



NEWSLETTER

OCTOBER 2011

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

Do you have the new DoD CAC card for retirees?

You need it to gain access to military installations

Do you have a CAC card in your wallet or purse? If you do, then you know that card along with your AAFES ID card are what you need to get onto a military installation and shop in the exchange.

If you don't have the CAC card yet, then it's time to apply for one—military installations are quickly recognizing only the CAC card as the identification card to enter the installation. So apply for one, and don't let the processing office take away or destroy your AAFES ID card—you must have it for identification purposes at exchange facilities. The following story was published in April 2010 in the AREA Newsletter and is being reprinted for your guidance in applying for the new CAC card.

If you've had trouble gaining access to a military installation, there's good news!!! A new DoD Civilian Retiree Card was developed, and AAFES has now completed the required processes that will enable AAFES retirees to receive the Common Access Cards—or CAC cards for short. This card should bring much-needed relief in gaining access to installations.

To get a CAC card, retirees can go to the nearest installation which has a Military Pass and ID Office, where the Real-Time Automated Personnel Identification System (RAPIDS) site is located. It's not necessary to touch base with the AAFES HR Office.

You need to take two forms of ID—one must be a federal or state issued picture ID, such as a driver's license, state-issued ID card or U.S. passport.

Retirees also need to bring their AAFES ID Card, DD Form 2574, as proof of pay grade at retirement. DON'T discard your AAFES ID card—you'll still need it when you go to the installation to shop. Carry both cards when you go to the installation. The new CAC card will be used to get through the gate at the installation, and the AAFES ID card, issued at retirement, will continue to be used for shopping privileges.

The CAC card must be renewed every four years. This card is issued only to the retiree—spouses do not qualify for the CAC card.





CHUCK POFFENBARGER, PRESIDENT

AREA & Chapter Goings On

Bit O' This
Bit O' That

Welcome to the October, 2011 edition of AREA's Newsletter, and the first month of Autumn.

"In every walk with nature one receives far more than he seeks."

- John Muir

"I am a slow walker, but I never walk backwards."

- Abraham Lincoln



Wow! Has it been hot here in Dallas. We almost broke the record for the number of consecutive days of 100 degrees and over. Thru August 10th, we had 40 days of 100+ but on the 11th it was only 97 degrees. Several days have been 108-109 degrees. Night time lows are 85 degrees. The average high temperature in August has been 107 degree vs. the normal 97 degrees. It may not seem like much difference, but 10 degrees is a game changer. The longest stretch of days for 100-degree temperatures in Dallas before this heat wave, caused by La Nina, was 42 consecutive days set during the blistering summer of 1980, spanning June 23 through Aug. 3, 1980. In that summer, 69 days were 100 degrees or more. My family and I were in Hawaii then and didn't think much about it. On September 13, 2011 we hit 107 degrees and set the record of 70 days at 100 degrees or higher in one summer.

It's much different when you live through it. We have a fairly large yard (almost 1 acre) and put a lot into maintaining it. At that, our flowers, bushes, monkey grass and landscape beyond the reach of the sprinklers are all scorched, as are the kiwi fruit leaves. We're in a country area (Red Bird) about a mile from the city, and the extreme drought has brought out the animals at night looking for food. The most destructive animals are armadillos who dig up the grass looking for worms, bugs and other things to eat. The result is that our lawn is a series of dug-up holes and strips. Every morning when I water the plants, etc., I use the hose's stream of water to force the soil back into the small holes and strips the armadillos have dug-up, and then push the grass down so I can stomp on it all - much like you do with a divot on a golf course - in the hopes that the grass will continue to grow. I use two wire traps, one from a neighbor and the other from the City of Dallas Animal Control to try and catch the armadillos. So far, I have caught possums and raccoons but no armadillos. They are cleverer than I thought. It seems that this will continue until it rains and the animals can go back to digging up the forest and other areas away from where humans live. What a mess. I fondly remember those summers in Hawaii where the greatest concern was how many rainbows we would have each day. (P.S. My wife caught an armadillo on Aug 20th and animal control took it away.)

FRIENDS THAT MAKE A DIFFERENCE: In the July edition, I mentioned that I fell on the ice on February 2nd and broke my leg: (fibula, a fairly common sport injury, also) during a major snow & ice storm. What I failed to mention was that my wife, Lina, had gone to Los Angeles to visit our son and his family so I was "home alone" during this event. My son David lives some distance from us, was always available, so I was never without true emergency help. Our friends Travis and Bobbye Towns, who live nearby, volunteered to take me to the hospital and then to stay with them overnight for recovery. At first I declined stating that I would be OK, the typical male macho response. While I was recovering in the hospital from the day surgery, I called them and, acknowledging the reality of the situation, took them up on their offer. They picked me up from the hospital, drove me to the Tom Thumb pharmacy and paid for my pain control pills (I couldn't bring any personal information to the hospital, including my wallet) and set me up at their home for the evening. They had earlier picked up our poodle, Fifi, who I had left at home in anticipation of returning that evening. The next day, on Saturday morning, my son David came over and took me home. Friends like the Towns are rare and I want to thank them both for their help in my moment of distress. Lina and my family join me in expressing appreciation for their compassion and willingness to care for me in a difficult situation. Exchange people are like that. We're a caring family.

Have a nice autumn, and I'll see you in January, 2012.

Chuck

AREA ...*JUST FOR YOU*

YOUR AAFES BENEFITS...

Sources for legal assistance:

Aetna Life Essentials: Legal Services

<http://www.aetna.com/plans-services-health-insurance/overview/life-insurance/legal.html>

In addition to legal services, Aetna also offers the following under their Life Essentials program:

- [Financial Services](#)
- [Emotional Services](#)
- [Physical Services](#)

Employee Assistance Program (EAP) can help with a variety of problems:

- | | |
|----------|---------------|
| >Family | >Emotional |
| >Marital | >Alcohol/Drug |
| >Legal | >Financial |

1-800-424-5988
24 hours/day, 7 days/week

Going on a vacation? Consider staying at AFRC. Pack your bags!



You may have thought that after retiring you were no longer eligible to stay at American Force Recreation Center (AFRC) resorts. AAFES COO Mike Howard was recently in contact with AFRC management who asked him to relay the following:

All DOD Civilian Retirees are eligible to stay at AFRC. That means you could vacation at Shades of Green near Walt Disney World in Florida, the Hale Koa in Hawaii, Dragon Hill, South Korea or the Cape Henry Inn and Beach Club located on Fort Story, Virginia Beach, VA. The only restriction is at Edelweiss at Garmich in Germany where you have to be stationed in Europe to be eligible. That is not an issue specific to Edelweiss, but is a SOFA requirement that applies to all MWR and community support facilities in Germany.

Shades of Green Resort has 586 rooms and has two restaurants. Hale Koa provides 817 rooms overlooking Waikiki and has five restaurants. Dragon Hill has 394 rooms and also has five restaurants. Cape Henry has 120 rooms to rent in the inn, cottages, log cabins or bungalows—you can enjoy two swimming pools, two outside cabanas, playgrounds and outside grills all on Chesapeake Bay. All three resorts offer pools and hot tubs, fitness centers, high speed internet access and guest laundry facilities.

For more information, you can log onto the AFRC link to the web site: <http://www.armymwr.com/travel/recreationcenters>

Announcing no insurability evidence for child life coverage

Effective immediately, it is no longer necessary to provide Evidence of Insurability when you enroll your covered child under 19 years of age in Child Life Insurance.



AAFES RETIRED EMPLOYEES ASSOCIATION

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

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YOUR AAFES BENEFITS...

Changes to your prescription drug coverage for 2012

(This message from Aetna was sent by email on September 9, 2011 and contains the 2012 changes currently planned for the Preferred Drug list under the Aetna prescription plan. Please note that this list is subject to change. In the future, you may refer to the most up-to-date information on the Preferred Drug list by clicking on "Medication Search" within the Pharmacy Benefits Summary page of Aetna Navigator.) The message reads as follows:



Thank you for being an Aetna member. We value your membership and want to help you get the most from your pharmacy benefits coverage.

Below are details about upcoming plan changes and drug safety updates. Changes to our Preferred Drug List (formulary) is meant to give you a general view of drugs covered by your plan. Changes to the list are based on the latest medical findings as well as information from the Food and Drug Administration (FDA) and drug makers.

What's changing?

The drugs on our Preferred Drug List are chosen based on sound medical data, safety and cost. For 2012, we are adding some brand-name and generic drugs while other drugs are being removed. One reason changes may happen is when a brand-name drug's patent expires during the year and a generic becomes available. We remove the brand from the list and replace it with its less-costly generic equivalent. To help encourage appropriate, safe and cost-effective drug therapy, we are also enhancing your plan's precertification and quantity limits programs. The enclosed chart shows the changes that will begin January 1, 2012.^{1,2,3,4} If your prescriptions are affected by any of these updates, the amount you pay for these drugs may also change. Talk to your doctor about your treatment options. Ultimately, you and your doctor are responsible for making decisions about your drug therapy.

Why some drugs are on our Preferred Drug List

Generic and brand-name medicines are selected for this list by our Pharmacy and Therapeutics Committee and Aetna Pharmacy Management. They are for being the most clinically appropriate and cost effective treatment choices. These drugs go through a rigorous review process and are proven to be at least as effective and safe as other drugs taken for the same condition. In addition, these drugs are often available at a lower cost. This means that your copay or coinsurance—the amount you pay for a covered medication under your benefit plan— will likely be lower than the cost of non-preferred drugs.

The following coverage tiers apply to your plan:

| Type of Medication | TIER |
|--|--------|
| Covered generic drugs | Tier 1 |
| Covered preferred brand-name drugs | Tier 2 |
| Covered non-preferred brand-name drugs | Tier 3 |

How to save on your prescriptions

You may want to ask your doctor or pharmacist if generic drugs are right for you. Your savings with these drugs will depend on your plan and your prescriptions.

Aetna Tip: Generics have the same active ingredients in the same dose as brand-name drugs. They just may have a different color or size.

Your benefits in one place — your secure member website

Don't forget that you can learn more about your benefits online. Just go to www.aetna.com, register and log in to Aetna Navigator®. Then you can check your claims and see your benefit summary. You can also use our helpful tools:

Price-A-DrugSM (Prescription Drug Costs) helps you look up what you pay for prescriptions. You can also see how much you could save by using generic drugs or getting your prescriptions through the mail, depending on your plan.

Find-A-Pharmacy lets you find a nearby retail pharmacy in our network.

YOUR AAFES BENEFITS

With your well-being in mind

Some prescriptions may have to meet certain requirements before they will be covered. Sign in to your secure member website and click on "Medication Search" to see if your prescriptions have these requirements. If they do, you'll need to ask your doctor to contact us.

Requirements

| | |
|---|---|
| <p>Precertification</p> <p>You, your doctor or the person you appoint to help you must contact Aetna to get approval for specific drugs.</p> | <p>Precertification promotes member safety. It applies to drugs that may easily be misused or should only be prescribed for certain conditions. It also helps manage healthcare costs by requiring certain conditions for coverage. To make a request, you may contact Aetna by phone, mail or online. If the request is not approved, you can still purchase the medication. However, you will have to pay full price.</p> |
| <p>Quantity Limits</p> <p>We place coverage limits on drugs that are often misused or taken in amounts that exceed recommended doses.</p> | <p>We use medical guidelines and FDA-approved recommendations from drug makers to set these coverage limits. Your doctor must contact Aetna to get approval for coverage of medication quantities that are greater than the coverage limits.</p> |
| <p>Therapeutic Duplication</p> <p>This occurs when two drugs of the same type are prescribed at the same time.</p> | <p>Rarely are two drugs of the same type necessary to treat a medical condition. Taking these drugs at once may be harmful to your health because of the risk of serious side effects. If duplication is identified, your doctor must contact Aetna to get approval for coverage.</p> |

How can I learn more about my coverage, medications and costs?

See your plan documents for information about tiers as well as plan terms and limitations.

If you have Internet access, you can visit us online to learn more about how and why our Preferred Drug List is changing. You can find the most current information about the Preferred Drug, Precertification and Quantity Limit Lists. Please note that these lists are subject to change throughout the year and are updated regularly online. Just go to www.aetna.com and click on "Medication Search."

In addition, you can help us in preserving our nation's environmental resources by choosing to receive future updates and communications online. Just click on "Your Profile" and choose "Turn Off Paper." Then type in your e-mail address.

If you don't have internet access and would like to receive a printed copy of the **2012 Preferred Medication Guide**, please return the enclosed reply card. A guide will be mailed to you.

Please contact us if you have any questions

Send a secure e-mail from the "Contact Us" section at www.aetna.com. Or call the toll-free Member Services number on your Aetna ID card.



YOUR AAFES BENEFITS...

2010 Medical Claims Cost Results...

The total claims cost for AAFES in the Department of Defense Nonappropriated Fund Health Benefits Program (DoD NAF HBP) for 2010 was **\$174.3M** compared to **\$151.7M** in 2009, an increase of 14.9%.

AAFES 2010 Total Aetna Medical Claims Cost

| | |
|--------------|-----------------|
| Medical | \$122.2M |
| Pharmacy | \$ 41.2M |
| Dental | \$ 10.9M |
| Total | \$174.3M |

The key drivers of the claims cost were for the treatment of chronic illnesses and prescription drug cost. In 2010 the top 5 chronic diseases and drugs were:

2010 Top 5 Chronic Diseases & Drugs

| Chronic Diseases | Drugs |
|---------------------------------|----------------------------------|
| Hypertension | Lisinopril (hypertension) |
| Hyperlipidemia(cholesterol) | Simvastatin 1 (high cholesterol) |
| Diabetes | Metformin (diabetes) |
| Nonspecific Gastritis/Dyspepsia | Levothyroxin (thyroid) |
| Low Back Pain | Hydrocodone (pain) |

Hypertension and *Hyperlipidemia* (high cholesterol) are both precursors to more serious heart disease.

Ways we all can help control costs:

- Use the preventive services that are offered in the plan.
 - Covered at 100% no copay/no deductible.
- Use urgent care facilities instead of the emergency room (ER).
 - Use the ER only in cases of an emergency.
- Use the mail-order drug (MOD) benefit.
 - Use the MOD for your maintenance drugs – (medications you are taking on a regular basis such as high blood pressure; cholesterol; diabetes; etc.
 - By using MOD you'll pay less for the medications because you can order up to a 90-day supply for the cost of a 60-day supply...you save one copay.
- Use generic prescriptions, if available.
 - A generic is the equivalent of a brand name drug; however it costs less than the brand name.
 - Using generics saves on costs to you and the medical plan.
- Participate in a disease management program, if applicable.
- Change to a healthier lifestyle.

Note: The DoD NAF HBP is a self-insured program. Self-insured means the employer assumes the risk for paying the claims and administrative fees to a company that administers the program. Aetna is the third party administrator used by the DoD NAF HBP.

Remember to Get Your Free \$100 Credit!

Participants in the DoD NAF Health Benefits Program can earn a free \$100 Health Incentive Credit (HIC) as a reward for getting a preventive care exam or completing a Health Risk Assessment (adults only) on Aetna.com.

The Health Incentive Credit Will Be:

- Applied to your medical deductible and/or coinsurance as claims are processed.
- Earn a maximum of \$100 per person, up to \$300 per family.
- Rolled over each year until you use it, for up to 3 years.

YOUR AAFES BENEFITS...

Q. If a retiree with health benefits remarries after the death of a spouse, can he/she add the new spouse to the health insurance?

A. A retiree can add newly acquired dependents within **31 days** of a qualifying event, i.e., marriage, birth, adoption, etc. To add a new dependent, contact the HQ Benefits office at 1-800-519-3381.

Also, if you marry or remarry after retirement you can elect, within one year of your marriage, to provide your new spouse with future income from the Plan if he or she lives longer than you do. If you were married at the time of retirement you can do this for a subsequent spouse only in the same percentage that you elected for the first spouse. The percentage that your future pension will be reduced is 10%, plus an added percentage based on the length of time you have already been receiving your pension (not counting time when your pension was reduced for a survivor annuity). This added reduction is .5% for each year or part of a year for the first five years, 1% for each year or part of a year for the next five years, and 2% each year or part of a year thereafter.

However, if you were the dependent of an AAFES retiree who has died and you were to remarry, neither your new spouse nor any of their dependents could be covered. Below is the regulation covering this:

(1) Dependent. For the purpose of continuation of coverage for survivors, dependents (described in paragraph 6.d. of this enclosure) include children conceived before and born after the employee or retiree dies. **If the surviving spouse remarries, neither the new spouse nor any dependents acquired upon remarriage are eligible for the DoD NAF HBP.**

(DoD NAF HBP stands for Department of Defense Nonappropriated Health Benefits Program)

If you would have qualified on your own for coverage when you retired, you would have then been able to add a new spouse. To qualify you would have needed to have been paying premiums in the medical plan for 15 years.

Q. I have some relatives who retired from companies other than AAFES. They began with free retiree health care, but now have to pay. What are the chances that AAFES retirees may one day have to contribute to health care insurance?

A. Most U.S. retirees today and in the future will be paying for their medical care in retirement. There are few companies that offer the level of retirement benefits that AAFES does. Even so, AAFES has no plans to start charging retirees who are currently receiving free medical and dental in retirement. In fact, it is written in the Retiree Medical, Dental, and Life Insurance Plan document that qualified “grandfathered” participants will receive 100% AAFES-paid premium subsidy for the remainder of their life and the lives of their eligible dependents. An employee was grandfathered if they were participating in the medical and dental plans as of 31 December 1999.

However, AAFES has recognized that medical costs continue to rise and the cost of this benefit is expensive. AAFES did make a change for employees who were not enrolled in the medical and dental plans as of 1 January 2000 (non-grandfathered). These participants can still qualify for the post-retirement medical benefit, but instead of it being free, they will need to pay the premiums that an active associate pays (currently 30% of the cost).

We should all be aware of the costs for medical care and do our part to minimize the expenses so others will be able to enjoy this benefit in the future.

Q. When receiving an AAFES pension, is it mandatory to apply for Social Security at age 62 even if employed elsewhere?

A. It is not mandatory for you to take Social Security at age 62, but that is when the AAFES Social Security Bridge payment (the “SS Level” on your check stub) will stop. It is called your temporary annuity. The AAFES Social Security piece is intended to help you until you get to the point where you can start drawing your actual Social Security benefit which is at age 62.

If you continue working past 62, your Social Security retirement benefit can be affected by additional wages that may replace higher or lower wages at the beginning of your career. Continuing to work and delaying Social Security retirement is one way to increase the amount of your monthly benefit and the benefit that may be payable to a surviving spouse. But keep in mind there's an earnings limit that will reduce your Social Security benefit if you are under your full retirement age. For 2011 that limit is \$14,160. For every \$2 you earn over that amount, your Social Security benefit is reduced by \$1).

If you're retired by 62 but don't need your Social Security benefit to pay your bills, claiming early benefits to add to an already comfortable annual income may not make much sense. Even if you took all the money and invested it, your investments would have to earn more than 7 percent annually to equal what you'd make by delaying benefits until full retirement age. And keep in mind that up to 85 percent of your Social Security benefit will be subject to federal income tax.

You can get more information at the website www.ssa.gov/pubs/10069.html or if you're reading this on the PDF version by clicking (Cntl + click) on this link “[fact sheet on the Social Security Earnings Limit](#)”. Everybody's situation is different and your best bet may be to contact Social Security or a professional financial planner to find out what would be best for your situation.

CHAPTER HAPPENINGS

Aloha Chapter-- It was something new!! And, as you know, for retirees set in their ways that can sometimes be daunting. But determination – and our love of eating – overcame any trepidation. Our new adventure was due to our “youngest” retiree member - **Lauri Santos**. Being the young and adventurous type Lauri contacted the **Old Spaghetti Factory** at Ward Warehouse and planned our August luncheon. It was a HUGE success. Over 40 members and guests filled the “back room.” After an invocation by **Wilton Santos**, members had their choice of either lasagna and Marsala chicken, spaghetti and meat balls w/Hawaiian Portuguese sausage, or spinach/cheese cannelloni with salad, drinks and dessert included. After lunch, we were brought up to date with happenings in AAFES and AAFES-Hawaii by our invited guests **Terence Maynard**, **Hickam Exchange Manager** and his wife, **Cindy** who also works for AAFES-Hawaii. **Julia Davis** took the prize of an AAFES T-Shirt reflecting our new logo.

The “money raiser” for this month was our always popular Plant & Bake Sale with “reasonable” pricing determined by **Adriene Hamada** and **Jane Fukunaga**. Additional “personal” selling techniques -- which raked in another \$30 for us!!! -- was provided by **Ted Jordan**, 15-year-old grandson of **Philip & Charlotte Roach** who was visiting here from Germany with his mom, **Mimi Jordan**. The afternoon was finished off by a couple rounds of Bingo led by our Bingo Caller **Lester Tokuhisa**. Winner of the \$5 regular game was **Roy Miura** and winner of the “COVER ALL” game with its prize of a \$50 AAFES Gift Card was **Pauline Ung**.

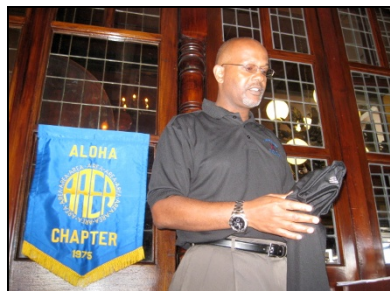
All attendees left FULL, HAPPY and awaiting our annual Christmas Party scheduled for December 4 at the Pearl Country Club – back to familiar territory for us old timers!
--Bill Allgire



Terence and Cindy Maynard



Tom Murin, Joan Itai, Margaret Itai and Jeanne Fujise



Terence Maynard prepares to award logo T-shirt to a lucky member



Julia Davis shows off the AAFES logo T-shirt she received from Terence Maynard



Jim Gardner, Lorinda Johnson and Edith Torres



Lorinda Johnson, Edith Torres and Debbie Dixon



Willa Gardner, Adrienne Hamada and Doris Roskiewicz



Mary Ann Asato and Pat Watson



Elaine Takashi and Rose Kawata



Mitzie Inouye, Alice Suma, Joyce Kikuchi and Nellie Murin



Joan and Margaret Itai



Jan Santana and Elaine Takahashi



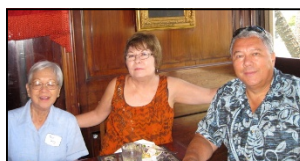
Lester and Marlene Tokuhisa, Roy Miura and Vesta Will



Ardell Katsura, Dot Irvine

Photos by
Charlotte Roach

Pearl Wong, Lauri Santos and Wilton Santos



3 more photos
on page 9 →

Bill Allgire and Phil Roach

CHAPTER HAPPENINGS

North Texas Chapter holds annual membership dinner at Hard Eight Barbecue



Photos by Rich Sheff



Golden Gate Chapter retiree luncheon in July (photo by Ernest Kodama)

The Great San Francisco Adventure

Northern California Chapter—Many chapter members had a “first” in June when the chapter took a ferry ride from Vallejo to San Francisco as part of a day-long trip from Sacramento into San Francisco.

The chapter’s newsletter described the ferry trip as “a first for many of us” and that the ferry was “so spacious and comfortable it made for a most pleasant part of the outing.” The ferry arrived at Pier 39 in time for lunch and then time to brose through the stores or watch the sea lions.

Aloha Chapter, Continued from page 8



Gwen Goo, Pauline Ung



Jane Fukunaga, Darlene Ikegami and Pearl Wong



Lani Aki, Julia Davis

North Carolina Chapter— The chapter learned how to deal with the heat at its June luncheon.

Captain Michael Ramos, son of Chapter President Richard Ramos, was guest speaker. Captain Ramos is a Physician’s Assistant (PA) in the Army and is assigned to the 82nd Airborne 2nd Special Troops Battalion. He spoke on “how the heat affects people in our age group and what we can do to protect ourselves,” Richard said.

Captain Ramos has been the chapter’s speaker before addressing health issues and checkups for retirees.

Western Region *Building on the Benefit*



I'm Karen Stack, Senior Vice President of Western Region.

I've been working for Army & Air Force Exchange Service more than 30 years. Like you, I have seen many changes in the retail and Exchange world, but nothing compares to the speed of change taking place today.

Whether visiting facilities in the Pacific Northwest or down in the Texas Hill Country, it's clear to me that the necessity to maintain a competitive edge has never been more urgent. With this in mind, I'd like to share with you how Western Region is leading the Exchange in sustaining the 116 year old competitive advantage that you, no doubt, had a hand in creating.

Fulfilling our mission with modern, bright stores

When the economy stumbled a few years ago, quite a few retailers stopped expansion efforts. As the economy continues to sputter, many of competitors continue to be nervous and, in many cases, have ceased growing entirely. The dynamic nature of the military, combined with our continuing drive to differentiate Exchange facilities, has produced a very different growth strategy for military resale. The reality is that we have plenty of reasons to expand – the most notable reason being that we serve America's military and their families. These customers have earned the right to the most exciting and innovative shopping destinations we can provide.

INSIDE AAFES TODAY
Another in a continuing series
spotlighting Exchange operations
written by the people who make
AAFES run today.

Secondly, some of facilities were long overdue for a facelift, and we are actually allocating more than \$1 billion of additional capital improvements during the next 5 years for new and renovated shopping centers. Doing so is expected to

help give customers even more reasons to make the Exchange their first shopping choice.

From Texas to California

With Real Estate, Western Region is busy supporting the Exchange's mission with quality, first rate facilities. So far in 2011, we have opened renovated shopping centers at Vandenberg AFB, California and a new Town Center at Fort Irwin, California. As construction continues on new shopping centers at Fort Carson and Fairchild AFB (both scheduled to open in November), new/renovated Expresses (formerly known as Shoppettes) are opening throughout the region with many more scheduled to cut ribbons in late 2011 including Kirtland AFB, New Mexico, Joint Base Lewis-McChord, Washington and Lackland AFB, Texas.

Creating a 'downtown'

Most of you know that the Exchange opened Freedom Crossing at Fort Bliss in November 2010. The first open-air retail development on a military installation in the

world, Freedom Crossing ventures into uncharted waters in which national, regional and local retailers operate privately within a military shopping complex. The festive “Celebrate What’s New” in November was the largest opening in the 116-year history of the Exchange. After five years of planning and constructing, the \$100 million Freedom Crossing, a 492,000 square-foot, open-air shopping center, debuted to serve 127,000 Soldiers, plus their family members, who are expected on the installation by late 2012. Already bigger than the State of Rhode Island, Fort Bliss is undergoing the largest transformation of a military installation since World War II under the Defense Department’s troop realignment initiatives. The relaxed, inviting atmosphere offers a 217,000-square-foot Exchange main store, the size of nearly four football fields and more than double the facility it replaced. Shoppers enjoy a 10-screen, 1,700-seat movie theater; large indoor food and vendor marketplace; and outdoor retail space with privately owned shops. In addition, new restaurants never before seen on a military installation, including Arby’s, Sarku Japan, Buffalo Wild Wings and Smashburger, among others, are serving up a “taste of home.” Victoria’s Secret, Coach, Apple, Martha Stewart, Nintendo, Hewlett Packard, Izod, Under Armour and Nike “concept shops” in the Main Store give consumers the full range of popular products and services.

Fort Bliss Marketplace Entrance

Freedom Crossing resulted from a unique public and private partnership between the Exchange, ServiceStar Development Company of Denver, Colo., the Army’s Family Morale, Welfare and Recreation Command, Army Installation Management Command and Defense Commissary Agency. Freedom Crossing will serve as a model for similar lifestyle centers at Joint Base Lewis-McChord in Washington, and Joint Base San Antonio in Texas.

This July, we opened our most intriguing project in the California high desert. Nearly three hours from Los Angeles and Las Vegas, we’ve partnered with private investors to build the Fort Irwin Town Center, a residential-

commercial complex similar to the one opened in 2006 at Fort Belvoir, Va. The project creates a family-friendly “downtown area” with retail shops, including nearly 24,000 square feet of Exchange businesses on the street level with living quarters above. Businesses located at the Town Center include Starbucks, GameStop, Pizza Hut, Subway, Dentist office, and our brand new Military Clothing Store.

Fort Irwin Town Center

NG/Reserve outreach - aggressively reaching out to expand customer base



Ribbon Cutting at Fort Irwin Town Center Military Clothing Sales Store.

One of our biggest endeavors this year is the grassroots campaign to reach out to the National Guard and Reserves throughout CONUS. In Western Region, we’ve engaged the State Adjutant Generals and their staff to tell them the Exchange Benefit story – and explain how we can be part of their team and grow first time shoppers as well as get infrequent shoppers to visit their Exchange more. We’re also participating in any family events and meetings that are held in each state so we can tell our Guard and Reserves families the Exchange story – which many are hearing for the first time. Targeting underperform customer bases is just another way we are working to maintain our competitiveness in today’s marketplace.

Customer focused

Facilities are not the only thing that sets shopping the Exchange apart from the competition. We have a deep com-

mitment to those we serve and understand that price is not the only factor used to make purchasing decisions. When an authorized customer comes into one of our facilities, we place a priority on providing “world class” service that will keep them coming back and help us develop the lifelong emotional connection that can only be found at an Exchange.

For those of you who retired in the past decade, you know that this relationship seems to grow stronger by the year. The tragedies of 9-11 were a stark reminder of the bond the organization shares with our military as the Exchange was in the shadow of the impact site at the Pentagon and at “Ground Zero” in New York City supporting rescue efforts in the wake of the attacks. In the year that followed, we established more than 100 stores in Operations Enduring Freedom and New Dawn (formerly Iraqi Freedom). Ten

years later, we continue to “Go Where They Go” in service to our real American heroes.

Yesterday vision = today's success

From new facilities to new customers, Western Region is working with a variety of Directorates to gain market share. The pace of today's retail environment demands we reach out across the Command to leverage capabilities throughout the organization. Whether the shopper utilizes their benefit in store, online or through the catalog, it is our hope to deliver a world class experience to them and their family. Doing so allows us to build on the successes of associates and managers like you who came before us and reaffirms the Exchange's 116-year-old position as authorized customers' first choice. We keep this in mind as we pour foundations and forge relationships today that will surely bear dividends tomorrow.

Karen Stack

Senior VP - Western Region

Karen Stack began her career with AAFES in 1976 as a General Clerk at the Giessen Distribution Center in Germany. She held various assignments at Ft. Bliss, TX until her promotional transfer to Sheppard AFB, TX as an Exchange Services Manager.

Ms. Stack remained in the Services field as Exchange Services Manager at Ft. Sill, OK and later transferred to the then Central Texas Area Contracting Office at Ft. Hood, TX. In 1986, she was promotionally reassigned to the Carswell AFB Main Store. Ms. Stack continued her upward progression as General Manager/Main Store Manager at Laughlin AFB, TX and then as General Manager at Grand Forks AFB ND. In 1990, she volunteered for a one-year tour as Exchange Manager in Saudi Arabia during Operations Desert Shield/Desert Storm.



From Saudi Arabia, Ms. Stack returned to Grand Forks AFB ND for one year as General Manager/Main Store Manager and then was promotionally reassigned to the Presidio of San Francisco, CA as General Manager. In 1992, Ms. Stack was transferred to HQ AAFES in Dallas, TX to fill the Business Program Manager position in the Main Store Strategic Business Group. In 1995, she was promoted to Senior Business Program Manager.

Ms. Stack's next promotion was in December of 1997 when she assumed the position of Vice President, Southeast Exchange Region. She then assumed the duties as the Vice President, Western Region from February to September 2001. After assuming the Senior Vice President position for the Europe Region/SW Asia, Ms.

Stack immediately began coordinating AAFES support for Operations Iraqi and Enduring Freedom. During her tenure, which lasted through July 2004, she oversaw contingency operations in up to 30 countries at any given time.


Ms. Stack received her Bachelor of Science degree from the University of the State of New York, and graduated in May 1998 with a Master's of Science degree in Human Resources and Business from Amberton University in Garland, TX.

Ms. Stack was promoted to Special Rate (MBP 6) in July 2001.



AREA Community Service Awards – Autumn, 2011

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

All recipients were provided with a Certificate of Appreciation, a recognition letter signed by the program director and  president, AREA, and a gift from Watt/Spohn Universal, a leading, worldwide Exchange Broker. We wish to thank them for supporting AREA through their active involvement in the Dallas/Fort Worth and Hampton Roads ALA chapters. Watt/Spohn Universal specializes in representing brand name manufacturers in the Power Zone, Automotive, Hardware, Housewares, Sporting Goods, Stationary and Consumables categories. They have a long history of supporting AREA. We invite you to visit them at www.wattspohn.com

COMMUNITY AWARD RECIPIENTS, October, 2011

➤ **Dr. Peggy A. Buckner, Retiree:** Dr. Buckner is definition of the word “humanitarian”. She is a woman of character, of grace, of humility, and of honor. She has lived a life of sacrificial giving. She is absolutely committed to helping those who need a helping hand.

For example, three days after she retired from AAFES, she received a call from a friend. This friend told her that her husband had died, unexpectedly, and she did not know what to do. For the next six months, Dr. Buckner walked this widow through the process of burying her husband, and preparing her for life after her husband.

On 12 January 2010, there was a massive earthquake in Haiti. When the earthquake occurred, she first contacted the American Red Cross and made a donation. Then, she contacted her church and asked them to provide assistance. Next, she was on the internet, challenging people from around the world to make a donation to the American Red Cross in support of Haiti.

During the summer of 2010, Dr. Buckner opened her home to four children – ages 5, 6, 8, and 11. These children were from very dysfunctional homes. She provided love, and a stable environment. She spared no expense when it came to fun and learning. At the end of their stay, the children did not want to leave.

When a ministry that she had been supporting in India for a number of years needed a vehicle, without hesitation, she donated the money for the Gospel for Tribals Social Service Society could buy a very much needed jeep. Later, she invited the founder and president, Bishop Marineni Jacob to Texas.

Dr. Buckner has financially supported churches in Ethiopia; houses being built for flood victims in Guam; freeing slaves in the Sudan; distributing gospel tracts in Iraq; spreading the gospel into Iran; getting Bibles into China. There are many other instances that I could share, but these are just a few to demonstrate her commitment to the community of mankind.

➤ **Coy Jackson, Son of Exchange Associate, Headquarters:** Coy volunteers at All Star Equestrian in Mansfield, TX every weekend where he helps handicapped children with horseback therapy. He also mucks the stalls, hauls hay, feeds and waters the horses, sidewalks (holding the children on the horse) and leads the horses. There are many more duties

that he performs while at All Star, just too many to list. He volunteers every Saturday morning and during the week if they need more help. Coy has volunteered at All Star for about 2 years and loves every minute of it.

- **Hunter Jackson, Son of Exchange Associate, Headquarters:** Hunter volunteers at All Star Equestrian in Mansfield, TX every Saturday morning. He is only 13 so he is not old enough to walk with the handicapped children, but he feeds and waters the horses, leads the horses in and out of the barn and back to the pasture, mucks the stalls, hauls hay and helps with numerous other chores around the barn. Hunter also volunteers at our church every chance he gets.
- **Beryl Eugene, Brother of Exchange Associate, Headquarters (Stoneridge Calling Center, Desoto):** Beryl is recognized for volunteering advocacy and support for students with disabilities.
- **Catherine A. Leo, Exchange Associate, Headquarters:** Catherine has volunteered with the Dallas Area Habitat for Humanity for over 2 years serving in a variety of areas. She has helped build houses in low income areas, engage & register new volunteers, and various office and research projects. Her efforts have helped to revitalize neighborhoods and build community. Catherine has also volunteered for the past 8 yrs. in the Children's Medical Center parade working as a bleacher host, costume character and banner clown.
- **Tamara D. Rivera, Exchange Associate, Headquarters:** Tamara faithfully volunteers weekly and for special events at Texas Scottish Rite Hospital for Children where she was once a patient. She believes in giving back. She believes that it is an awesome opportunity for her to give back and to make a difference in the lives of the children at TSRHC. TSRHC is one of the nation's leading pediatric centers for the treatment of orthopedic conditions. Admission is open to Texas children from birth up to 18 years of age, and patients receive treatment regardless of the family's ability to pay.
- **Rogue Moreira, Exchange Associate, Headquarters:** Rogue is being recognized for 15 Years as a Scout Leader, 10 years as a youth minister, and over 6 months providing legal services PRO BONO to indigent residents of North Texas.
- **Myra Towner-Rankin, Exchange Associate, Headquarters:** Myra Towner-Rankin works in conjunction with The Writers Garret, The Dallas Independent School District and the Arts Council to reach out to students in South Dallas. She has completed an apprenticeship offered by The Writers Garret for Writers in the Schools and now works, under the tutelage of the Writers Garret as a Creative Literary Specialist, serving at-risk students in third through fifth grade in an after-school program. She teaches them pride, preparedness and presentation skills so they can learn to "paint with words." Rankin has also served as an academic coach for creative writing at North Lake College.

Myra Towner-Rankin also volunteered for the Disaster Action Team (DAT) for the American Red Cross. DAT members are trained to serve clients at the scene of the disaster with services that range from hot coffee and blankets to temporary sleeping accommodations and credit cards activated in the field for immediate use. In addition, Rankin serves as a Block Captain in her neighborhood to keep her neighbors informed of crime statistics, local events, neighborhood improvement initiatives and community meetings.

Rankin is also the author of a novel titled: "The Rain Will Tell" and will have a second novel published this year.

- **Patrick E. Coffman, Exchange Associate (Procurement Manager), Headquarters:** Every holiday season, Patrick includes many AAFES associates, staff, neighbors, friends, and community members together to his home for a holiday event dedicated to providing necessities to families in need.

Patrick spends endless hours in advance of the event to personally prepare food, decorate his home and tree with an annual theme, and to coordinate the event contributions.

Guests are asked to bring household goods, toys, clothes and other items which are not typically offered to families through other organizations

Patrick works directly with local charities to provide the needed contributions in time for the holiday. His selfless effort and personal financial effort to provide this event has been ongoing for a number of years and is growing with participation annually.

- **Lorraine K. Temple, Exchange Associate, Headquarters:** Lorraine Temple has been a volunteer USA Swimming Official since 2005 and volunteers her time every weekend to officiate competitive swimming throughout North Texas. She has been certified by USA Swimming to work at the National level and has not only worked in North Texas but has traveled throughout Texas as well as to California, Georgia and North Carolina to officiate at the elite levels of competi-

tive swimming. These competitions run from 3-6 days, many with preliminary and final rounds of competition. USA Swimming does not pay their officials; therefore, she must pay all her own expenses to officiate at these competitions.

Lorraine is also a certified NCAA Swimming Official and has officiated meets at universities in the Dallas area to include the Sun Belt Conference Championships and the upcoming Atlantic Coastal Championships. These meets usually run over several days with preliminary and final rounds of competition and normally include 4-8 competing universities.

Lorraine is also a certified Texas Interscholastic Swimming Coaches Association (TISCA) Official and officiates on weekdays and weekends for local high school swimming meets throughout North Texas, but is highly desired in the Rockwall community, beginning each year in Sept and ending after the District and Regional meets the following February. High school swimming officials are unpaid versus other sports officials in Texas. This speaks highly towards her dedication and fairness of play to the sport for coaches and athletes alike.

➤ **Malinda Kimber, Exchange Associate, Fort Hood:** Every year for the past 2 yrs she orders T-shirts, which she then designs. Associates purchase them if they want (volunteer basis) for breast cancer awareness month. We wear them every Thursday in October to show our support for Breast cancer

➤ **Marie Henry, Exchange Associate, Fort Jackson:** Marie Henry has been volunteering and assisting with the Youth Group at her church for seventeen years. She began assisting the Youth Group when she had family who were a part of this group. Even though she no longer has family ties to the Youth Group, she continues to accompany the youth of her church on spiritual retreats.

Marie Henry will often spend her time volunteering for car washes to raise money for the needy families in the Columbia area.

Marie Henry volunteers at St. Martin the Porres which is a church located in Columbia where she helps feed the homeless.

In the winter, one can often find her volunteering to help rake yards of the elderly in her community.

➤ **Linda Rokicki, Exchange Associate, Offutt AFB Exchange:** Linda was nominated for her selfless dedication to co-workers by dedicating vacation leave and flying from Omaha to Minot, ND to help with flood relief efforts.

➤ **Louise Baltimore, Exchange Associate, Ft. Stewart Main Store:** Louise tirelessly volunteers at a senior citizens home 2 to 4 times a week. She provides a friendly smile, a helping hand, reads to them and most importantly offers companionship. On many occasions she volunteers immediately after working an 8 hour shift at the exchange. Year around, she buys many items for the residents like toiletries, socks and other items she identifies that there is a need for. She is well deserving of this recognition.

➤ **Richard Chamberlain, Spouse of Exchange Associate, Sheppard North Express, and Retired Army:** Richard has worked with the Green Knights MMC Ch. 54 as President to bring motorcycle awareness to Sheppard AFB. He is also involved with raising funds year round to provide Christmas presents to the local children's home. Richard has planned and organized the National Ride to Work Day for the past two years.

➤ **Wilda Chamberlain, Exchange Associate, Sheppard AFB Exchange:** Wilda has in the past three years been the Secretary for the Green Knights MMC Ch. 54. She has helped every year in the raising of funds to provide Christmas present for children in the local Children's home. Wilda also is involved in the awareness and safety of motorcycle riders at Sheppard AFB due to her being on the AAFES Health and Safety Council and the annual Ride to Work Day.

➤ **Bill Burnham, Shift Manager, Express, Buckley AFB, Aurora, Colorado:** Bill has donated 65 gallons of blood and was just recognized by Bonifils Blood Center, was CNN and the local news where he received a plaque.

➤ **Merly Gofigan, Exchange Associate, Los Alamitos MCSS:** Merly drives senior citizens from the Stanton Community Center every Monday to pick up free can foods and other items that they can't afford to buy. The community center relies on volunteers to take the senior citizen to and from these organizations.

AREA ...JUST FOR YOU

SCHOLARSHIP DONATIONS

| DONORS | IN MEMORY OF | |
|----------------------|-----------------|----------|
| Elizabeth Hussey | Andrew J. Ruffo | \$25.00 |
| Larry Grewelle | Jerry Kushi | \$25.00 |
| Larry Grewelle | Myrtice Tew | \$25.00 |
| Edith Ruffo | Andrew Ruffo | \$500.00 |
| **Ed & Judy Hourigan | Andrew Ruffo | \$100.00 |
| Donna Whisler | Robert Bohn | \$100.00 |
| | | |

Note: * denotes non-AAFES retiree

**denotes Non member of AREA

Email Address Changes

| |
|---|
| WILSON, JERRY N wildcats22@gmail.com |
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BRYAN, DALE (ALLISON)
4211 CALLOWAY DR
MANSFIELD TX 76063 Ph: 817-477-2958

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KANE OHE HI 96744-9171 Ph: 808-291-4385

GILDERSLEEVE, JAMES P (ROBIN)
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DURHAM NC 27712-8966 Ph: 919-479-6939

ROBERTS, GARY (DIANE)
10 ROCK MILL CT
SENOIA GA 30276 Ph: 770-599-9199

IN REMEMBRANCE

Robert (Bob) Bohn, Sr., passed away on June 5, 2011. He retired from AAFES in 1988 after 30 years of service. His last position was Chief, Western Region. Bob passed away in Citrus Heights, CA and his burial was in Savannah, GA in the family plot with all of the family there. It was a meaningful graveside service. He is survived by his wife, Nan.

Rudy R. Alvarado, 76, died April 20 in San Antonio, Texas. The JB San Antonio-Fort Sam Houston General Manager retired in 1996.

Deane O. Andrews, 79, died April 6 in Bluffton, S.C. The Red River Region services/vending/automobile Business Manager retired in 1995.

Clarence S. Beck, 80, died May 8 in Stockbridge, Ga. The Exchange Assistant Shipping Manager retired in 1988.

Wally K. Blackmore, 80, died May 24 in Colorado Springs, Colo. Before retiring, he was a Peterson AFB Assistant Food Activity Manager.

John W. Elben, 86, died April 9 in Belton, Mo. The West Georgia Area Maintenance Worker retired in 1985.

Dorothy Kenney, 92, died April 17 in Colorado Springs, Colo. The Peterson AFB Associate retired in 1980.

Arlo Peterson, 86, died April 11 in San Antonio, Texas. The NAS Fort Worth JRB Manager retired in 1988.

Anne T. Rizzo, 87, died May 11 in Townsend, Mass. The Fort Devens Sales Associate retired in 1989.

Charles W. Sands, 74, died April 26 in Niceville, Fla. The Fort Polk Manager retired in 1990.

Agnes Born, 85, died June 24 in Livingston, TN. She was born January 28, 1926 in Allons, TN. Funeral services were held June 27, and she was buried in her hometown of Allons. She was a retail manager in her final AAFES assignment. Agnes is survived by her son, Lester Winningham, of Cookeville, TN.

James (Jim) Beachler, died September 10. The former AAFES executive served as AREA President from May 1986 to May 1988. His memorial service was held in Duncanville on September 19, and he was buried at the DFW National Cemetery with full military honors that afternoon. He is survived by his wife, Margie, of Irving, Texas.

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

| | | | |
|---|---|---|---|
| BARKER, KLARA 154 ST. ANDREWS LOOP KERRVILLE TX 78028-6441 Ph: 830-955-9021 | A | LOWRY, OLIVE 10216 16TH AVE. E TACOMA WA 98445-3946 Ph: 480-970-6904 | A |
| BARRS, GRACE J 1030 TOPPING LANE HAMPTON VA 23666-1922 Ph: 757-595-1409 | A | MARKWICA, JOHANN (ELISABETH) WEIHERWEG 2 85757 KARLSFELD KRS DACHAU GERMANY Ph: 08131-81265 | A |
| DEATHERAGE, D GARY (SUSAN) 337 WOODRIDGE WAY INCLINE VILLAGE NV 89451-8416 Ph: 916-773-7314 | A | PARKER, DEWEY L (ROY) 72 ROSSLARE CT. RUCKERSVILLE VA 22968-3693 Ph: 434-990-0159 | A |
| DESROCHERS, ROBERT P (FRANCES) 1629 REVERE DR ROSEVILLE CA 95747-7446 Ph: 916-729-3334 | A | RICHARDSON, MARTHA J 903 WESTWOOD COURT #1018 DUNCANVILLE TX 75116-3127 Ph: 972-709-7926 | A |
| GAINES, ARLEE 1111 SOUTH LAKEMONT AVE WINTER PARK FL 32792-5496 Ph: 407-682-0200 | A | VILLANI, RUTH 1712 MAYENNE CT APT. G ST LOUIS MO 53125-2552 Ph: 314-631-0994 | A |
| HARRIS, LEONARD O (LYNDA) 3998 OLYMPIC TERRACE CIR ANCHORAGE AK 99507-5112 Ph: | A | WIEDERKEHR, JAMES L (DEBRA) 5403 HIDDEN TRAILS DR ARLINGTON TX 76017-1167 Ph: 817-483-5687 | A |
| JOHNSTON, SAMUEL F (CHUCKIE) 7475 JACARANDA PARK RD #2010 NAPLES FL 34109-0661 Ph: 239-571-2078 | T | ZIMMERMANN, RAINER-HUBERTUS (RENATO) PO BOX 1004 VISALIA CALIFORNIA Ph: 93279-1004 | A |
| LEE, BARBARA 213 ASHTON DR SW LEESBURG VA 20175-2520 Ph: 703-378-5548 | A | | |

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:
 LEAH MILLER (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>



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

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DUES ALERT! Please check the expiration date above. If the date is October 2011 (or earlier) please send your \$15 dues PAYABLE to AREA.

Visit the new 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.

Help Us Save Money!

Get the Newsletter online rather than through the mail.

The difference in cost is significant*, and you'll enjoy these advantages: Get the Newsletter first, before anyone else. E-mail is faster than snail-mail. The Adobe Acrobat (.pdf) format is in color and you can transfer/save the file as you desire.

*Per copy print cost at \$1.42 + mailing at \$0.57 = \$1.99 cost per copy. We now have 295 members receiving the Newsletter via e-mail, saving us \$2,348.20/year. 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.