

SCHOLARSHIPS FOR FOREIGN SERVICE TEENS

A FSA is proud to offer AAFSW Financial Aid Scholarships as a part of the AFSA Scholarship Fund's Financial Aid Program. These awards are provided to children of Foreign Service employees.

In the 2006/2007 school year the AFSA Scholarship Fund will assist 53 Foreign Service kids with college financial aid awards totaling over \$129,200. Awards range from \$1,500 to \$3,500 depending on the need of the family.

If you have any questions, please call Lori Dec at 202-944-5504 or toll free at 1-800-704-2372 ext 504 or email her atdec@afsa.org.

We'd like to share with you that Elaine Tousignant is one of the four 2006/07 AAFSW Financial Aid Scholarship recipients. Elaine is currently attending the University of Virginia and her recent correspondence to AAFSW is shared below:

September 9, 2006

Mrs. Judy Felt

Re: AAFSW Scholarship awarded via the AFSA Scholarship Program

Dear Mrs. Felt and the Associates of the American Foreign Service Worldwide,

Thank you very much for the two thousand dollar scholarship I was awarded through the AFSA Financial Aid Scholarship Program. I truly appreciate this service to help relieve some of the burden of college tuition. My family also appreciates all your work for spousal rights in our internationally mobile lifestyle.

I am a rising second-year student at the University of Virginia, where I plan to major in Economics and minor in Global Health. I am also interested in learning Spanish, studying foreign policy and trade relations, as well as issues of health economics in developing countries.

Growing up in the Foreign Service has influenced my career plan, and I hope to one day join the Foreign Service myself, or work in an international agency. I grew up in the Foreign Service, living in Brussels, Belgium; Cotonou, Benin; Oslo, Norway; and Pretoria, South Africa. My father, Alan Tousignant, is Counselor for Economic Affairs currently assigned to Hanoi, Vietnam. I plan to visit him for winter break and during the summers. I have not yet traveled to Asia so I am very excited about my first visit.

Thank you again for this scholarship that enables me to further my education and pursue my academic goals.

Sincerely,

Elaine J. Tousignant

A WARM WELCOME TO OUR NEW AND RETURNING MEMBERS

Adriana (Patty) Birdsall
Robin Clune
Barbara Conaty
Adrienne Gero
Catherine McGeary
Melissa Jane Miller
Charis Marie Nastoff
Jin O'Neill
Anna Watkins
Trudy Wong-You
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LOOKING BACK ON THE SEPTEMBER PROGRAM: THE ART OF SPLENDOR

On September 19th, AAFSW members and friends welcomed art historian Rosamund “Roz” Mack to the 8th floor of the State Department. The lecture was thoroughly enjoyed by all and AAFSW sends a hearty thank-you to Dr. Mack for her fascinating thoughts.

A WORD FROM THE SPEAKER

Between about 1300 and 1550, manufactured goods imported from various Islamic lands served as models for Italy's developing decorative arts: silk textiles, ceramics, glass, gold-tooled leather, and inlaid brass. The influential imports reflected changes in foreign production centers and international trade routes during this period. Changes in the Italian culture and economy determined the timing and pace of development in the individual Italian crafts. The extended period of

the Italian developmental process and its various foreign sources contributed to diversity in the types of objects produced, and in their decoration.

BIOGRAPHY

Rosamund Mack is an art historian and independent scholar, who has been on the adjunct faculty at Georgetown University and is currently a consultant to the National Gallery of Art. Dr. Mack began her academic career at Mount Holyoke College in Art and Italian and received an MA and PhD from Harvard University in the Fine Arts and Italian Renaissance Art respectively. She spent fourteen years in the Middle East during her husband's Foreign Service assignments. Dr. Mack is the author of the book, [Bazaar to Piazza: Islamic Trade and Italian Art, 1300-1600](#) and lectures widely in the US, Europe and the Middle East.



above: Roz Mack, Barbara Gordon, and Judy Felt.

below: Members and friends enjoy the program.



AAFSW IS PROUD TO SPONSOR LIFE AFTER THE FOREIGN SERVICE TRANSITION ISSUES FOR SPOUSES

AAFSW well knows that spouses and the whole family face leaving the Foreign Service with as much trepidation as employees who may be retiring or leaving. After adapting and conforming to the changes that the Foreign Service has brought to them over their career, this new world offers unfamiliar choices. With each Job Search Program offered three times a year by the State Department's FSI Transition Center, AAFSW sponsors a morning session for the spouses.

Some of the questions spouses have

discussed include: Should I work? Should my spouse work? Should we move? How do we decide where to live? How can I stay connected with the Foreign Service? Will I be bored? Will my spouse be bored? Will I be depressed? How will I know if my spouse is depressed? Led by facilitators who have gone down this path before, answers to these and other situations are explored.

Are you retiring? Do you know someone who is? Spread the word that this wonderful resource exists.



from left to right: Donna Evans, Rochelle Scott, Pat Alter, Joanne Hamilton, Pamela Avila, and facilitator Joan Pryce. Photo by Terri Williams, facilitator.

DON'T MISS THE DECEMBER PROGRAM: HONOR AND GLORY!

Once again we will combine our holiday season celebration with the presentation of several prestigious awards. There will be the five winners of the Secretary of State's Award for Outstanding Volunteerism Abroad, an award instituted and administered by AAFSW with the help of generous donations from former Secretaries of State, from the Green Family Foundation, and from AAFSW members themselves. There will be the Lesley Dorman Award, an internal recognition of an AAFSW member who has given outstanding service to the organization. And there will be a brand new award, the Ele Dodson Tragen Award, named after a deceased AAFSW member and funded by a generous grant from her loving husband. This new award is administered by the Dacor Bacon Foundation, with the cooperation of FLO and AAFSW. The award recognizes an active or retired Foreign service spouse or family member whose efforts and advocacy have demonstrably improved the welfare, rights, and benefits of Foreign Service family members.

Each of the SOSA winners will be invited to speak briefly about their activities at post, and you will no doubt have your heart warmed and your tears jerked. The winners have not yet been chosen, but if past winners are any indication, you will be awed and inspired by the things they do, and will feel proud that you are part of the Foreign Service with them. We have invited the Director General, Ambassador Staples, to make the presentations, along with representatives from each Bureau and the media. It is sure to be a stellar occasion!

As if that weren't enough, we will also have a musical presentation in tribute to the honorees, featuring several AAFSW members who are professional or semi-professional musicians, including our own office manager, Debbi Miller. These talented members will give you even more reason to be proud by association! And of course, the event would not be complete without the holiday sing-along, so come prepared to pour out your joy and pride and love in robust singing! Bring lots of friends! Tuesday, December 5th, 2006 will be a

JOB OPPORTUNITY

DACOR is currently seeking a Program Coordinator to provide support for lectures and the annual Foundation Conference, organize receptions, support Development Committee Chair, and more. If interested, send cover letter and resume to: Executive Director, DACOR, Inc. 1801 F Street, NW Washington DC 20006 Questions? Please contact Sherry Bardollar Rock at 202-682-0500 or prog.coord@dacorbac on.org

DECEMBER 5 PROGRAM

Honor and Glory!

PLEASE REPLY NO LATER THAN TUESDAY, NOVEMBER 28, 2006.

Coffee & tea at 10:00 am, program begins 10:30 am on the 8th floor Diplomatic Reception Rooms, Main State (Please use the C Street entrance of the State Department.)

Please send form and check made out to AAFSW for **\$15** per person to:

AAFSW Reservations, 5555 Columbia Pike, Suite 208, Arlington, VA 22204-3117

DECEMBER 5 PROGRAM

Name (as you wish it to appear on the name tag)

Social Security Number

Telephone

Name of guest(s) and SSN(s)



THE CYBERSPOUSE GOES GROCERY SHOPPING

Recent conversations on Livelines, an email list for Foreign Service family members, reveal that a posting to Washington, DC evokes terror in the heart of many American diplomatic family members. The primary cause of this nail-biting anxiety? High rents and monster mortgage payments. Top that with above-average prices on everything from food to clothing, and family budgets can go out the window. Take heart. Your tour in DC does not have to be a financial disaster. Every post requires certain skills, whether those are exceptional language skills, exceptional driving skills, or simply exceptional patience. In Washington, DC, you must hone your bargain-hunting skills to survive.

Vary your routine

If you have been stocking your pantry by making weekly trips to the Commissary with a stop at the fruteria on the way home, it's time for a new plan. Every grocery store in the DC area sells a few items at a loss every week in order to attract shoppers. These are called "loss leaders" and are the items you want to buy. Keep the sale circulars from the Sunday newspaper, or sign up to receive them by email at the various store websites. Use these to make your shopping list, and to plan a few meals for the week if you are really organized. The Cyberspouse usually shops at Giant, Safeway, Trader Joe's and Whole Foods Market once each week, planning quick stops between other errands. If there is nothing of interest in the sale circular for a certain store, she skips it for that week.

Clip coupons

The Cyberspouse would be the first to say that a person can save a lot of money on groceries with coupons, but due to ongoing organizational issues with any kind of paper, she has been unable to use them very effectively herself. She compromises by clipping only coupons for shampoo, toothpaste, and other personal care items—these coupons are usually worth at least a dollar apiece and therefore more deserving of attention, in her opinion.

The best deals can be found by combining sale prices with a coupon. "Pros" use a website called The Grocery Game. Housewife Carol Anne Zelle came up with the brilliant concept of a database that matches coupons with local sales for the lowest possible price. Devotees swear by this system; however, the Cyberspouse has found that she is too picky about brands, and does not buy enough convenience food to justify the time and membership expense, which varies depending on the number of stores that you want to include in your personal database. A month's trial is available for \$1.00 if you are interested.

Consider a warehouse club

Families, or those short on time for bargain-hunting, should consider joining a warehouse club. While club prices are not usually as low as sale, or sale-plus-coupon prices at regular grocery stores, they are better than normal retail prices, and if you shop frequently, you will make up the price of membership. The Cyberspouse is a member of Costco, and uses their prices as her standard: if she sees an item on sale at a regular grocery store for less than the regular price at

Costco, she'll buy it. Otherwise, it makes more sense to buy the supersize version at Costco, which usually has a lower per-unit price than regular retail. Sam's Club, Aldi's, BJ's, and Shopper's Food Warehouse all offer similar warehouse shopping, though not all of them require membership.

Pick your own

There are several pick-your-own and cooperative farms in the DC area. Most offer weekly or biweekly deliveries of produce during the growing season, though you don't get to choose your own vegetables that way. Picking your own produce is not always a great bargain, but you do get the freshest possible fruits and vegetables, and the kids usually love it. The Cyberspouse and her family have visited an organic farm overlooking the Potomac several times to pick truly wonderful raspberries and blackberries for less than half the price of retail. Apple and pumpkin picking is even more popular with DC-area families.

Farmer's markets are another option. The Cyberspouse has not found the prices to be any lower than retail, and often they are higher. But, you get a lot for your money, as the produce is unquestionably fresher than in the supermarket, and the selection is great. Besides, farmers' markets are fun to visit, usually featuring baked goods and plants as well as produce.

Or, grow your own! This may be easier in some neighborhoods than others. The Cyberspouse will not be growing anything other than herbs this year, as the deer and raccoons in her wooded neighborhood ate all her zucchini, pumpkin, and bean blossoms last summer and took their share of her

tomatoes, too. In some areas, a garden may have to be completely enclosed to keep the critters out. Some communities offer fenced garden plots to residents, or you may be able to grow beans, peas, tomatoes, and other climbing crops in containers on a deck or balcony. Even a few small pots of herbs can add zip to your meals and will be much more economical than buying fresh herbs in the grocery store.

Go light on the meat

The typical American diet contains far more costly meat than is really necessary for good nutrition. Try stretching meat by making meat pies, meat sauces, or stir-fries with it. Combine meat portions with hearty grains—a hamburger on a whole wheat bun will be more filling than it would be on a white bun, for example, and meat sauce on whole-grain pasta is a very hearty meal. The Cyberspouse's family, which includes a hungry teenager and pre-teen, usually shares a pound of meat at any meal.

Buy cheaper cuts of meat and chicken and cook them in stews, pies, or in the crockpot to make them tender. “Family size” packages of chicken thighs are great for this purpose. A whole chicken can also be a great bargain: roast it for dinner, and use the leftovers to make chicken salad sandwiches or chicken melts the next day. Put the carcass back in the freezer to make stock later.

You can also use whole grains of all kinds (rice, bulgur wheat, couscous, etc.), beans, dairy products and eggs to create hefty, thrifty, meat-free meals. Check out the classic Moosewood Cookbook series for great vegetarian recipes.

Make your own convenience food

When you've just come rushing in from soccer practice at 7 pm and everyone is hungry, there is nothing

like reaching in the freezer for some lasagna, chicken pot pie, or macaroni and cheese casserole to throw to the mob. It will taste even better knowing that you didn't pay Stouffer's for the privilege. Every now and then, make a big casserole for dinner, and freeze half of it in single-serving portions. You won't regret it.

Waste not, want not

Be creative with your leftovers. Of course, extra portions of pasta and other easily microwavable foods always make great brown-bag lunches. Or, you can have a clean-out-the-fridge night when each family member helps themselves to whatever needs eating. (A frugal friend makes a habit of doing this the night before she goes to the grocery store.) Extra uncooked foods should also be used before they spoil—the Cyberspouse likes to throw the last few carrots or broccoli florets into curries and stir-fries, for example. Sandwich bread heels can be collected in a bag all week and turned into French toast on the weekend. Over-ripe bananas make great pancakes or smoothies. It really can be fun to come up with creative uses for whatever is lurking in your fridge and pantry!

Become a frugal gourmet

The Cyberspouse, like many Foreign Service spouses, had to learn to cook from scratch out of necessity. Combine that with tours in countries with a great appreciation for good, fresh food, and a family with chronic health issues, and you get a shopper with pretty high standards for quality. There's nothing wrong with going for the cheapest possible grocery basket, but if really good food is a priority for you, then you'll end up spending a bit more. Here are a few ways to keep that spending to a reasonable level:

Check out prices on organic and gourmet brands at warehouse clubs—

you may be surprised. Costco, for example, has the cheapest organic milk and butter in the DC area.

Giant and Safeway have both recently introduced organic store brands and often have sales on these items.

Trader Joe's, while not always the cheapest place to buy staples, has specialty items and wines for less than other stores.

Buy whatever organic produce or meat is on sale that week, and plan your meals around it. Buy some extra and freeze it for later use.

Buy frozen organic fruits, vegetables, and berries—they are much cheaper than fresh and you don't have to worry about spoilage.

Look for bargains in unexpected places—Whole Foods Market, which is not known for its low prices, nevertheless has the lowest price on cage-free eggs and all-natural peanut butter. The Whole Foods store brand version of many items is often reasonably priced as well.

Prioritize your purchases. For example, the Cyberspouse buys all-natural peanut butter because it is a major food group for her son. If he didn't eat it every day, it would not be such a high priority and she would probably just buy Costco-sized containers of Jif.

In short, the trick to saving money on groceries is to take advantage of the great variety of shopping options available. Whether you are a confirmed “foodie” or a meat-and-potatoes type, you CAN keep your grocery budget under control while posted to Washington !

The Cyberspouse is contributed by Kelly Bembry Midura, website designer, freelance writer, stay-at-home parent, and veteran Foreign Service Spouse. She is currently working on a book about frugal living for families in the Washington, DC area.

TREASURER'S REPORT

The budget presented is for AAFSW's 2007 fiscal year which runs from July 1, 2006, through June 30, 2007. The actual income and expense numbers for 2006 and 2005 are based on AAFSW's Profit and Loss Statement and on the financial statements prepared by Ribis, Jones and Maresca, P.A., certified public accountants. The Oral History Project monies and the AAFSW Secretary of State's Award for Outstanding Volunteerism Abroad (SOSA) funds are accounted for separately and are not included in the budget. They are reported below.

Fiscal Year 2006

Income in FY 2006 increased from the previous fiscal year by approximately \$13,000 while expenses increased by about \$300. Revenue from the BookRoom returned to a more typical amount compared to prior years. Total income from Book Operations increased by almost \$4,800. Membership dues arrived later than usual in 2005, accounting for a decrease in FY 2005 which was reversed in FY 2006. Income from membership dues increased about \$10,100. On the expense side, the office move to Virginia cost less than budgeted and has saved us money on rent and insurance. Overall, income in FY 2006 exceeded expenses by approximately \$15,100.

Fiscal Year 2007

While the budget for 2007 is based on the 2006 and 2005 income and expense numbers, income for 2007 is estimated conservatively and expenses are estimated on the high side. This year our financial books will be reviewed by the accountants rather than audited, saving us over \$2,000. Capital improvements include the purchases of a new computer for the office and three charge machines for the Book Operations. The purchase of these charge machines will save us the rental fees that we have incurred in prior years. A new edition of Realities of the Foreign Service is being produced. AAFSW has agreed to provide funds for printing the new edition with the understanding that we will be reimbursed from sales. Excess income from FY 2006 can be used to close any budget gap this year.

AAFSW's contribution to the AAFSW/AFSA scholarship program will be a total of \$9,700, \$8500 plus designated scholarship donations of \$1,200 received between April 1, 2005, and March 31, 2006.

Investments

As of June 30, 2006, AAFSW had investments of \$203,677. These investments had a net unrealized gain of \$7,378 for the fiscal year. The dividends and interest from these investments are not re-invested but are used in the operation of the organization.

In 2006 we changed financial advisers. Our investment adviser is now David Urovsky at Raymond James Financial Services, Inc. Based on his recommendation, we exchanged some of our mutual fund holdings. This should provide us with increased dividends and gains without additional risk.

SOSA and Oral History Project

As of June 30, 2006, the SOSA fund totaled \$46,368. During the year, SOSA received donations totaling \$1,165 and interest of \$1,489. In December 2005 six awards of \$2500 each were given to recognize outstanding volunteers at posts abroad.

As of June 30, 2006, funds held by AAFSW for the Oral History Project were \$4,462.

Finance Committee

The Finance Committee met four times during the year. The committee members are Dianne Bodeen, Patty Ryan, Terry Walsh, Lucy Whitley, and Elaine Neumann, chair.

Questions

If you have any questions or concerns about the budget or would like a computer print-out of the Profit and Loss statement, please call Lucy Whitley at 703-536-2183. I would also appreciate calls from anyone wishing to attend a Finance Committee meeting.

Respectfully submitted,
Lucy M. Whitley, Treasurer

Treasurer's Report

Fiscal Year Ending June 30	Budget 2007	Actual 2006	Budget 2006	Actual 2005
INCOME				
Advertising on Web	2,000	2,416	200	624
Amazon.com program	500	481	600	796
BOOKFAIR	75,000	78,428	75,000	80,243
BookRoom	30,000	30,864	25,000	24,288
Contributions to scholarships headquarters, memorials	2,000	2,460	1,900	4,909
Dividends & Interest	6,500	6,375	4,400	4,704
Membership dues	24,000	29,595	25,000	19,510
Program fees (8th Floor)	4,400	4,430	5,500	5,335
Realities of FS Life (sales and royalties)	1,000	1,816	2,550	3,453
Miscellaneous	100	83		83
Total Income in US\$	145,500	156,948	140,150	143,945
EXPENSES				
Advertising on Web commissions	400	494	80	154
Audit/Review	2,050	3,800	3,600	3,450
BOOKFAIR (inc. sales tax, charge fees)	26,750	20,232	28,000	24,161
BookRoom (inc. sales tax, charge fees)	3,350	3,381	3,300	3,424
Capital Improvements	1,500	0	1,000	830
Donations				
Scholarships (\$8,500 + donations)	9,700	11,500	11,500	9,647
FS Community	5,000	4,233	3,000	2,500
Send a Kid to Camp	800	710	750	590
Employer's Payroll Expenses	3,800	3,641	3,830	3,641
General				
Annual Dues	400	385	350	375
Bank Fees	100	60	120	79
Board Allowance	500	49	500	600
Public Relations	250	129	200	339
President's Allowance	500	237	500	
Headquarter Allowance	200	1,035	2,000	
Insurance (Health)	4,400	4,039	4,000	4,015
Insurance (WorkComp, Liability, Director's)	3,250	3,325	3,800	3,645
Membership				
Newsletter: editor, printing, mailing, etc.	9,700	9,267	11,000	9,052
Mailings, brochures, charge fees, etc.	2,000	1,769	1,400	950
Website: webmistress, etc.	3,700	3,561	3,460	3,836
Media Director	6,240	6,000	6,000	5,500
Office Rent	9,880	10,354	10,354	11,707
Other Office Expenses (telephone, supplies, etc.)	2,600	2,459	2,300	2,113
Programs (8th Floor)	6,080	5,735	7,200	6,746
Program Support (Playgroup, etc.)	250	0	1,000	223
Realities of FS Life expenses				
publishing, purchases, and promotion	2,500	19	2,000	15
Salaries	47,300	45,423	45,500	43,950
Total Expenses in US\$	153,200	141,837	156,744	141,542

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NOVEMBER 2006

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