

Global Link

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WELCOME TO NEW AND RETURNING MEMBERS

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Patricia Kozlik Kabra
Gene Kendall, Jr.
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Sandra Stabler
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AAFSW
4001 North Ninth Street
Suite 214
Arlington, VA 22203
Tel: 703-820-5420
Fax: 703-820-5421
office@aafsw.org
www.aafsw.org

AAFSW Supports Evacuees

The AAFSW Evacuee Support Group was busy during the “Arab Spring” evacuations!

The evacuation of personnel and family members from Egypt was followed by similar departures from Bahrain, Libya and Syria. Volunteers met incoming evacuees at the airport, answered questions, and found baby furniture on short notice. We babysat during Town Meetings, helped to organize a brunch at the Falls Church Oakwood and took spouses to lunch. Some evacuees took advantage of an offer by a volunteer who lives in Bryce Mountain to go skiing at the resort. Another volunteer invited a Cairo family to share their Passover meal.

AAFSW Program Coordinator Sheila Switzer organized a White House Tour for a group of Cairo evacuees. Some of the group then went to the Visitors Center for souvenirs and to eat lunch. Sheila followed this program in April with a Reiki session and lunch at her house. (Reiki is a Japanese healing technique said to relieve stress.) Later she organized a private tour of the Capital building for evacuees.

Elizabeth Bredin, one of the Cairo evacuees, writes about the White House visit. “In contrast to the freezing rain outside, the President’s home was stately, flower-filled and welcoming. One evacuee liked the photo exhibits of White House children and famous visitors, while another evacuee liked that the White House is not an ostentatious palace, but a large and elegant home appropriate to the leader of a democracy.”

The Cairo embassy was the largest ever to be evacuated. 800 of 1,500 family members connected to the embassy left the post. Approximately 400 of this group evacuated to the Washington, DC area. Evacuees in the DC area stayed connected through a variety of group activities including a dinner with students who attended Cairo American College in the 1970s and 80s who experienced an evacuation following the assassination of Anwar Sadat.

All the evacuees were able to return to Cairo in the late spring in time for the graduating high school seniors to have their ceremony in front of the pyramids.

Ann LaPorta
AAFSW Evacuee Support

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<http://www.facebook.com/aafsw>

From the President's Desk

From Our Outgoing President

It was a great privilege to serve as AAFSW President for the last four years. Challenges in keeping organizations such as ours financially viable as well as vital and relevant to our community have made this service interesting and rewarding.

Celebrating our 50th anniversary was great fun; the AAFSW Spousal Professional Development Fellowships were an exciting undertaking, publishing the on-line SOSA volunteer project was a long term goal, and AAFSW volunteer support for the huge numbers of evacuations over the past two years has been more than gratifying. The Art&BookFair continues this October, and I hope it will be a huge success!

We have several new projects underway to assist and support spouses and I am confident that Patricia Linderman, our new AAFSW President, will take AAFSW to new heights.

Thanks to all of you for your support and best of luck to Patricia.

Faye Barnes
AAFSW President Emeritus
emerita@aafsw.org

From the New President's Temporary Apartment

I am extremely honored to follow Faye and the other very distinguished past Presidents of AAFSW. I have just returned this month from an overseas assignment, and I am determined to do all I can to make AAFSW as important to family members at post as it is to those in D.C.

I am joining a dedicated and impressive team of volunteers pursuing initiatives such as a mentoring program, expanded website offerings, and much, much more. Our membership rolls are growing, and we are working together to provide even more effective advocacy and support for our community.

AAFSW stands as the "union" and leading self-help organization for all Foreign Service spouses and partners. If we stand together, we can help ease the challenges of this unique lifestyle of ours and make its opportunities easier to grasp. Please join us by sending me your ideas at president@aafsw.org, contributing your talents to a new or existing project, and encouraging others to get involved for the benefit of all.

Patricia Linderman
AAFSW President
president@aafsw.org

AAFSW Scholarship Winner Announced



Congratulations to Alexandria Foster, daughter of C. Franklin and Virginia Foster, a tandem Foreign Service couple, and winner of this year's \$2,000 AAFSW-sponsored AFSA Merit Scholarship! Here is an excerpt from her thank-you note:

I grew up living overseas until I was 13 years old, when I moved to Williamsburg, Virginia. My experiences outside of the United States shaped who I am, and I am extremely fortunate to have had such rich and unique adventures.

Watching my father work for the United States Foreign Service determined my love for travel, helping others, and interacting with individuals from around the world. His work and yours made me realize the same passion for the Foreign Service, which is why I will be attending The College of William & Mary in the fall to study International Relations, in hopes of one day becoming a Foreign Service officer. Thanks to you, it looks like I may be getting closer to this goal and to earning an opportunity to be a part of your organization.

Our very best wishes to Alexandria for a successful career in college and beyond.

April Program Review

Indian Ambassador Speaks of “Inevitable Partnership” at AAFSW Event

Her Excellency Meera Shankar, the Indian Ambassador to the U.S., spoke on U.S.-Indian relations at an AAFSW event at the State Department on April 12, 2011.

After sampling Indian specialties in the Delegates’ Lounge, AAFSW members and guests listened to Ambassador Shankar’s fascinating talk about “the inevitable partnership” between the U.S. and the world’s largest democracy.

Ambassador Shankar spoke enthusiastically of the “osmosis” between India and the U.S. For example, Mahatma Gandhi was greatly influenced by American philosophers Thoreau and Emerson; later, Martin Luther King embraced Gandhi’s principles of non-violent protest. More than 20 million Americans practice yoga, while McDonald’s restaurants (featuring veggie burgers) are popular in India. The Kennedy Center recently hosted a 3-week long festival of Indian culture and arts. Meanwhile, India is absorbing influences from the U.S. and all over the world, producing a creative climate.

Ambassador Shankar described how India is embracing modernity as it investigates clean energy, emphasizes education and benefits from the telecommunication revolution. The Indian economy is growing and dynamic. On the other hand, the nation continues to face serious challenges such as poverty and social discrimination.

In regard to India’s social problems, Ambassador Shankar said that while it is easy to legislate against discrimination, it is difficult to change social attitudes. To empower women, the Indian government requires that 33% of governing seats at the local level be reserved for women. A law which would reserve 50% of parliament seats for women is being hotly debated. Social attitudes are also changing; now many young men prefer to marry working women.

A lively Q&A followed the talk, with Ambassador Shankar answering questions about the caste issue, women’s changing roles, and the state of female education in India.

*Barbara Reionx
AAFSW Member*

Save The Date

AAFSW cordially invites its members and their guests to a special program on **Tuesday, September 20, 2011** in the Benjamin Franklin Diplomatic Reception room at 10:00 a.m. at the U.S. Department of State.

Our panel will feature two distinguished figures in the field of Middle East policy.

The first will be Ambassador David Newton, former U.S. Ambassador to Iraq, who will address; “The Arab Spring: Impact on US Middle East Policy.”

Our second speaker will be Dr. Rosa Rai Djalal, President of the Muslim Women’s Association in Washington, D.C., who will discuss “The Role of Women in Islam”

Please save the date for this interesting program. More details and a reservation form will appear in the September issue of Global Link, and on our website, www.aafsw.org.

*Sheila Switzer
AAFSW Program Chair*

SOSA Coordinator Needed

The annual AAFSW/Secretary of State’s Award for Outstanding Volunteerism Abroad (SOSA) recognizes the outstanding volunteer activities of U.S. Government employees, spouses, family members over the age of 18, Eligible Family Member domestic partners, and members of household who are living and working overseas. Read more about this award program at <http://www.aafsw.org/sosa>.

Want a volunteer position that will lift your spirits and generally improve your outlook about people helping each other? The SOSA Chair has contact with nominees who do the most incredible volunteer service overseas. You will laugh and cry as you read the nominations highlighting some of the unbelievable volunteer projects that make a difference overseas.

If you are well-organized, and enjoy highlighting the services of outstanding volunteers, this position is for you. Contact office@aafsw.org for more information.

Understanding the Basics of Medical Insurance

As Foreign Service Officers and family members, we often must plan for the future. One of the least understood planning tools is medical insurance. This is especially important when you are posted to the United States.

Access to the Federal Employee Health Benefit Plan (FEHBP) is a significant benefit of federal employment. Yet, there is no other business with a system that leaves the payer so removed from understanding what goods they have purchased and what they will cost.

Prior to becoming the proud wife of a Foreign Service Officer (plus preschooler wrangler, and Embassy Staff Feeder), I worked in various medical fields for 12 years. I managed a dental practice, a veterinary practice, and an acupuncture practice. A large portion of my day was spent focusing on medical insurance coverage, maintenance, and follow-up.

Over the years, I was fortunate to work for health care professionals who sincerely cared for the well-being of their patients. They sent me to various courses and tutorials to learn how to navigate the medical insurance system and how best to advocate for patients. I hope that the following information will lead to a clearer understanding of your coverage and how to get the information that you need to best advocate for your own care and costs.

We begin with the basics of contractual agreements:

Your contract with your insurance company

When you pay monthly premiums to an insurance company, the insurance company is agreeing to pay a portion of your medical bills as long as the doctor you choose is “in network;” that the services being provided are part of your plan coverage; and that your deductible for the year has been met.

Your contract with the doctor’s office

When you make a medical appointment and sign your new patient paperwork, you are entering into a contract stating the following: in exchange for medical care, the patient is responsible in full for paying all fees accrued for services rendered. The medical office is (usually) willing to treat the insurance provider as a “third party” and will, as a courtesy, submit the bill to the insurance company first.

Many medical offices will call your insurance company prior to your appointment to confirm eligibility and coverage for treatment. The medical

office strictly considers this to be a “courtesy call”. They simply wish to be as certain as they can that the patient has coverage for the visit. This is why if you are not covered by insurance, you will pay in full at the time of service. The law states (and you’ve signed the paperwork, giving your legal agreement) that the balance due is always the responsibility of the patient.

The contract between the insurance company and the in-network doctor:

A doctor signs a contract stating that they will accept a discounted payment for services in exchange for referrals from the insurance company. When a patient needs care, the insurance company will recommend the health care providers within their “network” thus insuring patients (and therefore, income) for the doctor.

Given a basic understanding of how the system works, here are some key terms to help you understand your coverage:

Deductible: out-of-pocket expense prior to insurance payments.

Co-payment: what the patient pays for each visit to a medical office.

Year-end date: the date at which the deductible starts over.

In-network: a doctor contracted with the insurance company.

Covered services: services covered by the insurance company, and what percentage of charges they will pay.

Write-off: the remaining balance purged from the final bill by the doctor in accordance with the insurance company’s payment.

Pre-authorization: an estimate from the medical office submitted to the insurance company that clarifies coverage and patient charges prior to service.

Usual and customary coverage: the assigned value of a service decided upon by the insurance company. This is done by taking a cost average from medical offices in a given area and assigning a “value” to the service that the insurance company is willing to pay. The insurance company then pays a percentage of their perceived value for the service.

For example: Dr. X charges \$100 for an exam. Insurance company Y considers the ‘usual and customary’ value to be \$50, of which they pay 50% at \$25. The patient (whose deductible has been met) pays

a ‘co-pay’ of \$25, leaving a balance of \$50.

The doctor charges the patient for the balance or gives a “write-off” and takes a tax credit by not charging the patient for the remainder of the service. Ask your doctor which way this will work in their office. Some insurance plans require the doctor offer a write-off of the balance after the patient pays his deductible and co-payment.

Always, always, always:

Keep an insurance notebook in an easily accessible place. Use it to keep track of your coverage and record every phone call between yourself and your insurance company, doctor, office manager, etc. Include their name, the date, their phone number, your questions, their answers, how long any needed resolution will take, and any code that they use to track the conversation.

Inevitably, a question will arise with your insurance company or medical practice. Knowing the specific details of your coverage and/or previous conversations (especially with whom you spoke and exactly what was said) is the fastest way to get resolution. Otherwise, it is not very likely that they will remember the discussion or agreed outcome.

If you know what procedures you’ll have, prior to a visit, make two calls:

Ask your doctor for a price estimate for the visit. Ask if they offer “pre-authorization.” If so, ask what the turnaround time is and before your appointment, you’ll know the charges. If there is a delay, you can call your insurance company and ask about the status of the pre-authorization.

If it is a standard and simple procedure and they don’t offer pre-authorization, ask for the service codes and costs of these services. Make sure you know who will be treating you. With this information, you can assess your coverage by calling the insurance company yourself.

Ask your insurance company and ask if these services are “in network” with this provider, with these codes (or services). Ask if your deductible has been met and then ask at what percentage these services will be covered. Write all this information in your insurance book.

While the last step may seem redundant, it is important to remember that if there is a discrepancy or error on the part of the medical office, the patient is ultimately responsible for the accrued debt. Always.

With all this in mind, if you are dealing with a medical office that treats these questions with annoyance, consider it a red flag. If they are too busy, consider how they will work with you if your insurance company has questions or denies a claim. If the office staff resists, ask for an office manager and if they are too busy, ask to speak directly to the insurance company.

A good doctors’ office staff and insurance company will want you to understand your services and costs. If you don’t have a good office staff or insurance company you can seek services elsewhere. Please offer them the courtesy of telling them (gently, please) if they are not meeting your needs. There are few things that a doctor dislikes more than hearing that his staff is falling short and that he has to step away from treating patients to deal with managing an office that he pays someone else to handle.

If you don’t know the extent of the medical care you’ll be requiring, consider using:

A case manager: employed in hospitals and larger practices to assist patients with complicated cases and insurance coverage.

A patient advocate: licensed and credentialed to work on the behalf of the patient and assist with insurance billing and medical treatment. (The P.A. will need access to personal information, so please be diligent in researching reputable advocates.)

The fact is that medical staff and insurance company personnel are employed to assist patients with their care. Everyone receiving medical care and/or purchasing health insurance should be educated regarding coverage and treatment. Fees and policies should be easily accessible and clearly explained. Until this is a legal requirement, patients need to advocate for themselves and insist that medical offices and insurance companies provide transparency and clarity. It is not inappropriate to know what services are being received or what will be charged, in advance, but we must be educated about our own care for this to happen.

*Liz Amen,
Brasilia, Brazil*

Foreign Service Memories from Iraq

Living and working in Iraq as part of a Provincial Reconstruction Team (PRT) is a challenging, enlightening, and sometimes crazy experience. I am a Foreign Service spouse turned civil servant, currently serving a one-year excursion tour in Babil, Iraq as the Babil PRT's Iraq Provincial Action Officer. My team mates and I live on Forward Operating Base (FOB) Kalsu, a U.S. Army base, located about an hour by MRAP from the ruins of Babylon. Among other things, my days are filled with writing, reporting, and providing a variety of support for PRT projects. Every day, life in a PRT brings a different experience.

Though living on an Army base in south-central Iraq is a secluded existence, my life has not escaped the aftermath of recent current events. After the February protests in Egypt, many Arab countries, including Iraq, followed suit. "Day of Rage" demonstrations took place throughout Iraq's provinces—some more violent than others. Fortunately, in Babil, protests were mostly peaceful. No one knew for sure if violence would spread and if FOB Kalsu might be affected. Thankfully, nothing happened to us that day. However, the day after the demonstrations was different. In the evening, while I was watching a movie with three other colleagues, FOB Kalsu came under a rocket attack.

Four of us were watching *The King's Speech*, in the MWR (Morale, Welfare, and Recreation) room that is part of the compound where the PRT CHUs (Containerized Housing Units) are located. I happily munched on microwave popcorn, while my colleagues ate their dinners out of Styrofoam boxes; the food picked up earlier from the DFAC (Dining Facility) as take-out. All was going well, the movie was great, and we were at the part where King George VI concludes his speech, then, BOOM! A huge explosion shook our CHU!

As the duck-and-cover alarm sounded, I hit the deck, lying flat behind the sofa, with my face to the floor and hands protecting my head, while another colleague did the same. "SOMEBODY HIT PAUSE!" I shouted. To my surprise, no one did! I waited to see if there was going to be another explosion (fortunately, there wasn't) and when things were quiet,

I slowly got up. As I looked over the sofa, I saw that two of my colleagues remained upright, glued to the set, continuing to watch the movie seated from a low, squatting position on the other side of the sofa.

Suddenly, my Team Leader, who was doing an accountability check, opened the door and said, "Are you guys going to get to the bunker?" "Yes," I said, and ran out, scurrying away to meet other team members already there. We sat side-by-side in the bunker, huddled together in the darkness, as we waited for the "all clear" announcement. Five, then eight minutes went by with no sign of the three movie watchers. After about ten minutes, the trio appeared at the bunker. Half joking, I asked, "What did I miss?" They happily recounted all the details of the remainder of the film without

missing a beat. To them, it was as though nothing had happened. They opted to watch the end of the film, rather than take cover. In case you are interested, the "all clear" announcement came over the loudspeakers a little over an hour-and-a-half later.

I never did see the end of the film, but it makes no difference. What really matters is that all of us were safe and there were no casualties that night. I have heard of die-hard movie fans, but this group wins the prize! Though I enjoy movies, I have no plans to follow their example!

Melissa Brayer-Hess is a writer and Foreign Service spouse who accompanied her husband, David Hess, on assignments to Nigeria, Russia, Algeria, Egypt, and Ukraine. A civil servant since 2002, she has worked in the Family Liaison Office and, since 2005, in the Crisis Management Training Division of FSI's Leadership and Management School.



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 here: <http://www.aafsw.org/classified/classified.htm>.

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Mentors Wanted

AAFSW is seeking experienced, current Foreign Service family members to offer guidance to newbies as part of a pilot mentoring program. If you are interested in serving as a mentor, please contact mentor@aafsw.org. Thanks!

We Love Your Photos!

AAFSW publishes photos of our activities and events in the *Global Link* newsletter, on our website, www.aafsw.org, and on our [Facebook page](#). If you are a member of an AAFSW interest group, or are attending one of our activities, please take a few photos to share!

For publication in the *Global Link*, photos must be taken at "print resolution" or at least 1024

x 768 pixels in size. For the website or Facebook page, "web resolution", or less than 640 x 480 pixels is acceptable. Using a flash for all indoor shots is also very helpful!

Please email your photos to newsletter@aafsw.org. Include your name, the name of the event or group, the date taken, and any captions that you would like to include. Identification of the people in the photos is optional: in general we try to include names for the *Global Link*, but we understand that some people would prefer not to be named on the website or Facebook page.

Thank you for sharing your photos, and helping to "connect the Foreign Service community at home and abroad!"

In Memory

Alice Pickering, wife of Ambassador Thomas Pickering, passed away in June. She was a longtime and active AAFSW member, a BookFair chairperson for several years, and a generous contributor to our spouse fellowship fund.

Below is Hillary Clinton's official statement of condolence, issued June 24:

"I was deeply saddened by the passing of Alice Pickering, wife of former Ambassador Thomas Pickering. Like so many members of the extended State Department family, Alice was deeply devoted to America's ideals, our values, and the importance of service. For four decades, in posts ranging from Russia to El Salvador, she and Tom served the United States with great distinction.

Tom once said of her, "Often I get the recognition, and she gets the tough jobs." But all of us who were lucky enough to know Alice understood her commitment and appreciated her love for her family and her country. At every post, she took special pride in nurturing the new Foreign Service staff and making sure their families felt at home.

On behalf of President Obama and all the women and men of the State Department, I offer my deepest condolences to Tom; their children, Timothy and Margaret; and all their beloved family and friends."

CLO Alumni Association Meeting

The CLO Alumni Association will meet at the home of Donna Ayerst on Saturday, Sept. 17, 2011 at 1 p.m. for lunch and discussion. All former CLOs are invited to attend.

Please RSVP to clogroup@aafsw.org with your name, email address and phone number no later than Saturday, Sept. 10, 2011.

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Please remember to click through the Amazon links on our website, www.aafsw.org. AAFSW nets several hundred dollars every year through our affiliation with Amazon.com. It's a quick and easy way to help, and we really do appreciate it!

The Amazon.com logo is displayed in a black-bordered box. The text "amazon.com" is in a bold, lowercase, sans-serif font. Below it is the Amazon smile logo, a curved yellow arrow pointing from the 'a' to the 'm'. Underneath the logo is the tagline "and you're done." in a smaller, lowercase, sans-serif font.

AAFSW BOARD

Honorary President

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President

Patricia Linderman

president@aafsw.org

1st Vice-President

Jennifer DiNoia

925-549-1198

vicepresident1@aafsw.org

2nd Vice-President

Alicia Wilkinson

703-356-9233

vicepresident2@aafsw.org

Board Secretary

Margaret Teich

703-250-5099

secretary@aafsw.org

Membership

Debbi Miller

703-470-6160

membership@aafsw.org

Programs

Sheila Switzer

703-569-8867

programs@aafsw.org

Public Relations

Lesley Dorman

202-484-3497

publicrelations@aafsw.org

Treasurer

Lucy Whitley

703-536-2183

treasurer@aafsw.org

Assistant Treasurer

Gina Nacula

571-327-7300

treasurer2@aafsw.org

Forum

Judy Felt

703-370-1414

Ann La Porta

202-248-4246

forum@aafsw.org

Art&BookFair

Judy Felt

703-370-1414

Anne Kauzlarich

703-869-6969

bookfair@aafsw.org

Housing

Vacant

housing@aafsw.org

SOSA

Vacant

sosa@aafsw.org

President Emeritus

Faye Barnes

540-972-3754

emerita@aafsw.org

STAFF/SERVICES

AAFSW Office

Barbara Reixou

4001 North Ninth Street

Suite 214

Arlington, VA, 22203

703-820-5420

Fax: 703-820-5421

office@aafsw.org

Book Room

Main State

Room B-816

Brian Neumann

202-223-5796

bookroom@aafsw.org

Housing Desk

Employee Services Center

Main State, Room 1252

202-647-3573

202-647-3086

housing@aafsw.org

Creative Director

Kelly Bembry Midura

703-651-2078

newsletter@aafsw.org

Webmaster

Sean P. McKee

webmaster@aafsw.org

OTHER CONTACTS

AFSA Liaison

Patty Ryan

202-966-7696

Ann La Porta

202-248-4246

afsarep@aafsw.org

Archivist

Vacant

archives@aafsw.org

Art Corner

Vacant

artcorner@aafsw.org

CLO Alumni Association

Donna Ayerst

703-759-1124

clogroup@aafsw.org

Evacuee Support

Ann LaPorta

202-248-4246

evacuee@aafsw.org

Foreign-Born Spouses Group

Elizabeth Sachero-Perez

703-774-7448

Graciela Huffman

703-721-0513

FBS State Liaison

Sheila Switzer

703-569-8867

fbspouses@aafsw.org

Facebook Moderator

Kelly Bembry Midura

703-651-2078

facebook@aafsw.org

French Group

Christel McDonald

Tel: 703-525-9755

frenchchair@aafsw.org

FSYF Liaison

Donna Scharpf

202-558-2060

fsyf@aafsw.org

Legislative Liaison

Vacant

congressrep@aafsw.org

Livelines Moderator

Jennifer DiNoia

925-549-1198

livelines@aafsw.org

Mentoring Program

Debbi Miller

703-470-6160

mentor@aafsw.org

Oral History

Faye Barnes

540-972-3754

oralhistory@aafsw.org

Playgroup

Katerina Meade

playgroup@aafsw.org

Scholarships

Vacant

scholarship@aafsw.org

Senior Living

Marguerite Anderson

301-652-5433

seniorliving@aafsw.org

Skills Bank

Aleksandar Blagoevski-Trazoff

skillsbank@aafsw.org

State Liaison

Mette Beecroft

301-320-7698

staterep@aafsw.org

Women in Transition

Nancy Longmyer

703-532-4694

divorce@aafsw.org

AAFSW
4001 North Ninth St.
Suite 214
Arlington, VA
22203



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