

Global Link

PUBLISHED BY THE ASSOCIATES OF THE AMERICAN FOREIGN SERVICE WORLDWIDE • WWW.AAFSW.ORG • OCTOBER 2013

UPCOMING EVENTS

Friday, September 27:
Latin Rhythm Dance Class, no partner and no experience necessary. 7 p.m., Arlington, VA.

Friday, October 11 - Sunday, October 20:
Annual AAFSW Art and Book Fair, Exhibit Hall, Main State.

**Wednesday, October 23-
Thursday, October 24:**
Trip to Atlantic City, NJ, to support Membership Chair Debbi Miller as she competes in the "Ms. Senior America" pageant.

Saturday, October 26:
AAFSW Halloween Party at a member's home near Tysons Corner, VA, sponsored by the Foreign-Born Spouses Group.

Tuesday, December 3:
AAFSW Awards Ceremony, featuring the Secretary of State Award for Outstanding Volunteerism Abroad (SOSA), 10 a.m. - 12 noon, Main State.

Please confirm all events on our website, our Facebook page, or via office@aafsw.org before attending.

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Art & BookFair 2013 is Here!

The 2013 Art & BookFair opens Friday, October 11 at 11 am in the Exhibit Hall of the Department of State for those with employee badges and guests (including family members, who can enter with a diplomatic passport; if you do not have one, please contact us for a volunteer escort and bring a photo ID). Admission is free; cash, Visa, Mastercard, Discover and checks are accepted.

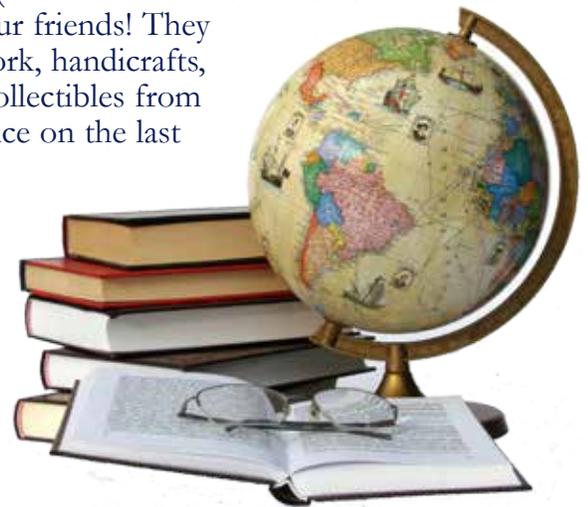
Weekends are open to the public (with valid driver's license or other official photo ID), so bring your friends! They can shop for great used books, artwork, handicrafts, stamps, coins, postcards and other collectibles from around the world. Books are half price on the last day, Sunday, October 20.

AAFSW has flyers that can be posted at a library, gym, book club or neighborhood coffee shop. The flyer has been included on page 9 of this issue. Just call the office at 703-820-5420 to be provided with more copies, or download and print them from our website, aafsw.org. Help us to get the word out!

Thank you to everyone who signed up to be a volunteer. We look forward to a very successful event, thanks to your time and effort. We really could not do it without you!

While we are no longer accepting book donations until after the Fair, we will accept donations for the Art Corner at any time. We are especially happy to receive pottery, china, artwork, textiles, jewelry, silver, and brass. Objects from Foreign Service posts always sell especially well!

To donate, call the AAFSW office 703-820-5420 or email office@aafsw.org.





From the President's Desk...

Patricia Linderman
president@aafsw.org

October is AAFSW's busiest month, with the Art & BookFair open every day from October 11 through October 20 — not to mention setup, cleanup, and all of the pickups, sorting and pricing required in preparation for the event.

This year, our volunteer team was struck a hard blow with the sudden death of A&BF chair Judy Felt in July. Yet they rallied, led by Lucy Whitley, Anne Kauzlarich and many others, and this year's Fair — dedicated to Judy's memory — is shaping up to be a great success, with nearly 1000 boxes of books to sell, along with rare stamps and coins, artwork, ceramics, textiles, sculptures, jewelry and much more.

Since 1961, the annual Art & BookFair has been AAFSW's main fundraiser of the year, providing support for our operations, scholarships and countless projects that benefit the Foreign Service community. Even more importantly, the Fair is a beloved tradition — an event that many inside and outside the State Department look forward to all year.

If you are in the DC area in October, please come and shop at the Fair! You'll find the opening days and hours in this Global Link. If you're unsure about the logistics of getting into the State Department (as I was just a few years ago), contact Barbara Reioux at office@aafsw.org, and we will be happy to help.

If you're overseas but would like to join in the fun, we will be happy to match you up with a "personal shopper" who will help you find books from the personal collections of former Secretaries of State, African textiles, stamps from Vietnam, or whatever your interests may be. Contact me at president@aafsw.org if you're interested!

Meanwhile, amid all the preparations, our Board and volunteers are continuing to think about AAFSW's mission. One key aim which must be part of our mission statement is advocacy for Foreign Service spouses and partners. Our EFM Employment Committee is currently working on several advocacy issues, and we have organized a Mental Health

Working Group to consider advocacy (along with information sharing and mutual assistance) in that field. Please write to me at president@aafsw.org if you would like to get involved in either of these groups, or if you have an advocacy issue to recommend.

Personally, the more I think about our mission, the more I realize that AAFSW is fundamentally a structure — a framework that allows each generation of Foreign Service family members to come together, support each other, and accomplish what we think is most important. AAFSW has an office, funds (thanks to our book operations, dues and donations), a website, a newsletter, social networks, and recognized standing within and outside the government to speak for the Foreign Service community. But all of that counts for nothing without you — the members and volunteers who bring this structure to life. Please join us in filling the "AAFWS framework" with your ideas, dedication and energy.

I look forward to hearing from you at president@aafsw.org!

FSYF Seeks Volunteer Board Members

The Foreign Service Youth Foundation (FSYF) invites volunteers (FSOs, EFM, now-adult-FS-Kids) to join the 2014-16 FSYF Board of Directors and Executive Committee. If you enjoy planning and implementing special events and activities for elementary-, middle-, &/or high school-aged children of the Foreign Service, FSYF needs you. If your talent is persuasive writing and speaking, FSYF needs you. If you have skill & experience in creative fund-raising, FSYF needs you. If you love FS Kids, FSYF needs you!

FSYF is the only 501(c)(3) nonprofit organization dedicated exclusively to the support of children of employees of the US Foreign Affairs Agencies. Through publications, outreach, workshops and regular family events, FSYF helps young people adapt to their changing environments, as they transition between posts worldwide. FSYF strives to help Foreign Service Youth embrace the adventure: encouraging resilience, fostering camaraderie, and celebrating achievements.

If you love FS kids and if you plan to be in the DC area for the next 2 years, please consider joining the FSYF Board of Directors.

For more information and to access the application form, please go to fsyf.org/board/board.html. Or contact the FSYF Executive Director Jennifer Odum at 703-731-2960 or at fsyf@fsyf.org.

AAFSW Program News

Latin Dance Classes!

On Friday, August 23, José Dominguez offered a salsa dancing class to AAFSW members, including the Foreign-Born Spouses Group. Everyone had a great time!

José learned salsa from a Cuban friend in Uruguay. A couple of months later, he was invited to be part of his friend's salsa troupe performing shows all over the country. He began to dance professionally, and taught at the Solanas Resort in Punta Del Este, Uruguay from 2003 to 2006. In addition to the shows at the resort, José was invited to perform at weekend events in restaurants, night clubs and other local venues. When José became an employee of the US Embassy in Montevideo, Uruguay, he taught classes for American diplomats, family members, and local employees.

José will offer a Latin Rhythm Class on Friday September 27 at 7:00 p.m. at the Carlin Hall Recreation Center, 5711 4th Street South. Arlington, VA. 22204. Join us and learn to dance salsa, merengue, bachata and samba! No partner or dancing experience is necessary! Register by email at office@aafsw.org or call 703-820-5420.



Halloween Party!

The Foreign Born Spouses Group welcomes all AAFSW members to a Halloween party on Saturday, October 26, 2013, at 7:00 p.m.

We will have prizes for the best, the most original, and the most colorful costumes. (Costumes are optional.) Come and learn about Halloween traditions, and make new friends! Please bring a dish to share, and let us know what you plan to bring for planning purposes.

RSVP to Sheila Switzer at fbspouses@aafsw.org or to the AAFSW Office at office@aafsw.org or 703-820-5420.



Sheila Switzer
Foreign Born Spouses Group Chair
fbspouses@aafsw.org

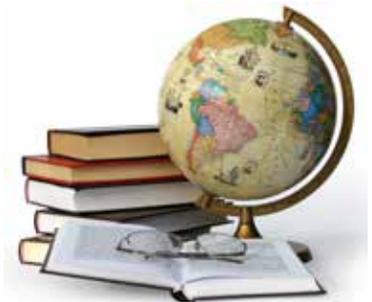
Art & BookFair Hours of Operation

Friday, October 11: Opening Day. 11 a.m. - 4 p.m. Open to building pass holders and their guests.*

October 12-13: 10 a.m. - 4 p.m. Open to the general public.

October 14-18: 11 a.m. - 3 p.m. Open to building pass holders and their guests.*

October 19-20: 10 a.m. - 4 p.m. Open to the general public. On the 20th, the final day, most items are half price.



** Spouses/partners are invited to attend the A&BF on both public and non-public days. If you volunteer at the Fair, you will receive an entry pass for all days. Diplomatic passport holders can simply enter at the C Street entrance (state that you are attending the A&BF). If you do not have a diplomatic passport, you may enter with your employee spouse/partner or with a volunteer holding an escort badge. If you need to be escorted, please contact us in advance, if possible, at office@aafsw.org, 703-820-5420 or 202-223-5796, and we will be happy to help.*

“Dependent” is Just a State Of Mind

Financial Security and the Foreign Service Spouse

Most accompanying spouses in the Foreign Service have reduced their income and/or income potential in order to support their officer’s career. But, income is only one measure of overall financial security. There are many ways in which spouses can ensure that if the worst happens—divorce or unexpected death—they will be able to stand on their own two feet.

This article is the first in a series that will appear over the next few months, outlining the many ways in which Foreign Service spouses can ensure their own financial security. Much of this information, particularly in this first installment, may be familiar to most readers. But, some foreign-born spouses may not be familiar with American financial conventions. And, we can all use a refresher from time to time!

Establishing a Separate Financial Identity

Bank Accounts

While most married couples have joint bank accounts, it is very important that the secondary earner (a term I will use to describe the relative financial position of most Foreign Service spouses or partners) also have at least one checking account in his/her name only. This account should be used on a regular basis. For example, I have my own part-time income deposited to my personal checking account, and link it to a Paypal account that I use for various online purchases. The point is not to keep control of “my” money (my husband and I share everything); it is to establish my own long-term relationship with a bank.

Another problem with joint accounts is that they can be closed by either account holder. In the case of divorce, one spouse could potentially close a joint bank account, leaving the other, at least in the short term, with no access to the money in it. However, in the case of the death of one spouse, a truly joint bank account normally reverts to the surviving spouse.

Be sure, as the secondary earner, that you are truly a joint owner of the account, and not just an “authorized signer.” If there is any doubt, especially in the case of a bank account to which the primary earner’s paycheck is deposited, contact the bank to make sure that the account is “joint tenancy” or

“tenancy in entirety.” Both terms mean in plain English that the account belongs equally to both parties. (But you should still have that individual account, as well, for reasons mentioned above.)

Credit Cards

If you have a bank account, that bank will more than likely be willing to issue you a credit card in your name only. It may have a very low credit limit to start with, but that’s not important: it is important to use the card and pay it off regularly, on time. Even if you are not in the habit of using credit to pay for purchases, you could, for example, bill a couple of monthly subscriptions to the card (Netflix, anyone?) in order to help establish a good payment record.

Over time, even if your income does not increase, your credit limit will go up automatically in most cases, and then you will have that credit available in case of emergency—for example, to purchase an airline ticket for a family emergency or to rent a car when evacuated from a post.

Another reason to have a credit card in your name only: if a credit card is a joint account, like a joint bank account it can be closed by either party. And, if the credit limit is based on the primary earner’s income, the secondary earner may not be able to obtain a credit card immediately afterwards. Credit cards are necessary for so many essential activities, especially when living overseas. Don’t be caught without one in an emergency: get your own credit card now.

Credit unions, or other financial institutions with a restricted membership, usually offer the best interest rates on both checking accounts and credit cards. You do not have to be a State Department employee to open accounts at either the State Department Federal Credit Union, or USAA Federal Savings Bank, two popular options for Foreign Service community members. As the spouse of a State Department employee, you automatically qualify for your own accounts. (In fact, I had a USAA credit card before I even married my officer—I qualified because my father had been in the military.) Both of these institutions are exceptionally accommodating to overseas customers as well.

Credit Ratings

Both of these types of accounts—banking and credit—will show up on your credit rating. Many of us do not pay attention to a credit rating until we need it for a major purchase, such as a house. But, if you do not have a high personal income, your credit rating can be one of your most valuable assets. It tells banks and lenders that you are a good risk, and can easily make the difference between being able to get a car or home loan, for example, or not. It can make the difference in whether or not a rental application is accepted by a landlord. It can even affect your job prospects: many employers check a credit rating as a standard part of the screening process.

Most financial gurus agree: everyone should check their credit rating once a year. This can easily be done for free at annualcreditreport.com. When you receive your report, check it carefully for any kind of errors. If you have closed an account in the past, make sure that it is listed as “closed by consumer.” If an account has been closed, and shows up as open, report that error as well: it could be a problem for lenders if you appear to have too much debt or even too much credit available to you.

Emergency Funds

Every secondary earner should ideally have a substantial emergency fund set aside that belongs only to him or her. This could take the form of a savings account, a CD, a money market fund, or even an IRA (as long as it can be liquidated easily in case of emergency). If the worst should happen, you do not want to have to jump through any extra hoops in order to get the funds you need. Maybe you can't initially afford to set aside the often-recommended amount of six months living expenses, but that is no reason not to start small and add more funds over time.

Another reason for this emergency fund is that in the case of a nasty divorce, you will want to have some money put aside where your spouse cannot get to it. No one likes to think that they will ever be in this position and few couples enjoy talking about this subject. But more than one accompanying spouse has been surprised with separation or divorce papers while posted overseas. Make sure that you have some money set aside for what financial columnist Michelle Singletary calls a “home-wreckin’ hussy fund.”

Victoria Hess, a former Foreign Service spouse who now teaches a personal finance class, sums it up: “A minimum standard of financial literacy means knowing about the family’s banking, having money of one’s

own, having a basic understanding of taxes, insurance, investing, retirement, and estate issues, and having a say in how the couple addresses these issues. This is all true whether one is in the Foreign Service or not, but being in the Foreign Service makes it even more critical that these minimum standards are met. I say this with four FS evacuations under my belt.”

This article has covered the first few of the most basic steps that every “trailing” spouse should take before going to their first post. But it’s never too late to start! Whether you are on your first or fifth tour, take a moment to review your own financial situation.

The next article in this series will cover joint ownership of assets. Stay tuned!

Kelly Bembry Midura is Content Manager for AAFSW. Currently posted to Vienna, Austria, after tours in Latin America, Africa, and Europe, she blogs about the Foreign Service and other topics at wellthatwasdifferent.wordpress.com.



Foreign Service Facebook Round-Up

New Foreign Service community Facebook groups are popping up all the time. Here are some of the most active. All of the listed groups are moderated, with restricted membership, for privacy and security reasons. Click Join Group and look for a message in your "Other" inbox on Facebook from one of the moderators requesting information to approve your membership.

Trailing Houses

<https://www.facebook.com/groups/trailinghouses/>

For household members of the world-wide mission-related American community and their FSO's (single and tandem FSO's also welcome). Over 1,700 members. Very active group with discussion on a wide range of topics.

FS Unaccompanied Tour Group

<https://www.facebook.com/groups/261234237319458/>

For Foreign Service family members experiencing an unaccompanied tour, or those who have done so in the past. Questions and answers from those who have been there and done that.

Foreign Service Tandem Couples

<https://www.facebook.com/groups/123938122148/>

A forum to ask questions regarding bidding, benefits, and other issues, and to connect with other Foreign Service tandem couples. For all tandems, opposite- or same-sex, couples who were once tandem, and future tandem couples.

FS Borrow-Barter-Sell

<https://www.facebook.com/groups/601203813263199/>

New group founded to facilitate sales, trades, and other exchanges of goods and services in the FS community.

Foreign Service Bloggers

<https://www.facebook.com/groups/170973699616423/>

For Foreign Service officers or family members who have blogs.

EfMs Helping Other EfMs Find Employment

<https://www.facebook.com/groups/358778958203/>

A network dedicated to helping other Eligible Family Members find employment at overseas posts.

EfM Business Owners

<https://www.facebook.com/groups/efmbusinessowners/>

Self-employed Eligible Family Members (EFMs), post your ideas, questions and advice here! Business owners, freelancers, contractors, anyone who works independently or "outside the box" is welcome.

Foreign-Born Spouses Group

<https://www.facebook.com/groups/AAFSW/>

Sponsored by AAFSW, this group is for foreign-born Foreign Service spouses, partners, and members of household in the DC area and overseas.

Gays and Lesbians in Foreign Affairs Agencies

<https://www.facebook.com/groups/glifaa/>

GLIFAA supports LGBT personnel and their families at the Department of State, U.S. Agency for International Development, Foreign Commercial Service, Foreign Agriculture, and other foreign affairs agencies domestically and at U.S. missions around the world.

LDS Foreign Service Families

<https://www.facebook.com/groups/98873061616/>

Support group for Church of Latter-Day Saints (Mormon) families in the Foreign Service.

Foreign Affairs Friends of Animals Network

<https://www.facebook.com/groups/298021694910/>

A group of U.S. foreign affairs community members who are working in various ways for the safety and welfare of animals around the world — starting within our own Foreign Service communities. This group is a companion to FAFAN's website, fafan.net.

Many missions overseas have formed their own Facebook groups to connect the community. Ask your Community Liaison Office Coordinator (CLO) if such a group exists, and if not, start it yourself! Many current community groups are listed on the AAFSW website: <http://www.aafsw.org/overseas-post-info/post-social-networks/>

Finally, AAFSW's Facebook page, <https://www.facebook.com/aafsw>, provides information on AAFSW and other community activities, useful links, and other resources to bring our community together. "Like" us to keep in the loop!



As part of our mission to connect the Foreign Service community at home and abroad, AAFSW regularly posts up-to-date news about our own activities and events on Facebook. We also use the page to share photos, videos, and other items that we are not able to include in the *Global Link*, and to highlight interesting or outstanding blog posts by members of our community.

So, what's not to "Like?" Become a fan of AAFSW on Facebook today by clicking the Like button on the front page of our website, www.aafsw.org, or going directly to www.facebook.com/aafsw. We thank you for your support!

Are You a Post Newsletter Editor?

The Associates of the American Foreign Service Worldwide is a non-profit organization advocating for Foreign Service spouses, partners, employees, and family members. Our newsletter, *Global Link*, packed with articles of interest to the Foreign Service community, is sent by email to Community Liaison Office Coordinators (CLOs) worldwide.

CLOs are encouraged to reprint *Global Link* content in post newsletters. We request that articles be attributed to the author (if listed) and to AAFSW with the following blurb, or something similar:

"From Global Link, a newsletter of the Associates of the American Foreign Service Worldwide. AAFSW advocates for the Foreign Service community. Visit AAFSW online at www.aafsw.org for more information."

AAFSW is updating its mailing list to include newsletter editors as well. If you are a post newsletter editor and would like to receive the *Global Link*, please email newsletter@aafsw.org with your name, post, and the email address at which you receive newsletter submissions.

If you are a CLO, and have not been receiving the *Global Link* for some reason, please email newsletter@aafsw.org to add or correct your email address on AAFSW's mailing list.

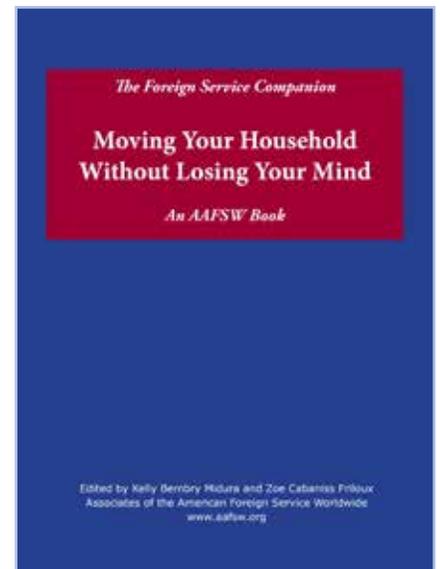
Kelly Bembry Midura
AAFSW Content Manager
newsletter@aafsm.org

New AAFSW Book!

Every day, somewhere in the world, Foreign Service community members are in the midst of moving. Some have moved a dozen times or more, and lived to tell about it! They tell their tales in this book, a collection of advice, stories and entertaining anecdotes to serve as your "companion" along the way.

Whether you are a veteran of many Foreign Service moves or a brand-new officer or family member preparing for your first packout, there is surely something in this book that you can use—or at that will at least give you a laugh when you most need one!

**Available now in paperback or Kindle e-book format
from Amazon.com!**



Classified Advertising

AAFSW now offers free classified advertisements to its members. The *Global Link* is sent by mail and electronically to our members and to Community Liaison Offices worldwide for a sizable total monthly readership.

Do you have a business or service that you would like to advertise to the Foreign Service community? Send a brief notice (100 words or less) to office@aafsw.org for approval with the subject line AD FOR GLOBAL LINK. If you have a business website, it can be hyperlinked in the electronic version of the newsletter, so please include your URL. Advertisements will run on a space-available basis for one month at a time and will rotate in order of receipt.

We also accept classified advertising for real estate rentals and sales, as well as sales of other items (cars etc.) on our website, www.aafsw.org. View or submit ads on the website. Not a member of AAFSW? Join now! Apply online at our website: <http://www.aafsw.org/aafsw/membership.htm>.

Neighborhood Sponsor Database

Are you currently in the DC area? Are you willing to help others who are transitioning to Washington? If so, please add your name and contact information to the new "Neighborhood Sponsors" list in the Database section of Livelines!

Let's get a good list of people who are willing to answer questions by e-mail and/or phone, and to help newcomers who have just arrived. And, while you're in the Livelines Database area, don't forget to use the new "EFM Businesses" database as well!

Mentors Wanted

AAFSW has a program of one-on-one spouse mentoring, created primarily for new A-100 spouses and first-tour spouses. We are trying to match mentoring volunteers from our AAFSW membership with mentoring requests from the "newbies" based on as many points in common as possible: ages of children, languages spoken, areas of professional interest, and the like.

We have already paired 26 new trailing spouses/partners with enthusiastic mentors and we are eagerly awaiting feedback from those involved. Of course, we need lots more volunteers, especially those whose spouses are still on active duty, and are still likely to be serving overseas.

This program has the potential to do two wonderful and worthwhile things - help people who are new to the Foreign Service with their many life challenges, and create the next generation of AAFSW leaders.

If you know of anyone who might want or need mentoring, or if you are interested in becoming a mentor yourself, please send an email to mentor@aafsw.org. Thanks!

Welcome To Our New And Returning Members

Ryan Douglas Buie
Amelia Seabrook Canter
Ping Chen
John Ross Cory
Jenna D. Covucci
Dana Foster Cunliffe
Jennifer Ann Eckert
Robert B. Giallongo

Katharyn Havens
Ann Hsu Kaufman
Malachy Todd Minnies
Tania Timm Neitzke
Mark Schapiro
Elizabeth Street
Mary Goodings Swartz
Dale Richard Wright

Thank You to These Generous Donors

Janine Bland
Mette and Robert Beecroft
Olivia Brown
Mary Beth Collins
Jon and Patricia Eagle
John and Lana Hedlund

AAFSW EFM Employment Committee

A new Google Group has been formed to study Eligible Family Member (EFM) employment issues (inside the Mission, outside the Mission, and freelancing or telecommuting). The idea is to gather data and suggestions, share information about existing support and training options, and work for positive change. If you have ideas about improving the EFM employment situation or would like to join this online committee, please write to Nicole Schaefer-McDaniel at nicole@aafsw.org.



AAFSW



October 2013

USED BOOKS of all Kinds

ART & COLLECTIBLES

Coins & Stamps

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Two Weekends Only!!

Exhibit Hall

Department of State

C Street Entrance

Between 21st and 23rd Streets NW

Nearest Metro: Foggy Bottom

Visa / MasterCard / Discover cards accepted

10AM – 4PM

Last Day Books Half Price

Public Welcome!!

Questions?? Please Call (202) 223-5796

ASSOCIATES OF THE AMERICAN FOREIGN SERVICE WORLDWIDE

ART & BOOK FAIR 2013

www.AAFSW.org

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