- a.) What is the affect of taking Social Security at age 62 or waiting?
 - i. AAFES retirement benefits are adjusted when a person reaches age 62. And yes, that will create a gap in overall income for retirees if they decide to start Social Security later than age 62. However, the longer a person waits to start receiving Social Security, the larger their monthly benefit will be (up to the personal maximum). It's up to each person to decide how much of a gap he/she can handle, and for how long.

If you require assistance with your financial planning, consider a Financial Advisor.

CHAPTER HAPPENINGS



Frank Archer and wife Cynthia and Pat Callaghan



JoAnn Melvin, Tina Ogleton, Earl Sloan, Lydia Villagomez



Jeannette Stark, Maureen Wooten, Sandy and Johnny Morgan, John and Pat Callaghan

Central Texas Chapter—The Central Texas Chapter in Austin, Texas, held the quarterly luncheon at Applebee's on August 4 with the largest turnout to date. Familiar faces, having been absent for quite a long duration were Lydia Villagomez and Earl Sloan, Irene and Jerry Harbour departed early due to a doctor's appointment, leaving the remaining 21 members to discuss the menu and missing members. The issue of a Christmas luncheon was announced with an overwhelming majority in favor, with Frank Archer and Pat Callaghan to determine the date and place during the month of December. Harold Robbins provided information on the possible formation of a local AAFES Romeo & RAC club, which failed to obtain approval from members present. Comments were received that members failed to receive notification of the luncheon. It was determined that members had failed to inform the President of address, phone or e-mail changes, resulting in a failure to communicate. Pat suggested we return to telephone notification for those without e-mail, which will be taken into consideration. The next luncheon will be held on November 8 at the Bakehouse, located on Manchaca Road, north of William Cannon Drive. Luncheons are held from 1-3 p.m.

-Frank Archer



Right to left: Alice Sewell, June Gayheart, Barbara Benevides, Cheryl Niemannt, Juanita Impson, Jenny Downing, Jennifer (Blessin) McCormick, Harold and Leslev Robbins

Southeastern Chapter—The chapter had a few changes for 2008, moving the nine chapter meetings to 1 p.m. (from 6 p.m.) in hopes of getting bigger turnouts from chapter members, many of whom have had to give up driving after dark. Also, the chapter voted to make a record donation of \$750 to the AREA Scholarship fund. The donation is made in memory of Suzanne Boyd, Norma Hesson and Connnie Mahoney, all long-time chapter members; also Buddy Cooper, a chapter member; and Patty Raliegh, a long-time Atlanta Distribution Center employee.

The chapter is happy to note that Oscar Heyman, at age 92, is still going strong and attend every get-together. Also, for last year, the chapter had a record total of 71 dues paying members. This year's officers are President James Mahoney, Vice President Georgia Heyman and Secretary/Treasurer Joe Madding.

CHAPTER HAPPENINGS

The Aloha Chapter met on Sunday, 10 August for their summer luncheon. Thirty-Six members and guests enjoyed a buffet brunch at the Kaneohe Marine Corps Officers Club overlooking the Pacific Ocean. President PHIL ROACH welcomed three new members to our Chapter - HERMANCE LEVESQUE, LANI AKI, and JULIA DAVIS, welcomed returning members DALE FITZGERALD and EDITH SHITO, and introduced guests MIMI JORDAN and her son TED (Phil and Charlotte's daughter and grandson). The afternoon's activities included Bingo and a Bake Sale. Many of the bake sale items were furnished by FRANCIS **HILLHOUSE** --as well as the table centerpieces and other artificial arrangements.

The Chapter's Christmas party this year will be held on Sunday, December 7 at the Pearl Country Club. We're encouraging everyone to join us in celebrating the holiday season and hoping for a large turnout since this will be our first attempt at changing this function from a Saturday evening event to Sunday afternoon.



Mitzie Inouye



-Bill Alguire





Wayne Miller and Frances Hillhouse



Julia Davis and Lani Aki



Dale Fitzgerald, Russ Struyk Adrienne Hamada and Edith Shito



ALAMO CHAPTER CASINO ADVENTURE Tales of 27 winners and losers who battled the one-armed bandits in Louisiana

Twenty-seven bodies. Some with smiling faces, some with frowning faces; some weary faces, some excited faces; some silent, some blabbering like school children; all anxious to get back home. That's the story for the AAFES Retired employees and their guests who made their most recent overnight trip to Louisiana to slay the dragons and the one-armed bandits at the beautiful L'Auberge du lac gaming emporium at Lake Charles, Louisiana.

The chatter from all attendees on the out-bound trip, arranged and hosted again by **Tony Trevino**, was spiked with various versions of what they were going to do with their winnings; some would give a portion of it to charity, some to invest in dream homes, boats, vacation villas and (fill in the blank). Others just confident they would hit the mother-lode on the first day's visit to the casino floor, revising their estimates on the second day to just getting back the previous day's losses.

Another wonderful day at the casino with its shops and restaurants and tables and machines was experienced by many; a so-so day experienced by some; a <u>lousy</u> day experienced by the remainder. The chatter on the return trip...not as boisterous; most content with napping, movie-watching, rehashing how one more quarter might have been the jackpot winner or thinking about the next trip in what has become the Alamo Chapter's semi-annual overnight Casino trip to Louisiana. Tony did another great job with this trip and many were first time visitors to this particular casino.

The biggest winners included all the dealers at the blackjack and poker tables and, of course, "The House." The biggest losers are not named but were identified by their sad countenance and caustic remarks to their traveling companions. Amazingly, the biggest segment of the group was those who "broke even" or who "didn't lose much." The bottom line is everyone enjoyed getting away for a couple of days, renewing acquaintances or mak-



Tony Trevino; Joe Lima; Tim and Ann Brogan; others share Casino bus ride.

ing new friends and the opportunity to eat well and enjoy the amenities. Any AAFES AREA member and their guests are welcome to join us the next time. Give us a call and we will make sure you get the details. Some would go back tomorrow; others content to wait until the next regularly scheduled trip. Twenty-seven bodies. That's our story.

Are changes ahead for exchange ID cards???

From: Jerry Krontz <jmkrontz@sbcglobal.net>

Subject: message from AREA website

To: cpoffen@yahoo.com

Date: Saturday, August 2, 2008, 4:33 PM

Chuck,

I just noticed that my AAFES retiree ID card contains my birthdate and my social security number. This is startling, considering all the problems with identity theft.

Can I obtain a new card without this info or is anything being done to get the card changed?

Jerry Krontz

On Mon, 8/11/08, Moore, James E. < MooreJim@aafes.com > wrote:

From: Moore, James E. <MooreJim@aafes.com>

Subject: FW: message from AREA website

To: cpoffen@yahoo.com Cc: jmkrontz@sbcglobal.net

Date: Monday, August 11, 2008, 3:51 PM

Chuck,

Below is the information I received from Plans:

The SSN is the number used by the DOD to identify exchange patrons and their authorized dependents in all financial transactions. Consequently, the SSN will continue to be required for certain financial transactions at military exchanges until the military services and DOD develops alternate methods of identifying exchange patrons and their families. Currently, dependents are not required to display their SSN but sponsors are. Retirees are considered sponsors so at this time SSN cannot be removed from their cards. The Office of the Secretary of Defense (OSD) is beginning a phased approach to eliminate the display of the SSN on military ID cards. AAFES is working with OSD to develop systems modifications that will minimize the requirement for SSN information. The target date for removal of all displayed SSN is September 2009.

As a side note, retirees often experience difficulty accessing facilities because they do not possess an official DoD-issued ID Card. The Defense Data Manpower Center (DMDC) recently received approval to begin accessing pay files for NAF retired civilians to add to the DEERS data base. With that information in place, NAF retirees will be able to go to the nearest installation to obtain an official DOD ID card.

Kilroy—Now, the rest of the story

Reprinted by permission from the EX-POW Bulletin in a column entitled Members forum. The EX-POW Bulletin published by the American Ex-Prisoners of War is a not-for-profit, Congressionally-chartered veterans service organization, founded in 1942 to assist prisoners of war and their families. Our National Headquarters is in Arlington, TX.For history and other information on the organization, the website has is www.axpow.org.

Thanks to Don Streeter for finding this article and to Chuck Poffenbarger for securing the permission to republish.

Members'

forum

From: ballfour@juno.com Subject: Who the heck was KIL-ROY??



Kilroy was Here!

In 1946 the American Transit Association, through its radio program, 'Speak to America,' sponsored a nationwide contest to find the REAL KILROY, offering a prize of a real trolley car to the person who could prove himself to be the genuine article.

Almost 40 men stepped forward to make that claim, but only James Kilroy from Halifax, Massachusetts had evidence of his identity. Kilroy was a 46-year old shipyard worker during the war. He worked as a checker at the Fore River Shipyard in Quincy. His job was to go around and check on the number of rivets completed. Riveters were on piecework and got paid by the rivet.

Kilroy would count a block of rivets and put a check mark in semiwaxed lumber chalk, so the rivets wouldn't be counted twice. When Kilroy went off duty, the riveters would erase the mark.

Later on, an off-shift inspector would come through and count the rivets a second time, resulting in double pay for the riveters.

One day Kilroy's boss called him into his office. The foreman was upset about all the wages being paid to riveters, and

asked him to investigate. It was then that he realized what had been going on. The tight spaces he had to crawl in to check the rivets didn't lend themselves to lugging around a paint can and brush, so Kilroy decided to stick with the waxy chalk.

He continued to put his check mark on each job he inspected, but added KILROY WAS HERE in kingsized letters next to the check, and eventually added the sketch of the chap with the long nose peering over the fence and that became part of the Kilroy message. Once he did that, the riveters stopped trying to wipe away his marks.

Ordinarily the rivets and chalk marks would have been covered up with paint. With war on, however, ships were leaving the Quincy Yard so fast that there wasn't time to paint them.

As a result, Kilroy's inspection 'trademark' was seen by thousands of servicemen who boarded the troopships the yard produced. His message apparently rang a bell with the servicemen, because they picked it up and spread it all over Europe and the South Pacific. Before the wars end, 'Kilroy' had been here,



there, and everywhere on the long haul to Berlin and Tokyo.

To the unfortunate troops outbound in those ships, however, he was a complete mystery; all they knew for sure was that some jerk named Kilroy had 'been there first.' As a joke, US servicemen began placing the graffiti wherever they landed, claiming it was already there when they arrived.

Kilroy became the US super-GI who had always 'already been' wherever GI's went. It became a challenge to place the logo in the most unlikely places imaginable (it is said to be atop Mt. Everest, the Statue of Liberty, the underside of the Arch De Triumph, and even scrawled in the dust on the moon.)

And as the war went on, the legend grew. Underwater demolition teams routinely sneaked ashore on Japanese-held Islands in the Pacific to map the terrain for the coming invasions by US troops (and thus, presumably, were the first GI's there). On one occasion, however, they reported seeing enemy troops painting over the Kilroy logo! In 1945, an outhouse was built for the exclusive use of Roosevelt, Stalin, and Churchill at the Potsdam conference. The first person inside was Stalin, who emerged and asked his aide (in Russian), 'Who is Kilroy?'...

To help prove his authenticity in 1946, James Kilroy brought along officials from the shipyard and some of the riveters. He won the trolley car, which he gave it to his nine children as a Christmas gift and set it up as a playhouse in the Kilroy front yard in Halifax, Massachusetts

So now you know.

COLUMBIA RIVER CHAPTER

RON CLEMENT, PRESIDENT 18115 N. E. 92ND AVENUE BATTLE GROUND, WA 98604-5287

Email: AreSea@comcast.net *Phone: 360 944-1448 Apply for Membership contact:

Ron Clement

NORTHERN CALIFORNIA CHAPTER

JERRI THOMAS, PRESIDENT 4812 ROCKLAND WAY FAIR OAKS, CA. 95628 Email: RonJerriT@aol.com Phone: 916.966.1429 Apply for Membership contact: Jerri Thomas

SAN FRANCISCO CHAPTER

MARY LOU GEIMER, RECORDING **SECRETARY** 1306 ASPEN DRIVE PACIFICA, CA 94044-3719 Email: MLGeimer@flash.net Phone: 650.355.5213 Apply for Membership contact:

AREA CHAPTERS—

where to find them in the Western U.S.

ROCKY MOUNTAIN CHAPTER

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Email: pbutcher35@aol.com Phone: 719.598.6050

Apply for Membership contact:

Patricia Butcher

KANSAS CHAPTER

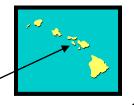
CHRISTEL ROOME, PRESIDENT 101 E. GRANDVIEW DRIVE JUNCTION CITY, KS 66441 Email: richroome@juno.com Phone: 785-238-6328

Apply for Membership contact:

Christel Roome

Nobel Emery, Treasurer

2534 Darrock Ct., Napa, CA 94558



NORTH TEXAS CHAPTER

WINSTON KAVANAUGH, PRESIDENT 11526 CROMWELL CIRCLE **DALLAS, TX 75229**

Email: wgkav@w-g-kavanaugh.com

Phone: 214-350-9606

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ALOHA CHAPTER

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AREA NEWSLETTER October 2008 Page 13

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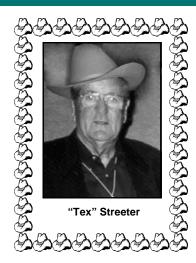
Joe Madding

THE TEXAS LANGUAGE: DEFINED AND REFINED

By Don Streeter

"They say our vocabulary changes all the time. That may be true in some circles, but not in spoken Texan. Our "Texas language" stays dang near the same as it has for years and years. Texans often find it a little tough to use the standard language to express themselves. Their complaint is that it takes too many paragraphs to describe something as simple as trying to pull a guy up by his boot straps when he feels the situation is hopeless. That's why the oft used encouragement, "Well, sometimes even a blind hog can root up an acorn", will give him the boost he needs without wasting a lot of words by trying to get too scientific or high fa-lootin. That's why Texans invented their own language to git 'er done quicker, and easier.

So, listen up folks! If your friend is having trouble explaining just how small her new apartment is because she didn't take measurements, just ask her, "Can you cuss a cat in there without gettin' fur in your mouth?" A "yes" or "no" will describe it perzakly."



(Don Streeter is an AREA Member and Past President)

- 1. *Negative perspiration* (Ain't no sweat hombre)
- 2. *Pull your chestnuts out of the fire* (You owe me big time)
- 3. That's like eating a bad piece of meat (The more you chew it, the bigger it gets)
- 4. *My pornographic memory* (Photographic memory)
- 5. That don't blow MY skirt up (I ain't buying that)
- 6. No way, Jose or B (Hose A or B)
- 7. *Don't wake up a sleeping dawg* (He snoozes, he looses)
- 8. That's as good as having a bird nest on the ground (What a deal!)
- 9. Texas land mine detector (Insert fingers into ears and move ahead cautiously)
- 10. Go ask Jo (As in Jo Mama)
- 11. *Cut a chogie* (Vamoose)
- 12. That will hit all the cats in the alley (A complete job)
- 13. Well, kiss my butt-ercup--(If that don't beat all, I'll pay for lying!)
- 14. Buckle up (This job is going to get rough)
- 15. *Really knows how to use his 25 word vocabulary* (All profane)
- 16. *His biscuits ain't all done* (A few credits short of a PhD)
- 17. Try to get him to the lip of the cup (Agreement usually follows)
- 18. When I get to be queen I'm going to fix that (Following a description of a hopeless situation)
- 19. *Hasn't hit a lick at a snake in years* (Less than productive)
- 20. *His breath would make a freight train take a dirt road* (No close contact advised)
- 21. Saw off his corner of the table, break his plate, and send him out the door (No more free-loading)
- 22. *Jumped on him like a guinea on a cut worm* (This hombre has a very hot button)
- 23. This place is so small you couldn't cuss a cat in here without getting fur in your mouth (No Cotton-eyed Joe here)
- 24. *He splattered himself on the chandelier* (He didn't take kindly to that remark)
- 25. That guy could charm the birds right out of the trees (One smooth hombre)
- 26. *Get them to eat off your plate* (You lead, they follow)
- 27. He looks like he fell out of an ugly tree and hit every branch on the way down (Just short of repulsive)
- 28. *Now don't that just tear the rag right off the bush* (As in trail markers)
- 29. *Here's looking up your assets* (I ain't touching that one)
- 30. *Mention my name and you'll get a good seat* (As in lady's room)

Well, sometimes even a blind hog can root up an acorn (Give it a try)

News of AREA members...special birthdays, honors and activities

Jim McQuoid receives special 84th birthday gifts, wishes

On August 22, 2008 Jim McQuoid celebrated a quiet Birthday at home in Fort Worth Texas with wife, Mai. Jim received many birthday wishes; however was surprised to receive 84th birthday wishes, a copy of the national Presidental Proclamation of 60th Anniversary of WW II and autographed picture of President Bush.

Jim served in the 89th Infantry in Europe during the war and on honorable discharge in 1946 became an Army and Air Force Exchange Civilian being Awarded a Cold War Medal and many citations for his 12 years of service in Europe. After 5 years at the Headquarters in New York, Jim was involved in the Exchange Service in Pacific and continued serving in Viet Nam during the war as Civilian Executive of Viet Nam Regional Exchange from 1968-1969. Jim received numerous awards for his service from General Creighton Abrams Jr., United States Army commander of military operations in the Vietnam War from 1968-72, the US Ambassador, the Korean Army and South Vietnamese Forces. Jim then served in Virginia, Washington DC and in Texas,



Arkansas and Louisiana until his retirement in June 30, 1973.

After his retirement Jim traveled and built and operated his own rental property business and spent many years helping Vietnamese family members of his wife Mai and many other Vietnamese Immigrants. At age 80 Jim sold his business and retired to a quiet life in Fort Worth, Texas.

You're now watching SapersteinTV

Bev and Jerry Saperstein have branched out into television. Watch out Oprah! They hosted a TV show on the local cable channel at Sun City, which was also streamed on the Sun City website. Each show presents features about living in Sun City and the Las Vegas area and information about health and medical care for senior citizens. The topics and shows change weekly. The Saperstein's show aired August 25-30.



Neighbors recognize Jeanne Streeter as Woman of the Year

The following article was printed in the neighborhood newsletter of the Nottingham section of Grand Prairie, where Jeanne Streeter and Don, her husband and past-president of AREA, live and are very active neighbors!

CONGRATULATIONS TO JEANNE STREETER Jeanne was selected as our Nottingham Neighbor's 2007-2008 Woman of the Year. Jeanne has been very active with Nottingham Neighbors, serving on the Board as Historian since 2003. She has been Knightsbridge Street Chairman for many years and has served on many committees: Backyard Party, Spaghetti Supper, Halloween Carnival, and the Easter Egg Hunt. She has always done an excellent job in any endeavor she has undertaken.



Inside AAFES Today:

The Strategic Planning & Partnerships Directorate

By Ed King Senior Vice President Strategic Planning & Partnerships

At the end of October, I will conclude 37 years with AAFES and join the ranks of AAFES retirees. Before I depart, I would like to tell you about the team that I've had the privilege to lead for the past two years: Strategic Planning and Partnerships.

Strategic Planning and Partnerships, what is that you might ask?

It combines some of the divisions you might be familiar with – Corporate Strategy, Corporate Policy, and Government and Industry Affairs – with a Business Development function and new business initiatives focusing on retail development and telecommunications.

When the opportunity to lead the newly created Strategic Planning and Partnerships Directorate was offered in 2007, I jumped at it – because I could clearly see the linkage between how a tightly focused corporate direction could move the organization forward and generate innovative ideas for business development. It remains an exciting concept.

Our directorate has three primary goals:

- Develop a robust, forward-looking and executable strategic plan for AAFES
- Align policies, tactics, strategic communications and legislative agenda to enable achievement of the strategy
- Incubate innovative new businesses that create value for the customer.

The Strategic Planning and Partnerships Directorate has made significant strides toward achievement of all three goals, and I want to share with you what we're doing in each area.

Develop a robust, forward-looking and executable strategic plan

Innovative organizations demonstrate the ability to sustain influence in their chosen markets – in the face of increased customer expectations, shifting competitive threats and unpredictable economic discontinuities. Even coming off a year in which we increased the dividend and reached our profitability goal, AAFES continues to face several bracing realities.

At the top of the list is the fact that our organization operates in an extremely competitive and ever-changing global marketplace. At the same time, a traditional strength – being located on post or base – is being largely eroded by an increasing number of Soldiers, Airmen and their Families living off base, and by the presence of strong competitors right outside the gates, especially in CONUS.

Our commander, MG Keith Thurgood, often refers to this trend in his briefings when he points out that in the 1970s, more than 70% of the military population lived on the installation, now only about 30% does.

There are other challenges as well. Customers are more sophisticated in their buying habits and have technology that enables broader access to information and greater choice.

Collectively, these realities suggest business "as usual" won't support stronger customer loyalty and revenue growth at the levels where they need to be.

The *Corporate Strategy division* under the leadership of Mike Immler drives the AAFES strategic planning process. In January, his team began to refresh the strategy using a sophisticated process used by many Fortune 500 companies. After extensive working sessions held over many months with the Strategic Planning Group (SPG) and others, we reached a shared view on five Strategic Goals:

- Develop a life-long emotional connection with our customers
- Build a culture of loyalty, ownership, sustainability and continuous improvement
- Communicate the benefit, value and capabilities of AAFES
- Be the premier collaborative partner with federal and commercial entities
- Provide expeditionary and mission support capabilities...to "go where you go"

These goals will serve as AAFES roadmap for strategic decision making and tactical execution over the next 3-5 years.

Align policies, tactics, strategic communications and legislative agenda to enable achievement of the strategy

Every organization faces regulatory roadblocks that hinder the achievement of its Corporate Goals, and AAFES is no exception. The *Corporate Policy division* led by Jami Vernars, helps AAFES attack these impediments by building collaborative relationships that target policy issues

Working with AAFES directorates to identify restrictive DoD policy regulations, Corporate Policy facilitates the development of a policy agenda that provides focus and strategic alignment as we work to overcome these barriers. A supporting advocacy action plan helps coordinate AAFES directorates, leadership and resources in the effort.

For instance, Corporate Policy was recently instrumental in obtaining relaxed ASER restrictions. AAFES' sales price ceilings were increased for products in three areas: on TVs to \$4,000, on finished furniture to \$1,100 and on diamonds to 1.5 carats. This team also finalized an MOA with the Veterans Canteen Service to support them as they provide catalog/ecommerce services to VCS customers.

Just as important as knowing our position on an issue is the ability to collaborate with key stakeholders to make things happen. AAFES operates in a complex world where good relationships and effective communications with key external audiences are critical.

The *Government and Industry Affairs* team headed by Ken Moon is responsible for building collaborative relationships with these key audiences – which range from the Army and Air Force (military and civilian) installation leaders to national associations, regulatory bodies, local businesses, educational and community leaders and beyond – to advance AAFES' strategic agenda.

The division has developed a Community Outreach-Strategic Communications plan based on the command vision and Corporate Strategy. The plan acts like a toolkit, with detailed listings of key community leaders/offices, a matrix of corporate agenda topics, background on current initiatives/issues and talking points to help formulate an effective approach to a particular audience on a specific topic.

Incubate innovative new businesses that create value for the customer

Our changing business environment mentioned earlier also generates positive opportunities for

an organization that's paying attention, has a desire to innovate and a bias for action.

The *Business Development division* under the leadership of Hayward Moore Jr., explores innovative ideas and starts the development process. Services represent an increasingly percentage of our sales mix, and that's where many of the new business development opportunities will come from.

This division is constantly reviewing and analyzing areas of opportunity – with the goal of incubating businesses that support the strategic goals and that help strengthen that life-long emotional connection with our customers.

Community Development Initiative (CDI) and Resilian Communications are two examples of large-scale business ideas that are coming to fruition. Both were born out of innovative thinking – generated by discontinuities or changes in our operating environment. In 2005, the Base Closure and Realignment (BRAC) Commission was chartered by Congress to make recommendations on the closure and realignment of military installations inside the United States. Because some installations would grow and others would close or shrink, AAFES had to be prepared to respond to changing customer needs.

Fort Bliss was slated to grow and AAFES had two options: build a bigger main store – which would be our largest store ever – or present a new concept for on-base retail called a "Lifestyle Center" that was taking shape outside the gate.

Lifestyle Center is a "boutique" shopping concept that combines specialty stores and the traditional retail functions of a shopping mal with leisur amenities like casual dining, fitness facility and entertainment options. Lifestyle centers may or may not have a large anchor store – at Fort Bliss, AAFES will be the anchor.

Because Lifestyle Centers have the potential to create a greater sense of

Inside AAFES Today Third in a Series on Hq. AAFES and Regions

community, attract customers back on base and provide greater value to the customer, both the Army and the garrison commander at Fort Bliss became big proponents, and CDI was officially born. After a great deal of planning and prepa-

ration, work on the Fort Bliss Lifestyle Center is expected to begin later this year.

About the same time as BRAC, we looked at what was happening outside the gate with telecom – where Triple Play (bundled TV, Internet and telephone) products and extended wireless connectivity were emerging trends.

Our goal was for *Resilian Communications* to provide AAFES customers with an experience comparable to that found in U.S. metropolitan areas. However, we didn't stop there: how could AAFES drive the development of truly unique products designed specifically to meet the needs of our military customers – available exclusively from AAFES?

Imagine a cellphone and telephone number that travels with the Soldier or Airman during PCS and TDY, works the same way on every base or post worldwide, with monthly bills denominated in dollars and 24/7 customer service in English.

Or, think about the value of a Triple Play product that provides U.S. TV programming to a Soldier away from home for the first time. Resilian began piloting Triple Play at Yokota AB in Japan last year, and new offerings will debut this year.

Retirees will be a primary audience for the new wireless products, which are expected to go on sale later this year through selected Exchanges and AAFES.com.

The dynamics – and opportunities – available to AAFES continue to fascinate me, and I'm pleased that the directorate team has the same passion for pushing the envelope, making things happen and finding new ways to delight our customers.

As I prepare to depart, I am confident that the team will continue to flourish under the extremely capable leadership of Dan Metsala, and that our legacy will be in good hands.

Meet Senior Vice President Ed King



Ed King

Edward L. King is Senior Vice President of the Strategic Planning and Partnerships Directorate for the Army and Air Force Exchange Service in Dallas, Texas. He is the son of a retired Army officer.

A native of San Francisco, Calif., King began his career in 1971 as a service station attendant at Fort Riley, Kan, while attending Kansas State University. In 1975, Mr. King joined AAFES full-time as an Automotive Activities Manager, managing the three service stations at Fort Riley.

His engineering and real estate career began in 1981 when assigned to the Red River Area Exchange at Barksdale AFB, La., as Assistant Equipment and Facilities Manager. He served in a variety of engineering positions throughout the former Alamo Exchange Region, including Area Equipment and Facilities Manager, Region Equipment Specialist and Assistant Chief, Region Engineering Branch.

In 1988, Mr. King was transferred to the AAFES-Europe headquarters in Munich, Germany, where he served as Chief, Resource Management Branch. After five years in Europe, he returned to AAFES headquarters as Chief, Systems and Accounting Division within the Customer Facilities Directorate. He subsequently served in a variety

of roles at Headquarters, AAFES. From January 2001 to February 2003, Mr. King served as Vice President, Construction and Facilities Support Directorate, and Vice President, Real Estate Directorate. Mr. King was promoted to Special Rate as the Senior Vice President of Real Estate in March 2003. He became the Senior Vice President of Strategic Partnerships in 2006, and his current role in 2007.

Mr. King is a member of the International Council of Shopping Centers, Association of Defense communities and the Urban Land Institute. He also serves as a member of the ULI Corporate Real Estate Council.



Award winners deliver food; work in day care, schools, churches and the VA; help the elderly and homeless; and even find time to crochet!!!

AREA Community Service Awards

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 we live and work. The Review Committee met on August 26th. Chairman Richard Fregoe and AREA members Chuck Poffenbarger and Larry Phillips reviewed the nominations and, along with the entire AREA membership, are pleased to recognize six people from the Tidewater Chapter for their super-volunteering efforts this past year.

All recipients were provided with an AREA Certificate of Appreciation and pen gift 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 Hampton Roads and Dallas Ft. Worth American Logistics Association (ALA) Chapters. We wish to thank Watt/Spohn Universal for their sponsorship of these 2008 Community Award Recipients, and invite you to visit WSW at www.wattspohn.com

COMMUNITY AWARD RECIPIENTS, TIDEWATER CHAPTER, VA.

Nancy Van Camp: In addition to volunteering her time, Nancy also pays for the gas to deliver meals for the Meals on Wheels program several times a month.

Ernestine Gibson: Ernestine helps with day care at Bayley, Hampton.

Elizabeth Wyman: Elizabeth has delivered meals to the elderly and disabled for several years now, and has continued doing so this past year even though the price of gas has skyrocketed.

Jane Cutler: Jane assists in programs for feeding the homeless. She's also a City of Hampton Police Academy volunteer, and a City of Hampton court watch volunteer.

Ursula Foust: Ursula volunteers as a teacher's assistant at the Gloria Dei Lutheran School. She also volunteers at the Ivy Memorial Baptist Church Vacation Bible School and at the Ivy Memorial Nursery. She crocheted an Afghan that was auctioned off for \$140.00 at Ivy Memorial for a youth program.

Mary Ebron: Mary makes hats for the homeless, makes lap robes for VA hospital personnel and takes people to the doctor.

CURRENT AREA PROGRAM FEATURES

Nominations may be submitted AREA, Chapter and AAFES personnel for:

- Collective recognition of chapter, exchange (or branch/unit) community service accomplishments
- Recognition of Chapter and AREA members and their spouses.

Recognition of AAFES and assigned military personnel and their spouses.

Community Service Award nominations any time throughout the year. Award recipients are notified shortly after the completion of each quarter, i.e., just after March 31st, June 30th, September 30th and December 31st. Profiles will be featured in the follow-on editions of the AREA Newsletter and Exchange Post. They will also be posted to the AREA web site www.aafes.com/area The important thing is to recognize people for what they have done, regardless of the time frame.

Print off the Community Service Award Nomination form on our web site, complete it, and mail to the address on the top of the form.

The Lunch Bunch

Inside trade secrets of 'girlfriend support'

ow often have you said it? A good friend that you hadn't heard from for some time calls and before you hang up you say, "Let's get together for lunch some day." You really mean it. You would love to have lunch with your friend and talk like old times in the AAFES cafeteria. You're both retired now, but the grandkids are coming over tomorrow, and you want to get those bedding plants in the ground this week, and you're going to be busy with club work next week, and the following week you're going on a trip, and... the time is never set aside to get together.

Well, a couple of retired AAFES women solved that problem. Soon after we retired, we fell into the same "Let's get together for lunch some day" trap. Finally Danna Jackson and Linda Dean set a date

for lunch at a local restaurant. That luncheon in 2004 lasted almost three hours. We had a lot of catching up to do. We had such a good time that we knew that we had to set aside the time to do it again. We also wanted to know what others that we worked with were doing, and that was the beginning of our Lunch Bunch.

The Lunch Bunch includes Barbara Copes, Judy Hanson, Chris Gehringer, Donna Sue



Whiteman, Fieldona Waggoner, Danna Jackson, and Linda Dean. The original group also included Marty Cooper and Pat Powers until they moved to Colorado. We meet on the first Monday of every month at different restaurants. We frequently invite spouses and friends to join us. If you would like to join us for a fun luncheon, please contact Danna Jackson at dannajack-son58@hot-mail.com for details on our next location.

Yes, like the ROMEO club (see April 2008 issue of AREA Newsletter) we were part of that AAFES family, and we all knew each other through our AAFES careers. We provided that special "girlfriend" support through tough times and the good times. We've been through weddings and divorces together. We've shared the successes and the disappointments of our children. I'm sure we can all remember when the first grandchild was born. Oh, the office was a buzz of excitement. We've been through the ups and downs of pets and aging parents too. We've discovered that we really do care about each other, and although we only meet once a month, we know that we're there for each other.

That's what friends are all about.

—Linda Dean



Terry Hanson, Judy Hanson, Chris Gehringer, Mike Copes, Roy Dean, Linda Dean, Donna Sue Whiteman, Barbara Copes, Danna Jackson

SCHOLARSHIP DONATIONS				
September Newsletter 2008				
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Ed Fitzgerald Eva J. Fitzgerald \$40		\$400.00		
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Richard E. Miskin	Jole S. Miskin	\$500.00		
Morris L. Fisher, Sr.	Helen R. Fisher	\$100.00		
OTHER DONATIONS				
David Painter General Pledge \$35.00				

Note: * denotes non-AAFES retiree

IN REMEMBRANCE

John R. Fassie, died April 8 in DeSoto, T. The former Eastern Region Chief of Financial Planning and Controls Branch, retired in 1990.

Herman S. Zwerner, 91, died April 3 in Dallas. The former Hq. AAFES associate retired in 1975.

Bob Cook, 73, died Aug. 1 in Miyagi, Okinawa, after a lengthy illness. He retired as Assistant General Manager in Okinawa in 1992. He took a position with the Marine Corps Community Service in Iwakuni, Japan and eventually retired in the mid 90s from that position. He came out of retirement in 2001 and accepted the position as Director of Retail Business Operations and later was promoted to Chief Business Officer. Bob retired from MCCS in April 2006 and spent his retirement years in working around his home and gardening on the small island of Miyagi. He is survived by his wife, Toke.

Charles Metz, 83, died July 11. The former Director of Merchandising retired with 30 years AAFES service in 1980. He then began a second career as director of distribution for Southland Corporation in Tyler, and after 11 years in that position retired at age 66 to his home at Hide Away Lake near Tyler. Charlie was in the 82nd Airborne in World War II and made a glider landing in France near the hometown of his future wife, Denise. They married when the war ended and celebrated 63 years of marriage in 2008. Funeral services were held at Holy Family Catholic Church in Lindale, TX. Survivors include his wife, Denise, three children, Maureen, Isabel and Chris, five grandchildren and five great grandchildren.

Octavia W. Rhodehamel, 84, died July 3 in Fairfax, VA. She was an accounting manager at Fort Lee, VA, until the reorganization of the AAFES field operations in 1973. She then transferred to the Capitol Exchange Region Heaquarters to a similar position until she retired in 1975. She then worked for the American Psychological Association until 1986. Ta (pronounced "Tay") played active roles from the inception of Chapter One, throughout her retirement years. Ta and her husband, Ed, enjoyed traveling throughout the United States. Many trips were related to conventions for the U.S. Geological Survey where Ed worked most of his life and the Pythian Sisters that Ta belonged to for more than 30 years. She gained the title of Grand Chief with that organization. She is survived by children Janice Budnik and Danny Wilburn and stepchildren Shelley Street, Jeff Rhodehamel and Rhodehamel, three grandchildren and five step grandchildren.

Helen R. Fisher, 80, died in Saco, ME, on August 1. She is survived by her husband Morris L. Fisher, Sr., an AAFES retiree, and seven children. She spent nearly all her adult life volunteering for charitable organizations. When her husband retired from AAFES in 1974, they moved to Saco, where she became executive director of the York County Red Cross chapter for 15 years. Her passion was the Saco Food Pantry and helped raise funds to build a new pantry after the original pantry was destroyed by fire.

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

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Visit Our Web Site at www.aafes.com/area

AAFES RETIRED EMPLOYEES ASSOCIATION

We'll be discussing and fine-tuning the AREA scholarship program for the 2008/2009 academic year at our October, 2008 board meeting. It's at this meeting that we finalize the details for the kick-off in the January edition of the Newsletter and Exchange Post. HQ, AAFES also sends an e-mail to all associates letting them know about our program and directing them to our web site for details.

Last year we gave \$46,500 to twenty-two sons and daughters of AAFES associates, the greatest number of scholarships awarded in a single year in our history. That's an incredible achievement for a small organization like ours. The academic standing and commitment to community affairs of the students were exceptional. We really have some great talent in AAFES, both as associates at work and as dependents at home.

We have included the chapter mail list in this edition, on pages 12 – 13. We like to do that about once a year. If any changes need to be made, please send the corrections to me at cpoffen @earthlink.net.

AREA ...JUST FOR YOU

DUES ALERT!

Please check the expiration date below. If it reads "September 2008 (or earlier) your dues are PAYABLE.

Dues are \$15 per year (effective April 1, 2002)— Please make the check payable to AREA.



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