

FORUM 2009 WRAP-UP

The Forum Committee of AAFSW works toward solutions for specific issues facing foreign affairs families. Although the Committee has close connections with the Family Liaison Office (FLO), it has the freedom to work outside the confines of government. In the past it has lobbied Capitol Hill, placed articles in newspapers and sat on Inter-Agency Working Groups to help resolve problems.

Twenty-four Foreign Service Officers and family members of all ages, AAFSW officers, and past and present FLO officers recently met to discuss the current needs of Foreign Service families. The purpose was to create a list of actions the Forum Committee might take to make the State Department bureaucracy more family-friendly.

The discussion was wide-ranging, consisting of both opinions offered at the meeting and ideas e-mailed from around the world. Some of the questions discussed were:

In an era of budget shortfalls, should a family member be able to choose to work for lower local wages within the Embassy?

How can spouses take courses at FSI if there are no short-term or “drop in” child care facilities available? In addition, there should be more short courses offered at FSI in the late summer when officers and their families are “passing through” on reassignment.

Should the number of Community Liaison Office Coordinators (CLOs) at a post be tied to the overall size of the post?

Why is there inequity in benefits provided to families experiencing unaccompanied tours? Families who are overseas at the time of an unaccompanied tour assignment are able to remain at post with continuing housing, school and other allowances. Meanwhile, families of employees assigned from Washington, DC receive only Separate Maintenance Allowance (SMA). This does not offset all the associated costs of an unaccompanied tour.

Why is employment within Embassies restricted to Eligible Family Members (EFMs)? Shouldn't it be open to all Members of Household (MOHs)? It must be noted that this is a complicated issue. Family members are able to work in Embassies because of international agreements and the Geneva Convention. MOHs are not covered by these agreements because they do not have official status in country and are not recognized as diplomats by the host government. If State agrees to list declared MOHs as family members and give them diplomatic passports, the problem will be resolved.

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WELCOME TO NEW AND RETURNING MEMBERS

Rana Oktay-Harmon
Ashley Sherwood
Tedd C. Lurker
Eden B. Goldberger
Matthew T. Westbrook
Jean C. Newsom
Adele T. Zwigaitis

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TAKE NOTE

The password for the members' only section of www.aafsw.org has changed effective February 1, 2009, please call or email the AAFSW office for the new password. Thank you.



AAFSW
4001 North Ninth Street
Suite 214
Arlington, VA 22203
tel: 703-820-5420
fax: 703-820-5421
email: office@aafsw.org
Website: www.aafsw.org

News and Views



From the President's Desk...

AAFSW's 2009 started off on a positive footing with a good turnout at our Forum brainstorming event. We received

great input and interest from our members overseas as well. Ann La Porta has done yeoman's work summarizing the meeting and outlining the main ideas submitted and the issues we hope to address. See her article "Forum Wrap-Up" in this issue for details of the meeting.

From a historical perspective it is amazing to look at the issues. There have been so many innovative changes to assist family members and to improve the quality of life for the Foreign Service. The social fabric of the U.S. has changed and the service reflects this, with more blended and separated families and members of household - yet the basic issues tend to remain the same!

Our new Secretary of State, already conversant in the language of the Department, mentioned the "three legged stool" of foreign policy when she arrived at State. Using the same metaphor, AAFSW will work towards resolving the wobbly three-legged stool of family issues in the Foreign Service. The stool, or the career service, of the employee rests precariously atop issues that can make or break a family - or a career.

AAFSW is a small organization with lofty goals. We have a history of advocacy and some major success stories. However, to be relevant to today's Foreign Service we cannot rest on our laurels and we need to be more than a home for Livelines, the BookFair, and a vehicle for distributing important volunteer awards. We need to be active and to make a difference that will appeal to younger members. They should want to belong to this organization! To do this we need your ideas and your help.

Email me at president@aafsw.org with your comments and suggestions.

Faye Barnes, AAFSW President

Forum, from page 1.

The Forum decided that it would concentrate efforts in three areas:

Improving access to Department information for family members. Currently, family members have only limited access to unclassified information regarding posts, training, regulations and employment opportunities. Employees in transition have a similar problem. There is no reason why unclassified information should not be available on the Internet. It was noted that the Defense Department allows access to such information and it is advertised frequently on the Armed Forces Network. EFMs and FSOs in transition should be able to access the DOS Intranet (at least the unclassified portions) from the Internet through a password-protected portal.

Family Member Employment funding. Financing EFM positions centrally, rather than from post budgets would facilitate EFM employment. The Foreign Service Act mandates family member (EFM) hiring preference. However, it is largely ignored, because at most posts it is cheaper to hire local employees than to hire family members. This leads to less-than-transparent position descriptions, such as requiring certifications and 4/4 local language ability when the job does not actually require them. Another suggestion was to allow a special weight allowance for professional materials as well as an adequate space allowance for a home office.

Create better maternity/paternity policies for Foreign Service members and family members. MED requires that all pregnant women must come back to the USA for three months surrounding a birth. For spouses this often means leaving young children at post or bringing them back to the U.S. with no support system. Since there is no provision for maternity leave for federal employees, female employees assigned overseas must use their own sick or annual leave or go on leave without pay to travel home for a birth. In contrast, it was noted that DOD does allow 6 weeks maternity leave.

What can you do to help the Forum Committee?

Hold your own Forum meeting at your post and send the results to us. Send in your own family friendly ideas. Chair or serve on one of the committees so that we might move forward with these goals.

Contact Forum Chairs Judy Felt at judyfelt@aafsw.org or Ann La Porta at a_laporta@yahoo.com.

BOOKFAIR '09

If you are reading the *Global Link*, we can assume that you know the many things that AAFSW does for the Foreign Service community: “Livelines,” scholarships, support groups, and other services. These are ways that we help you.

How can you help us help you?

First, be sure that you maintain your membership in AAFSW; you always have a greater stake in an organization to which you belong.

Secondly, you can help with the annual BookFair, which funds two-thirds of the budget for AAFSW. Here are some ways in which you can help with this event, held annually in October at the Department of State:

- BookFair’s Art Corner happily takes your donations at any time of year. Also, those of your relatives, friends, and neighbors. If you find yourself overweight for your move overseas; returning with too many things to fit into your small house in Washington; downsizing for retirement; or suddenly in possession of interesting items from Grandma’s attic, think of AAFSW. Of course, we are looking for items with intrinsic value, but we find buyers for all kinds of eccentric or interesting items. Good books are always welcome, as well.

- If you have questions about whether your donations are appropriate, please telephone the BookRoom at 202-223-5796 for more information. We can arrange for a pickup, and will even pack your donations if you are unable to do so yourself.

- During the spring and summer, we are always looking for volunteers with a special flair for advertising who can help us find ways to market the sale to a wider clientele. Key to seeing that our income is as large as possible (and thus the help we are able to give you) is maximizing the number of folks who come through our doors during our limited “run”—especially on those two weekends we are open to the public.

- We are also looking for people whom we can call upon for 2-3 day projects during the months preceding the sale; this is the perfect chance for you to get your feet wet with BookFair '09 and to meet some nifty people in the process...especially helpful if you are newly returned to the area.

If you are in Washington during October, consider volunteering to help with the actual running of the sale. It takes many people to make a successful sale. Your help is always needed and appreciated...and it’s fun!

To volunteer, or for more information, contact Barbara Ratigan, 703-536-2015 Bratigan@msn.com, or Dianne Bodeen 703-536-2235 Bodeendv@verizon.net.

EXPANDED PROFESSIONAL ASSOCIATES PROGRAM

In August 2008, the Department announced the Expanded Professional Associates (PA) Program. This program was established under the direction of Under Secretary of Management Patrick Kennedy, to address the staffing shortfalls in the field. These positions were created specifically for appointment-eligible family members currently at or soon to be assigned to an overseas post and cannot be staffed by Foreign Service Officers.

The program provides additional professional-level, full-time employment opportunities overseas for appointment-eligible family members (AEFMs) to fill critical positions, such as political, economic, public diplomacy, management, general services, human services, financial management, office management, information management and nurses with well-qualified personnel.

To date, Regional Bureaus have filled or have handshakes for 63 of the 105 funded positions for a 66% fill rate at this time, leaving 42 positions available for remaining candidates. An ALDAC will be sent out in early March announcing the second round of the 2009 Expanded Professional Associates Program. Additionally, this information will be posted on the FLO website and in FLO publications.

For more information go to <http://www.state.gov/m/dghr/flo/c21619.htm> or Intranet http://hrweb.hr.state.gov/prd/hrweb/cda/expanded_professional_associates_program.cfm.

Marti Doggett, Employment Coordinator, FLO

FSYF AWARDS

The Foreign Service Youth Foundation strives to help the youth of America's foreign affairs agencies adapt to their changing environments and benefit from their Foreign Service experiences. Each year FSYF sponsors a number of contests and awards to recognize the unique and valuable contributions of America's Foreign Service youth.

High School Essay Contest

Foreign Service teens in grades 9-12 are invited to participate in the FSYF High School Essay Contest, sponsored by McGrath Real Estate Services. Write an essay of fewer than 1,000 words that addresses the topic question and submit it to FSYF before April 30, 2009, and you could win \$750 or \$500. Winners will be honored at an awards ceremony hosted by FLO at the Department of State in Washington, DC in July 2009.

Middle School Essay Contest

Foreign Service youth in grades 6-8 are invited to participate in the FSYF Middle School Essay Contest, sponsored by McGrath Real Estate Services. Write an essay of fewer than 750 words that addresses the topic question and submit it to FSYF before April 30, 2009, and you could win \$250 or \$100. Winners will be honored at an awards ceremony hosted by FLO at the Department of State in Washington, DC in July 2009.

For the essay topic questions, entry forms, and a complete listing of contest rules and regulations visit the FSYF website at www.fsyf.org.

KidVid Contest

Family members (ages 10-18) of USG direct-hire and contract employees who are assigned to a U.S. Mission are invited to participate in the KidVid contest, sponsored by the Transition Center's Overseas Briefing Center and FSYF. Create a DVD showing life for members of the Foreign Service at your post and submit it to OBC by April 15, 2009, and you could win a cash prize. Winners will be honored at an awards ceremony hosted by FLO at the Department of State in Washington, DC in July 2009. Ask your CLO for complete contest rules.

Community Service Awards

The FSYF Community Service Awards, sponsored by Clements International, honor Foreign Service teenagers who have demonstrated outstanding volunteer efforts at home or abroad either in

community service or in service to their peers while facing the challenges of growing up in an internationally mobile lifestyle. Nominate your child, your friend or yourself by April 24, 2009 for a chance to win a \$1,500 savings bond and be honored at an awards ceremony hosted by FLO at the Department of State in Washington, DC in July 2009. For nomination forms and complete contest rules and requirements, visit the FSYF website at www.fsyf.org.

Art Contest

Foreign Service youth ages 5 to 18 are invited to participate in the FSYF Art Contest, sponsored by the State Department Federal Credit Union. Submit your flat artwork, created in any medium (excluding graphic design), no larger than 22" x 28" to FSYF by April 30, 2009. SDFCU will award cash prizes ranging from \$100 to \$500 to winners in three age categories (5-8, 9-12, and 13-18). For entry forms and the theme of this year's contest, visit the FSYF website at www.fsyf.org.

DACOR BACON HOUSE FOUNDATION SCHOLARSHIPS

Available for Foreign Service children at Yale and Hotchkiss for 2009-2010.

Several scholarships and fellowships will be available in academic year 2009-2010 for children and grandchildren of Foreign Service officers, active or retired, for study at The Hotchkiss School and Yale University. These awards, sponsored by Diplomatic and Consular Officers, Retired (DACOR) Bacon House Foundation are made possible by a bequest of the late Ambassador Louis G. Dreyfus, Jr.

The deadline for applications is March 16, 2009. For more information, contact Sherry Barndollar Rock, at (202) 682-0500 x. 17 or prog.coord@dacorbacon.org.

The Foundation separately grants scholarships and fellowships for Foreign Service dependent and graduate students of international affairs.

More information on all of these scholarship and fellowship opportunities is available at www.dacorbacon.org.

NINE WAYS TO SAVE FOR COLLEGE IN 2009

1. Take advantage of low stock values

With the market at depressed levels, now could be a great time to cash out a taxable investment account and move the money into a 529 plan or Coverdell education savings account. In these accounts, future earnings and growth are tax-deferred, and distributions are tax-free when used for qualifying college expenses.

If the sale of your investments results in a net capital loss, you may be able to offset as much as \$3,000 of ordinary income on your tax return. If you've already established a 529 account or ESA and determine that it is worth less than your contributions, talk to your tax professional about the possibility of liquidating the account and claiming the loss as a miscellaneous itemized deduction on your Form 1040.

2. Steer clear of the 'Kiddie Tax'

If your child has a Uniform Gift to Minors Act account or Uniform Transfer to Minors Act account that has appreciated in value and you're thinking about selling the investments during 2009 -- perhaps to pay college bills -- be mindful of the tax and financial aid consequences.

Under the "Kiddie Tax," a child's 2009 unearned income in excess of \$1,900 is taxed at the parents' marginal tax rate. The age requirements have changed so that college students as old as 23 are now at risk.

One strategy for avoiding the Kiddie Tax is to spread out gains over multiple years and avoid triggering more than \$1,900 in investment income in any one year. Another possible remedy: Children ages 18 to 23 escape the extra tax if their wage income exceeds half of their total support. Calculating support can get tricky, so you should discuss this with a tax professional.

The recognition of gains also affects a college student's financial aid eligibility, as income of a student above a \$3,750 allowance is assessed at a 50 percent rate in the federal aid formula.

3. Grab a state tax break

If you live in one of the 35 states that provide their residents with a state income tax deduction for contributions to a 529 plan, you have a great opportunity to reduce your taxes and save for college at the same time.

Even with a child in college or close to college age, it can make sense to open a 529 account now and use it to pay a tuition bill due next month.

Be sure you understand the deduction rules in your state, including limits on the amount you can deduct, contribution deadlines and any restrictions relating to the account setup. Most states require you to invest in your state's own 529 plan to qualify for a deduction, but residents in five states -- Arizona, Kansas, Maine, Missouri and Pennsylvania -- can deduct contributions they make to any state's 529 plan.

4. Make college savings a family affair

A great way to boost your child's college savings account is to invite family and friends to direct their holiday and birthday gift money into your 529 plan. A number of 529 plans and online registries are not only promoting the idea, they are making the process easy with gift coupons.

For example, Upromise Investments has launched a feature called Ugift in nine of the 529 plans it manages in seven states. Anyone with an account in a participating Upromise-managed 529 plan can invite donors to contribute directly to the 529 account by returning a coupon along with a check.

Another alternative is a free online registry called the Freshman Fund that accepts third-party contributions by check or credit card and transmits the money to any 529 plan the parent decides to use. Or simply visit your 529 plan's Web site and look for its special friends-and-family gifting promotions.

5. Look for free college money

According to the College Board, the average private-college undergraduate received more than \$7,400 in institutional grants for the 2006-07 school year, while the average full-time undergraduate at public colleges and universities received more than \$1,000. A significant portion of this money went to students without regard to their financial need.

When it comes time to choose a college, find out which schools will pay for your child's stellar high school grades, challenging course selections, unique background or interests, or musical or sports prowess.

Also, remember that private organizations dole out more than \$3 billion in scholarships each year.

Continued on page 7.

AAFSW AND THE WNDC COMMEMORATE WOMEN'S HISTORY MONTH

AAFSW and the Women's National Democratic Club (WNDC) are proud to recognize the exceptional vision, strength and leadership women have demonstrated in politics, the arts and sciences, and other critical issues of the day. We cordially invite AAFSW members and friends to commemorate Women's History Month at a panel discussion entitled "The Importance of Women in Politics." The event will be held on Tuesday, March 17th at 10:00 a.m. in the Benjamin Franklin Diplomatic Reception Room in the State Department.

Briefly, the movement to recognize women's place in history began in Europe in 1911, nine years before American women gained the right to vote. The movement, set back by the economic depression of the 1930s and by World War II, was renewed by Betty Friedan's 1963 publication, *The Feminine Mystique*. Public celebration of women's history in the United States began in 1978 as Women's History Week in Sonoma County, California. Since 1987, Congress has issued an annual resolution to proclaim Women's History Month.

The AAFSW/WNDC panel will feature several accomplished women who have contributed to advancing women's causes in important ways. The panelists include:

Karen Hansen Shook, president of the Woman's National Democratic Club and Emmy-award winning television journalist, who will discuss "The Women's Vote in Recent Elections." Ms. Shook is a former president of the D.C. Board of Education and a member of the Council of Urban Boards of Education. A graduate of the University of Michigan, she has a Master's degree from George Washington University.

Christine Emery is Executive Vice President of Chartwell Education Group. Previously, she served as Vice President for investment policy (IP) at the Overseas Private Investment Corporation (OPIC) as a political appointee, and as Senior Director of institutional relations at the Center for Strategic and International Studies (CSIS). She was Executive Director of the CSIS "States of the Union" initiative, in which capacity she developed an instructional program to promote better understanding of the global economy for students and educators.

Dr. Emery's recently published works include *Selecting the President's Inner Cabinet* and *A Guide to the Benefits, Responsibilities, and Opportunities of Embryonic Stem Cell Research*, a handbook for policymakers.

Jewell Fenzi, a retired Foreign Service spouse, UC Berkeley graduate and chair of WNDC's DC/Metro Task Force, is a longtime supporter of voting rights for residents of the District of Columbia. She will discuss "How Elections are Won Between Campaigns" In 1994, Ms. Fenzi co-authored *Married to the Foreign Service*, a collection of oral history interviews with foreign affairs agency spouses, now part of the Frontline Diplomacy oral history collection at the Library of Congress.

We look forward to seeing you on March 17th for a very stimulating discussion! Please use the coupon on page 7 of this issue to register, or register online at www.aafsw.org.

If you are interested in learning more about women and politics, we recommend that you view the superb online exhibition entitled "Women, Power and Politics" on the Web site of the International Museum of Women: www.imow.org.

There are many interesting stories regarding women and politics on the website. For example, do you know who was the first woman to run for President in the United States and in what year?

(Answer: In 1872, women were not allowed to vote. But that did not stop activist, businesswoman and spiritualist Victoria Woodhull from running for president. Frederic Douglass, a former slave, was her running mate.)

This impressive organization (IMOW) will also be hosting an event in honor of International Women's Month on March 4th in San Francisco, California at the Ritz-Carlton Hotel. More details can be found on the website, on which you may also register to receive monthly electronic newsletters.

Saving for college, from page 5.

Begin your scholarship search by checking with the guidance department at your child's school. Free online scholarship search engines also will turn up some opportunities -- just be sure you are comfortable with how your personal information is used.

6. Plan ahead for financial aid

Demonstrating financial need through the FAFSA application process becomes more important as interest rates continue to drop on subsidized Stafford Loans. Steps you take now can enhance your child's financial aid prospects in the future.

For example, avoid placing investments in UGMA or UTMA custodial accounts because those assets will be counted heavily against aid eligibility.

But don't spend too much time planning for financial aid before your child reaches high school. Chances are the eligibility formulas and your personal financial situation will change significantly by the time your child gets to college.

7. Start saving early

With college costs increasing at an average annual rate of close to 6 percent, it's best to start your college savings fund early in your child's life.

If you begin when your child is born and set aside \$200 each month in an account earning 6 percent annually, you'll have enough to cover approximately 22 percent of the cost of attending four years at a private college (current average sticker price of \$34,200) and about 52 percent of the cost of

attending four years at a public university (current average sticker price of \$14,400).

If you wait until your child is 6, you'll have to invest \$250 per month for the same coverage. And if you start at age 12, you are looking at \$350 per month. If these savings targets seem out of reach for you, don't despair. Any amount you can set aside for college now will help to reduce the amount of debt **you or your child take on in the future.**

8. Keep your retirement fund for retirement

When it comes time to pay for college, you may be tempted to tap your retirement accounts to pay college bills. But in most situations you will be better off keeping your retirement accounts intact and taking out loans for your child's college expenses.

Distributions from 401(k)s and IRAs not only hurt your child's eligibility for financial aid in the following year, they increase the chances you'll become financially dependent on your child later in your life.

9. Use rewards programs to boost your college savings fund

Several companies offer rewards programs that link directly to one or more 529 college savings plans. Over time, your purchases can generate rebates that add up to hundreds, and potentially thousands, of extra dollars for your child's college education.

Upromise offers the largest such rewards program. Others include Futuretrust, Little Grad and BabyMint. The Fidelity 529 Rewards American Express Card offers a 1.5 percent rebate on your card purchases for direct deposit in any one of the five Fidelity-managed 529 plans.

Article excerpted from Bankrate.com

MARCH 17 PROGRAM: THE IMPORTANCE OF WOMEN IN POLITICS

Please reply no later than Tuesday, March 10, 2009. The event takes place on Tuesday, March 17 from 10:00 AM to 12 noon at the Department of State (C Street Entrance.) Please send this form and check made out to AAFSW for \$15 per person to:

AAFSW Reservations
4001 North Ninth Street, Suite 214
Arlington, Virginia 22203

You may also reserve and pay online at www.aafsw.org.

MARCH 17 PROGRAM

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

Date of Birth and Passport or Driver's License Number:

Telephone

Name of guest(s), D.O.B.'s and Passport or Driver's License Numbers:

Contact AAFSW

OFFICERS

Honorary President
TBA

President
Faye Barnes
president@aafsw.org

Presidents Emeritae
Judy Felt
Terri L. Williams
Mette Beecroft
emerita@aafsw.org

1st Vice-President
Elaine Neumann
Tel: 703-920-5773
vicepresident1@aafsw.org

2nd Vice-President
Katy Koch
Tel: 703-350-6604
vicepresident2@aafsw.org

Secretary
Barbara Ratigan
Tel: 703-536-2015
secretary@aafsw.org

Treasurer
Lucy Whitley
Tel: 703-536-2183
treasurer@aafsw.org

Assistant Treasurer
Anna Dworken
treasurer2@aafsw.org

Membership
Katarina Hamilton
Tel: 703-860-0241
membership@aafsw.org

Programs
Sheila Switzer
Tel: 703-569-8867
programs@aafsw.org

Public Relations
Lesley Dorman
Tel: 202-484-3497
publicrelations@aafsw.org

Forum
Judy Felt
Tel: 703-370-1414

ADMINISTRATION & SERVICES

AAFSSW Office
Margaret Teich
4001 North Ninth
Street
Suite 214
Arlington, VA, 22203
Tel: 703-820-5420
Fax: 703-820-5421
office@aafsw.org

**Creative Director
(Newsletter and
Website)**
Kelly Bembry Midura
Tel: 703-860-6723
kelly@aafsw.org

Housing Desk
Employee
Services Center
Main State, Room 1252
Tel: 202-647-3573
Tel: 202-647-3086
housing@aafsw.org

Lesley Dorman
Tel: 202-484-3497

Kay Youngflesh
Tel: 703-683-0890

Book Room
Main State
Room B-816
Robin Jones
Tel: 202-223-5796
bookroom@aafsw.org

Website Advertising
Jen DiNoia

Livelines Moderator
Bert Curtis
livelines@aafsw.org

COMMITTEE CHAIRS

AFSA Liaison
Patty Ryan
Tel: 202-966-7696
Fax: 202-362-1716

Ann La Porta
Tel: 202-248-4246
afsarep@aafsw.org

Archivist
Vacant

Art Corner
Dianne Bodeen
Marian Rondon
artcorner@aafsw.org

BookFair
Mette Beecroft
Tel: 301-320-7698
Fax: 301-320-0963
BookFair@aafsw.org

CLO Association
Vacant
clogroup@aafsw.org

Foreign-Born Spouses
Carmen Geis
Tel: 703-503-9117
fbspouses@aafsw.org

French Group
Christel McDonald
Tel: 703-525-9755
frenchgroup@aafsw.org

Legislative Liaison
Chris Zarr
Tel: 301-229-7218
congressrep@aafsw.org

**Loans/Adult
Education**
Joan Pryce
Tel: 703-739-0770
edloans@aafsw.org

**Medical Evacuee
Support**
Judy Smith
Tel: 202-882-3021
medevac@aafsw.org

Oral History
Jewell Fenzi
Tel: 202-387-4024
oralhistory@aafsw.org

Playgroup
Jen Hoyer
playgroup@aafsw.org

Post Representatives
Vacant

Scholarships
Carolyn Connell
Tel: 703-241-2422
scholarship@aafsw.org

Senior Living
Marguerite Anderson
Tel: 301-652-5433
seniorliving@aafsw.org

SOSA
Cathy Salvaterra
Tel: 703-538-1133
sosa@aafsw.org

State Liaison
Mette Beecroft
Tel: 301-320-7698
Fax: 301-320-0963
staterep@aafsw.org

Women in Transition
Nancy Longmyer
Tel: 703-532-4694
divorce@aafsw.org

4001 North Ninth St.
Suite 214
Arlington, VA
22203



MARCH 2009

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