

## JOIN THE AAFSW TEAM!

Judy Felt, AAFSW President

**A**re you coming back to the DC area? Have you recently returned? Do you have friends who are returning? Have you retired and would now like to be involved in supporting Foreign Service families? Are you only here for a few months for training? AAFSW could use your unique experiences and ideas! We have fun, build friendships and support the Foreign Service community! Looking for a job? Do what several of our members do—help us until you find that perfect job. You never know, you might find a job contact or opportunity while working with AAFSW!

### WHAT CAN YOU DO?

#### Outreach

Several times a year the A100 class has a special social and information hour for spouses and other family members. All are new to the Foreign Service, many have just arrived in DC and are shell shocked. This is a great time to reach out to the new spouses and let them know about the many resources available to them, including AAFSW and Livelines.

#### Legislative Affairs

We always need people who are interested in legislative affairs. We work with AFSA in many levels and coordinate efforts when needed. We plan to visit the Hill this year, representing FS family members. We need to introduce ourselves to the new and old members, making sure they are aware of our existence and mission.

#### Scholarship

Once a year the AFSA and AAFSW award scholarships to deserving teens. Our Scholarship Chair participates in choosing the winners and working with AFSA in their Scholarship program. We need a Chair right now and if you are interested, please call the AAFSW Office.

#### SOSA Chair

The Secretary of State's Award for Outstanding Volunteerism Overseas (SOSA) is an important annual recognition of the efforts by the Foreign Service employees and family members to improve the lives of those in the local community and abroad. We need a chair who can manage this vital and rewarding event.

#### Volunteer at State

We always need volunteers to help at Art Corner, Bookroom, and the Housing Office. If you have unique experience in art or cultural pieces, foreign language books, history, etc. then we need your expertise in the Bookroom to sort and price artwork and book donations.

#### BookFair

Volunteering for BookFair has a long tradition and is so much fun! Every October for over 40 years, we have our BookFair at the State Department. To feel the excitement in the building as we prepare for the BookFair is truly gratifying. What a history, what stories I have heard from the long time volunteers! You can be a part of that this year.

#### Finance

Do you have experience with budgets? Investments? Banking? We need people to serve on our Finance Committee. It meets about 4 times a year in the office and is vital to advising the Board on financial issues.

### WHAT ELSE CAN YOU DO?

**Be part of our Board!** It is time to pull together the next slate of officers. If you would like to job-share, that is always welcome. If you can suggest someone who would be a good candidate for any of these opportunities, please contact us.

#### Election 2007

The following positions are filled by elections conducted in April by ballot in the *Global Link*. All elected positions are for a two-year term with the possibility of reelection.

#### President

May serve a maximum of 4 years; at end of service may become President

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# News to Use

## A WARM WELCOME TO OUR NEW AND RETURNING MEMBERS

Celia Babcock  
Carolyn H. Connell  
Amy E. DuBois  
Laurel Hamilton  
Eino A. Huhtala  
Marci Kilpatrick  
Joyce Z. Randle  
Leigh A. Rieder  
Stephanie Van Bebber

## THANK YOU TO OUR GENEROUS DONOR

Adele Hagen

## FSYF ESSAY & ART CONTESTS

Are you a writer? Enjoy creating artwork? Then click on over to [www.fsyf.org](http://www.fsyf.org) for more information on the Foreign Service Youth Foundation's annual art and essay contests. The essay contest deadline is April 1st and is open to middle school and high school Foreign Service youth. The art contest deadline (see the full article in the January *Gobal Link*) is February 16th. Questions? Contact the Foundation at [fsyf@fsyf.org](mailto:fsyf@fsyf.org).

## FOR THE FRENCH GROUP

*Bon Jour, cheres Amies!*  
The French Group, for over 40 years in existence, continues to meet on the first and third Friday of each month, from 10 am to 12 noon. Guests are always welcome! For more information, please contact us at [frenchgroup@aafsw.org](mailto:frenchgroup@aafsw.org).  
Christel G. McDonald,  
Chair

## JOIN THE AAFSW TEAM *continued from Page 1*

Emerita/us to act in an advisory capacity as needed.

Presides over Association meetings: appoints Committee Chairs (with Board approval); signs and executes all documents in the name of the Association when Board approves; represents Association in all aspects. Oversees Association procedures and processes, working with the Board and Committee Chairs.

### First Vice-President

Assumes duties of the President when necessary; acts as Chair of the Finance Committee; acts as Chair of the Nominating Committee; gives input on all Association publications and procedural matters; takes on any additional responsibilities at the request of the President.

### Second Vice-President

Assumes the duties of the First Vice President when necessary; maintains contact with the non-standing Committee Chairs, reporting to the Board on their behalf; Chair of the Fundraising Committee, working with the Board and Treasurer.

### Secretary

Takes minutes of all Board meetings and other meetings when so asked; works closely with AAFSW Office manager and Media Team to coordinate dissemination of accurate minutes and information; oversees the

maintenance of Association records; acts as parliamentarian at Board meetings, ensuring that Roberts Rules of Order are followed.

### Treasurer

Maintains all financial records for the Association; prepares monthly and cumulative reports to the Board; supervises investment of Association funds; seeks financial advice when necessary; oversees payment of bills and vouchers; files necessary IRS and Virginia reports; prepares annual budgets presented to the Board and the membership; works closely with the Assistant Treasurer, especially with the BookFair accounts; member of the Finance Committee.

### Assistant Treasurer

Works with the Treasurer to perform the duties outlined above. The Assistant Treasurer deals with all aspects of the finances, and works with the Treasurer on BookFair/Bookroom financial records and accounts; member of the Finance Committee

If you are interested in serving on the AAFSW Board or know some one who might be, please contact Nominating Committee Chair and First Vice President Elaine Neumann at [vicepresident1@aafsw.org](mailto:vicepresident1@aafsw.org) or 703-920-5773 or Barbara Ratigan at [bratigan@msn.com](mailto:bratigan@msn.com) or 703-536-2015

AAFSW members enjoying the festivities at the annual Volunteer Luncheon.



## JOIN US FOR OUR MARCH PROGRAM: OUTSTANDING WOMEN AMBASSADORS TO THE UNITED STATES

**Barbara Gordon**, AAFSW Program Chair

**T**here are 21 women Ambassadors presently accredited to the United States, a surprising number in view of the many difficulties and obstacles still faced by women throughout the world. On **March 20th** four of these Ambassadors, representing not only their own countries but also different regions of the world, will join us to discuss their country's overall view and treatment of women, their own experiences, and why they were chosen for this important job.

Her Excellency **Carolina Barco** was appointed Ambassador to the U.S. from Columbia in August 2006. A graduate of Wellesley, she also attended Harvard, where she got her M.A. in Urban and Regional Planning. She has always worked in the public sector: she was Director of the City Planning Department in Bogota, advisor to the Ministries of Development, Culture, and Environment, and advisor to the National Planning Department as well as the Office of the Mayor of Bogota. As her country's Minister of Foreign

Affairs from August 2002 until August 2006, Carolina's main objectives were to strengthen relations with Columbians living overseas, to improve Columbia's image abroad, and to promote trade and international cooperation for development programs beneficial to Columbia.

Her Excellency **Dr. Faida Mitifu** was appointed Ambassador to the U.S. from the Democratic Republic of the Congo on November 19, 1999. She got her B.S. in biochemistry from the University of Zaire (Kinshasa) followed by an M.A. in French studies from Auburn University (Alabama) and finally a PhD in romance languages from the University of Georgia in Athens, Georgia. During the 1990s, Dr. Mitifu was either teaching French literature, language, and culture, or supervising teaching assistants at the University of Georgia and the University of Columbus (Georgia). She also did research in Francophone and Lusophone literature from Africa and

the Caribbean. Since being appointed to Washington, DC, Faida has testified before the Congressional Subcommittee on Africa regarding the current crisis in the Great Lakes region. She has given talks on the Democratic Republic of the Congo at the Center for Strategic & International Studies, and at various other U.S. universities.

Her Excellency **Elena Borislavova Poptodorova** was appointed Ambassador to the U.S. from Bulgaria in February 2002. Her early education included short periods at the University of Siena (Italy), the University of Sofia, and the University of Leeds (UK), where she specialized in European history, public diplomacy, and English and Italian language and literature. After graduating from the University of Sofia she took a 2-year post-graduate course in international relations and diplomacy at the University of National and World Economy in Sofia.

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### MARCH 20 PROGRAM

#### Outstanding Women Ambassadors to the United States

**PLEASE REPLY NO LATER THAN TUESDAY, MARCH 13, 2007.**

Coffee & tea at 10:00am, program begins 10:30am 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**

### MARCH 20 PROGRAM

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

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Telephone

\_\_\_\_\_  
Name of guest(s) and SSN(s)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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Most of her career has been in the service of her government. From 1975 to 1990 she served in the Ministry of Foreign Affairs, followed by her election to Parliament, where she served for 10 years on many important committees dealing with national and European affairs. In addition, Elena became an active member of several non-governmental Boards, including the Board of Trustees of the American University in Bulgaria, and the

Governing Board of the Family Planning Association of Bulgaria. In January 2002 she was made an honorary member of the Parliamentary Assembly of the Council of Europe in recognition of the many services she had rendered to the European cause. She is now a member of the Women's Forum in Washington, DC.

The fourth panelist will be from the Far East or the Middle East, but has not been confirmed at this writing. Check your March *Global Link* for

more details!

Each Ambassador will speak, and afterwards there will be plenty of time for questions and answers. This promises to be a most interesting and outstanding program, due to the quality and experiences of the participants—one that would be of particular interest to many of your friends and colleagues. Reserve now for the March 20th program at the State Department, and bring guests!

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## FOREIGN BORN SPOUSES HIT THE TOWN

**Chela Huffman & Sheila Schwitzer, Co-Chairmen of Foreign Born Spouses**

**P**lease join us for a special FBS event on **February 14** at 10:40 in the morning (for an 11 am show). You are invited to see a documentary film *At Sea* at the U.S. Naval Memorial and Naval Heritage Center at 701 Pennsylvania Avenue, suite #123, Washington D.C. Following the film we will gather to

have lunch together at the cafeteria of the reopened Gallery of American Art, which is west of the Verizon Center on 7th Street N.W.

*At Sea* has soaring, jet-paced action, courageous sailors, a stirring ballet of ships and planes set to George Gershwin's "Rhapsody in Blue" presented on a two-story tall screen

featuring surround sound. Lasting approximately 35 minutes, *At Sea* portrays today's Navy and the importance of the Navy family.

Following the showing we will visit the Gallery of American Art for lunch. Join us, and feel free to bring husbands and guests. Please RSVP to Chris Zarr at 301-229-7218 or [zarrcj@comcast.net](mailto:zarrcj@comcast.net).

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## CHARITABLE FUNDS AVAILABLE

**T**he J. Kirby Simon Foreign Service Trust is a charitable fund established in the memory of Kirby Simon, a Foreign Service Officer who died in 1995 while serving in Taiwan. The Trust is committed to expanding the opportunities for professional and community service and personal well being of active-duty Foreign Service personnel and their families.

The Trust's main activity is to

support projects—initiated on a voluntary basis by members of the extended Foreign Service family (American and locally engaged employees and family members)—that seek, on a modest scale, to improve the health and welfare of people living in the host countries. Projects are usually conducted in cooperation with local charitable or educational organizations. Since its inception in 1997 the Trust has made ten rounds of grants, more

than 245 in all, to support projects based in more than 80 countries.

The J. Kirby Simon Foreign Service Trust commends all current and prior grant recipients on their commitment to voluntary community service. The Trust has announced that applications for 2007 grants will be accepted through March 1, 2007. Please consult the Trust's website [www.kirbysimontrust.org](http://www.kirbysimontrust.org) for more information.

# FINANCIAL SECURITY AND THE FOREIGN SERVICE SPOUSE

Kelly Bemby Midura, AAFSW Webmaster & Cyberspouse

**M**any Foreign Service spouses are disappointed with their career prospects. Few of us were raised and educated to throw dinner parties for a living, and, two incomes can come in very handy for, say, buying overpriced Washington DC real estate, or paying multiple college tuitions. It's a familiar tune.

But there is another, nagging, concern at the back of many a spouse's mind that goes beyond the lack of an impressive resumé or income potential. It is the fear of total financial dependence in an uncertain world.

The divorce rate in the Foreign Service mirrors the national average, by all accounts, and so, presumably, there is no inherent risk of divorce due to living overseas. A strong marriage will survive the experience, and a weak one will not. But, people change and grow overseas just as they do back home, and divorce in the Foreign Service does have unique financial implications, especially for the accompanying spouse. Therefore, even in the strongest marriage, a spouse should take steps to ensure her financial security just in case the family loses its breadwinner.

And then there's the danger factor: Foreign Service Officers are currently being posted in active war zones. Unaccompanied tours and danger pay are now commonplace. According to the Secretary of State, all FSOs should now expect to serve at least one unaccompanied tour during their career. That's at least a year out of every FSOs life during which he or she will likely be at considerable physical risk. We spouses should all hope for the best, but be prepared for the worst.

The Cyberspouse will therefore

briefly outline some basic rights that all Foreign Service spouses have, and suggest some ways that we can all ensure that should the unthinkable come to pass, we would have the financial security that we deserve. For simplicity's sake, and in deference to the majority, this article will assume a female Foreign Service spouse. But, rest assured that the content applies to male spouses as well!

## **Put your name on everything**

Departing for your first Foreign Service post as an Eligible Family Member can feel a bit like jumping off a cliff. Suddenly, you are completely subject to the whims of the Department of State, and considered to be decidedly secondary to your spouse. This can be difficult when you are used to being treated as an independent adult! You need to exert whatever control you can over the situation, not only for financial security, but for your own peace of mind. Establishing ownership of your possessions and investments is a good first step.

Many spouses are taken by surprise when they find out that they have little official capacity to deal with their own belongings! The State Department, for example, ships a car for each employee, but not for his spouse. You can't ship your own car (unless you add your husband's name to the title) but you can make darn sure that any car you ship to post, or that you buy at post, has your name on it. Consult with your local Department of Motor Vehicles for assistance in adding a name to the title. If you are a co-owner of a vehicle, the State Department will not ship it anywhere without your

permission. (The Cyberspouse presumes that this means that post would not permit the sale of such a vehicle without the permission of both owners, as well.)

Make sure that you get that Joint Property Statement signed and notarized before you leave for post—this gives you the rights to everything that is stored at government expense. Without that statement, only the employee can access stored items, even if those items are actually yours. Joint Property Statements are a standard procedure in the Foreign Service, and the Family Liaison Office can help you arrange one.

As for the items that are shipped to post (HHE and UAB), these are the property of the employee. However, the State Department will pay for a portion of the HHE to be shipped back to the U.S. in the event of marital separation. It is, however, up to the employee and the spouse to divide up their own belongings, which could leave a spouse who is ready to get out of the country in a rather vulnerable position. In addition, any items shipped home for the spouse are subtracted from the weight allowance of the employee. This could be an argument in favor of leaving family heirlooms and other irreplaceable items in storage back in the U.S. if you feel that your marriage is uncertain for any reason. For more information about this rather murky area, read the chapter titled "The Unthinkable Can Happen: Divorce in the Foreign Service" in *Realities of Foreign Service Life*, or

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consult with FLO Support Services.

Finally, it goes without saying that any real estate should be held jointly. Your house is often one of your biggest financial assets, and that becomes more important when you give up your job to follow an FSO around the world. The equity that accumulates in your absence is as much yours as his, and you want to make sure that you have full access to it in the event of an emergency. If your name is not on the deed to the house for some reason, or if you have changed your name since you bought the house, then the Cyberspouse strongly suggests that you update the deed, a relatively simple (and inexpensive) process. More information can be found on house deeds at [www.bankrate.com](http://www.bankrate.com).

## **Maintain a separate financial identity**

Here's something to keep in mind: "Foreign Service spouse" is just a small piece of who you are. It is not the entire package, by any means. Yes, your Commissary shopping privileges and diplomatic passport may be defined by your husband's job, but very little else needs to be. You have the Internet, your means of direct contact with the real world outside the Foreign Service bubble. Use it to create an independent financial identity for yourself!

The Cyberspouse strongly believes that no Foreign Service spouse should board the plane to post without making sure she has direct access to all major savings and checking accounts. It's fine to have small individual accounts, but the account to which the employees' pay is deposited should be joint, because, frankly, both the employee and the spouse are going to be earning that money while overseas—one at the office, and the other everywhere else at post!

The spouse should have online

access to all accounts, and should either manage the family finances herself, or receive regular updates from the officer if he is the hands-on financial manager. This responsibility goes both ways, obviously, and modern technology makes it easy. The Cyberspouse is the financial manager in her family, and she sends a status report automatically generated by Microsoft Money by email to her husband at the end of every month. She also uses a freeware program called KeePass to store all account numbers and passwords in an encrypted file on her computer. All the Cyberhusband has to remember is one master password, and should the Cyberspouse suffer an untimely demise (or run off with her personal trainer) he would be able to access all the family accounts, investments, and insurance policies.

In addition, every spouse should also keep some money in an easily accessible checking account in her own name. Michelle Singletary, financial columnist for the *Washington Post*, says that her grandmother called this a "home wreckin' hussy fund," meaning money you want to be able to get your hands on quickly in case your husband runs off with another woman! Some things never change, and what was good advice for her grandmother remains good advice today. This account can double as a business account for tax purposes if you happen to be self-employed.

Finally, every spouse should have credit in her own name. That means at least one separate credit card on which you are the primary account holder, not a card that is held on your husband's account. As any college student can tell you, you do not need to have an income of your own in order to get a credit card. Use this card regularly, paying off the balance monthly, of course. A history of responsible credit card usage in your own name will be your best friend

should you ever need to apply for a car loan or mortgage on your own, especially given that you will probably have a rather sporadic work history as a Foreign Service spouse.

## **Planning for retirement**

Most Foreign Service couples count on the State Department pension and Thrift Savings Plan (TSP) as the mainstays of their retirement income. These assets are definitely earned by both partners in a way that few private sector retirement plans are. But what, exactly, are your rights should your officer leave you in the lurch?

According to the Family Liaison Office, a divorced spouse has automatic rights to a pro-rated share of up to 50 percent of the employee's pension as long as they have been married for ten years, at least five of which were during active government service, and as long as she does not marry again before the age of 55. (The Cyberspouse is not sure what the rationale is behind these particular rules—why, for example, the spouse cannot remarry but the officer can—but it is nevertheless important to be aware of them.)

In the event of the death of an employee who is covered by the Foreign Service Pension Plan and who has worked for at least ten years, the surviving spouse is entitled to pension benefits based on 50 percent of the employee's final salary or "high-three" average salary, whichever is higher. Benefits vary according to the length of service and other factors.

For more detailed information regarding your rights to FSPS benefits, check out this page on the AFSA website, look up Chapter 20, Contingency Planning, in the FLO publication "What Do I Do Now" or contact FLO Support Services.

The Thrift Savings Plan does, in fact, belong entirely to the employee, but a spouse is not without legal recourse in the event of a divorce. The

TSP will disclose account information, for example, to facilitate division of assets, or will freeze withdrawals during divorce proceedings if under court order to do so. More detailed information about this process is available online in the TSP publication "Court Orders and Powers of Attorney."

The death of an employee is a more straightforward matter. The TSP account is then automatically inherited by the surviving spouse, by the children equally if the spouse is no longer living, and so on through a set order of precedence. A different beneficiary may be designated by the account holder to override this order of precedence if so desired, and in fact, in the event of a divorce, this must be done if the employee wishes for someone other than the ex-spouse to inherit.

In the Cyberspouse's opinion, it makes sense for any spouse to make sure that she is the beneficiary of her officer's TSP account, just in case some earlier condition existed that might confuse matters—for example, a previous marriage. More information about designating beneficiaries, as well as a form for doing so, can be found on the TSP website.

### **Other investments**

While the TSP is usually the primary means of saving for retirement for Foreign Service couples, there is no reason that a spouse can't invest some money in her own name as well. Anyone who earns an income, no matter how minimal, can open a Roth IRA. Even couple of hundred dollars per month earned teaching piano, for example, could add up to a lot over time if you invest all of it through an automatic investing plan. Contributions can be as low as \$25 per month if you sign up for an automatic investing plan. Roth IRAs can be used for retirement, a down payment on a first home, or for other purposes such as college tuition. They are a well-

regarded medium- to long-term investment vehicle.

You don't even need to earn an income to open a conventional IRA in your own name. You can fund an IRA in your own name with contributions from your husband's salary. IRAs of both types, as well as mutual funds and other investments, can be opened online through a variety of financial institutions including the familiar State Department Federal Credit Union and USAA Federal Savings Bank. Motley Fool offers a good basic guide to both Roth and conventional IRAs to get you started.

### **Insurance coverage**

It goes without saying that the primary breadwinner in every family should have a substantial life insurance policy. The question is: how much? Motley Fool offers a guide to life insurance which includes a calculator for figuring out just how much life insurance to buy. Life insurance needs can either increase or decrease over time, and it's a good idea to revisit the amount of coverage from time to time. USAA is one company offering reasonable rates on term life insurance to Foreign Service employees.

Long-term care insurance is another good idea for primary breadwinners, and is offered through the American Foreign Service Association (AFSA.) The Office of Personnel Management also offers a long term health care package.

Health insurance coverage is another question for Foreign Service spouses. If an officer dies, his spouse is entitled to continue participating in the Federal Employees Health Benefits Plan (FEHB) provided she has been designated as a beneficiary by the officer, and provided the officer had been enrolled under the Self and Family plan at the time of death. This applies to both current and retired FSOs. So, every spouse should definitely make sure that the answer to both those

questions is "yes!" For more information, visit the FEHB website.

### **Make the most of your employment history**

Very few Foreign Service spouses who are not officers themselves manage to maintain the same career momentum as their employed partners. You should, however, make the most of what you have accomplished professionally, by keeping a record of all your paid and volunteer activities and any recognition you may have received for them. Start a file, if you haven't already, for your awards, certificates of appreciation, certifications of training, thank-you letters, and even copies of your W2s as a reminder of the dates of your employment. (Scan these papers into a folder on your computer for backup.) If you are self-employed, give your business a name, proudly call yourself the owner, and give your business a professional appearance with business cards, a brochure, or even a simple website.

The Cyberspouse, who has a typically unorthodox work history, recently assembled her own resumé for the first time in nearly twenty years and she was amazed at how these bits and pieces of her peripatetic life came together to form a respectable resumé. She is very thankful that she started that file long ago, and would be even more so if she were suddenly forced to support her family.

A certain degree of financial dependence is part of the Foreign Service spouse job description. But, there are many, many things that you can do to ensure your own financial security and that of your children in the event of the loss of the family breadwinner. The Cyberspouse encourages you to set aside some time this New Year to review your own situation, for your own peace of mind!

# Contact AAFSW

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Vacant

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