

# NEREA NEWS

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# LETTER FROM THE PRESIDENT



*"To me, fair friend, you never can be old,  
For as you were when first your eye I eyed,..."*

- Shakespeare Sonnet 104

Dear Fellow Retirees and Friends:

We hope that you and your family are adjusting to the current medical emergency. Please take care to ensure the safety of your family during the next many months. We wish all our members good health and spirits going forward.

After more than 50 years of providing NEXCOM retirees with monthly pension payments, John Hancock was replaced by the Bank of New York Mellon effective 1 March 2020. The turnover, at this writing, was without any major incidents.

For school year 2020-2021 we expect to award between 6 and 8 scholarships for school year 2019-.2020. For NEREA members, NEXCOM store associates, and NEXCOM associates, who meet the eligibility requirements, who have children or grandchildren entering their senior year of high school and who plan on going to college in September 2020, please tell them about the NEREA Scholarship Program. The qualification criteria and scholarship application are available on the home page of the NEREA web site: "nerea.org" under "NEWS." Inside this Newsletter is a listing of all the NEREA members and NEREA Chapters that have contributed to the NEREA Scholarship Fund during 2018. We appreciate your contributions and the good will that accompany members and Chapter contributions. We encourage members to continue their annual support to our Scholarship Fund. NEREA members and NEREA Chapters are the only source of financial support for the Scholarship Fund. Donations to NEREA Scholarship Fund are tax deductible and exempt from Federal Income Tax as described in section 501 (C) (3) of the IRS Code. The Annual Required Minimum Distribution (RMD) of IRA Funds can be sent directly to the NEREA Scholarship Fund by the financial institution for any length of time you choose. Members wishing to use the RMD method should contact their bank, credit union, or financial advisor for instructions to follow the proper method of transferring funds.

Earlier this year we asked the sponsors of NEREA scholarship recipients to send us a brief biography of their child/grandchild accomplishments after college. Inside this Newsletter are career highlights of the scholarship recipients. Due to the cancellation and postponement of SAT and ACT testing for the next couple of months, we are extending the NEREA scholarship applications due date from 1 May to 1 July. We will continue to monitor news reports and web sites for changes to the 1 July date.

The results of the election of Category "A" Executive Committee Directors and Officers (2 year term) are announced: Bill Harper, President, Nancy Collette, Secretary, and returning Directors Raye Eaton, Gerard Fantano, Craig Sinclair, Glenna Skinner, and Peggy Vitola.

We have inquiries from members about the possibility of having our yearly meeting over a Saturday and Sunday. A few members have suggested we consider Shades of Green at Disney World in Orlando, Florida for our 2020

*Continue on page 5*

# CHAPTER CHATTER

## NEW ENGLAND

The NE Chapter of NEREA held their first meeting for 2020 on 27 January at Gregg's with 24 retirees and guests attending. This was an excellent turn out especially for January in the Northeast. It was a beautiful day in the 40's. Our President, Pauline Schobert conducted the meeting. Several items were discussed such as the consolidation of the Exchange/Commissary referenced in the article by Bill Harper in the Fall 2019 NEREA News Letter. Several of the guests asked how to get the newsletter. Pat Taylor passed out the forms to submit with their \$10.00 so they could start receiving the letter. Also there was some questions as to who is eligible to apply for a scholarship. Some felt it was only for military families. Not true. Grand children of civilian retirees are eligible.

Pat has received notes from Terry Benton, Lucy Parker and Johnnie Smith, ladies who have commitments on the day of our meetings, but still want to be a part of our group.

Martha Dowda, Neda Perry and Pat Taylor brought items to be raffled off or given away. Several folks received the giveaways and Kathy Pridgen, Judy Gaw and Gerri LaManque out bid everyone for the raffle items. A 50/50 was held and won by Joanne Nadeau who generously donated her share back to the chapter. All of this: the donations, giveaways and raffles increase the monies

we are able to donate to the Scholarship Fund.

It is with sadness that my friend and retiree Terry Morning passed away just before Christmas. Unexpected. Also Tina Saunder, also a member of our chapter, lost her daughter. Two very sad notes to pass along.

Pauline also announced that due to health reasons, we will have two vacancies on our board of officers. She asks that you consider running or present the name of someone at our next meeting.

Thanks to everyone attending. See you at the April 27th meeting at Gregg's.

Ann O'Connor

## OAKLAND

I recently learned Bob Snyder passed away.

Bob was our Navy Exchange Controller. He was born in New York City, went to St. Francis College in Brooklyn, was a Lieutenant in the U.S. Army and a Vietnam veteran.

Bob, a CPA, managed our global accounting systems & organization in the US, Asia and in Europe.

I worked with Bob in the 1990's & 2000's while stationed in Japan. Bob didn't hover over you. He let you do your job.

For Bob numbers told the story of your successes or challenges - timeliness, accruals, operating results.

Bob was a huge supporter in the recapitalization of Navy Exchanges in Japan. Every store, every business, every building was remodeled. Japan NEXs grew into best among all military services in the Far East in the 90s & 2000s.

Bob, you lead us during our transformation period here in Japan and at our Central Office. You are an extraordinary leader and a friend. Take care and God bless you.

Lucky Fung

## TIDEWATER

We have had a very mild winter but I for one will be so happy to feel the warmth of spring.

Our food drive in November, & December and the February soup drive, plus cash donation was enough to feed 896 people. A big "thank you" to our members who are always willing to give and help others. Special thanks to Barb Willis who collects the food and delivers it to the Food Bank.

It's hard to believe that our chapter in 2019 sent out 423 birthday cards, 26 get well cards and 7 sympathy cards. The Post Office might be sending our Chapter a "Thank You" note..

We recently invested in a microphone and speaker so everyone has a shot at being heard. It works very well when I remember to bring it to the meeting. I'm looking

for a volunteer to handle this job, I will keep you informed on who steps up to being the microphone and speaker keeper.

That's it for now, stay healthy and happy

Raye Eaton  
President

# DID YOU KNOW

- 1896 – The first canteen was established. It was located aboard the USS Indiana and sold only beer. Canteens, known as slop chests, were established with funds contributed by the crew, and profits were used for MWR purposes.
- 1929 – The operation of ships stores was made mandatory on ships having supply officers as department heads. Even so, the stores failed to generate sufficient revenue to support MWR projects.
- 1944 – Ships stores and ships service stores operated side by side until the Secretary of the Navy merged store operations on vessels with supply officers. They were permissive on all other vessels.
- 1953 – Military Sea Transportation Service Exchanges located on vessels ferrying service members and their families to and from overseas duty stations saw sales begin a downward trend. This decline was due, in part, to the rising popularity of air travel which meant fewer MSTs passengers and exchange customers.
- 1960 – The only source of enlisted uniforms was through Naval Uniform Shops which were few in number and were open only a few hours. To service its mail order customers a permanent record of measurements for every patron was maintained.
- 1969 – NEX 060-017, U.S. Naval Facility San Salvador, Bahamas disestablished 12/31/69. It operated for 16 years as part of the Navy's underwater Sound Surveillance System (SOSUS) which used hydrophones that could detect the sound of submarines.
- 1970's – A number of exchanges established rent-all centers which offered reasonably priced rentals on everything from electric floor polishers to television sets and typewriters.
- 1977 – Maternity uniforms for women were approved by the CNO and NRSO expedited procurement to ensure the availability of maternity uniforms in Navy Exchanges by 1 JAN 1978.
- 1981 – The House Armed Services Committee authorized microwave ovens for sale in Navy Exchanges..
- 1982 – NEX 050-121, Naval Facility Cape Hatteras, Buxton, NC disestablished 30 June. Due to its location on Cape Hatteras, when the oceanographic research facility, which was part of the SOSUS, initially opened in 1956 it was only accessible via ferry from the Oregon Inlet.
- 1992 – A Bonus Buy program was launched on the West Coast, offering lower prices on bulk-packages items.
- 1995 – The first optometry clinic open in the Norfolk Naval Station Navy Exchange mall.
- 2001 – NEREA awarded seven one-time \$2,000 scholarships.
- 2013 – NEXCOM introduced Will Preparation and Estate Resolution Services for NEX retirees.
- 2018 – NEXCOM's Ships Store Program provides quality goods and services for Sailors and Marines stationed aboard Navy ships and in remote and isolated locations. To provide timely and effective support NEXCOM taps NEX distribution Centers to replenish these stores.
- 2019 – Four Navy Lodges received updates such as new lobbies, breakfast bars, and guest room upgrades that included the addition of family suites. They were: Kings Bay, GA, Great Lakes, IL, Fort Worth, TX and Jacksonville, FL
- 2020 – Starting January 1 the Department of Defense and Department of Homeland Security are expanding in-store military resale, Navy lodging, commissary shopping privileges as well MWR activity use to certain eligible Veterans and their primary Caregivers.

JOEL AGUILAR  
LORENZO AGUON  
LOUGELINE ALISASIS  
PHILLIP ALLEN  
DAVID ANDERSON  
MICHELE ANDERSON  
ROMEO ARCILLA  
BEVERLY ARMSTRONG  
FRANKLIN AUSTIN  
PATRICIA BAIS  
BRENDA BAKER  
JANICE BAKER  
KAREN BALLEEN  
JANET BARKER  
AURORA BASSETT  
VICKEY BECK  
SHEARO BELL  
FREDDIE BELLAMY  
BARBARA BENNETT  
AMELIA BERSONDA  
JANET BEZELIK  
CHAROLETTE BOHNER  
MARK BLOSSER  
BETTY BRANCH  
VERNON BRESENIO  
BARBARA BROWN  
CHARLENE BROWN-LAMB  
JERRY BURDEN  
LORITA BUMPASS  
ALBERTO BUNYING  
THOMAS CALASCIBETTA  
LORENA CAMPBELL  
YOLANDA CANDA  
GAYLA CANTRELL  
GRACIA CASTILLO  
GREGORIO CEBALLOS  
JOHN CHADWICK  
RONALD CHAPPELL  
LEONIDA CLARK  
DONALD COLLINGE  
KEVIN COMER  
WILLIAM COOK  
DENISE CRAMER  
TERESITA CRUZ  
BRENDA CUMMINGS  
HERMINIA CUMMINGS  
EDITA DATU  
LINDA DAVIS  
MERCEDES DIOQUINO  
ANN DODGE  
KENNETH DORMAN  
ESABEL ELLIS  
JOHN ELLIS  
SCOTT ELLIS  
BRENDA EVANS  
VIOLETA FREA  
ELVINA GENESE  
VIRGINIA GILBERT  
SARAH GILLIGAN  
EUGENE GONZALEZ  
DIANA GRACIANO  
CYNTHIA GRAHAM

ORLANDO, FL  
DEDEGO, GU  
NORFOLK, VA  
JACKSONVILLE, FL  
MARYSVILLE, WA  
NORFOLK, VA  
SILVER SPRING, MD  
CORPUS CHRISTI, TX  
KINGSLAND, GA  
TAMUNING, GU  
JACKSONVILLE, FL  
GULFPORT, MS  
CHESAPEAKE, VA  
IMPERIAL BEACH, CA  
ORANGE PARK, FL  
SAN DIEGO, CA  
NORTH CHICAGO, IL  
SUFFOLK, VA  
VIRGINIA BEACH, VA  
VIRGINIA BEACH, VA  
STEVENSVILLE, MD  
VIRGINIA BEACH, VA  
XENIA, OH  
NORFOLK, VA  
LEMOORE, CA  
MERIDIAN, MS  
SUFFOLK, VA  
SUFFOLK, VA  
PENSACOLA, FL  
SAN DIEGO, CA  
VIRGINIA BEACH, VA  
MIDDLEBURG, FL  
MARYSVILLE, WA  
MARINA, CA  
OXNARD, CA  
HAGATNA, GU  
BERGLAND, MI  
CORONA, CA  
SAN DIEGO, CA  
BETHESDA, MD  
ST JOHNS, FL  
POINT PLEASANT, NJ  
PORT ORCHARD, WA  
NATIONAL CITY, CA  
NORFOLK, VA  
VIRGINIA BEACH, VA  
SAN DIEGO, CA  
JACKSONVILLE, FL  
SAN DIEGO, CA  
KINGMAN, AZ  
ORANGE PARK, FL  
ORLANDO, FL  
VIRGINIA BEACH, VA  
CHESAPEAKE, VA  
VIRGINIA BEACH, VA  
CHESAPEAKE, VA  
VIRGINIA BEACH, VA  
SAN DIEGO, CA  
BETHESDA, MD  
VIRGINIA BEACH, VA  
SAN DIEGO, CA  
NEWPORT NEWS, VA

SHIRLEY GRIFFIN  
PAMELA HALEY  
BETH HARDIN MUNOZ  
ELEANOR HARRIS  
LUISA HENRICKSEN  
MINERVA HOWARD  
KAREN IPPOLITO  
TERESITA JARAMILLO  
ALICE JOHNSON  
JOSEFINA JOHNSON  
LEE JOHNSON  
MARTIN JUGE  
GEOFFREY KLEIN  
DONALD LANDOLT  
BELINDA LEBASON  
MARY ANN LEONEN  
CYNTHIA LIEGEL  
LUTHER LILLY JR  
STEPHAN LOMONACO  
MELONIE LUNDIN  
ROBERTA LYLES  
MICHAEL MACNEILL  
JOSEFINA MANANSALA  
GWENDOLYN MARLOW  
NELSON MARTINEZ  
VIRGINIA MARTINEZ  
ANA MAZZULLO  
ROBERT MERTO  
KAREN MILES  
JULIE MORGAN  
MARJOURY MUYA  
PERLA NAGUIT  
LORI NAKOA  
JOYCE O'NEAL  
ALEXANDER ONG  
MYRA PACIS  
BERNADETTE PATTERSON  
NEMENCIO PEREY  
ALBA PEREZ  
JULITA PERRY  
RONALD PINNOCK JR  
GARY PIRNER  
CYNTHIA PITTMAN  
RONNIE PORTER  
KAREN PRUDHOMME  
DARRILL RABY JR  
BENJAMIN RAMIREZ  
RACHEL REGAN  
BRENDA REIDT  
CECIL REYES  
YOLANDA REYES  
VIVIAN ROSARIO  
LILLIAN SALAZAR  
ELISA SAMONTE  
SANDRA SCHERMERHORN  
ESPERANZA SCHIBLE  
ROBERT SCOTT  
STEPHEN SEIDMAN  
ROSARIO SISON  
MAUREEN SLOVAK  
BERNARD SOLOMON  
NIDA SPLITTGERBER

JACKSONVILLE, FL  
JACKSONVILLE, FL  
PACE, FL  
NORFOLK, VA  
ORANGE PARK, FL  
VIRGINIA BEACH, VA  
VIRGINIA BEACH, VA  
HONOLULU, HI  
NORFOLK, VA  
PEARL CITY, HI  
VIRGINIA BEACH, VA  
BATON ROUGE LA  
VIRGINIA BEACH, VA  
PENSACOLA, FL  
VIRGINIA BEACH, VA  
DEDEDO, GU  
SANTA RITA, GU  
PENSACOLA, FL  
THE VILLAGES, FL  
STATEN ISLAND, NY  
NORFOLK, VA  
NORFOLK, VA  
BREMERTON, WA  
CHESAPEAKE, VA  
JACKSONVILLE, FL  
BREMERTON, WA  
FLEMING ISLAND, FL  
DEDEGO, GU  
CHESAPEAKE, VA  
LONG BEACH, MS  
RIDGECREST, CA  
PACE, FL  
HONOLULU, HI  
CHESAPEAKE, VA  
LINDERHURST, IL  
JACKSONVILLE, FL  
NORFOLK, VA  
OXNARD, CA  
VIRGINIA BEACH, VA  
JACKSONVILLE, FL  
MOYOCK, NC  
MIDDLEBURG, FL  
EVERETT, WA  
PENSACOLA, FL  
BREMERTON, WA  
PENSACOLA, FL  
NORFOLK, VA  
MERIDIAN, MS  
PORT ORCHARD, WA  
HANFORD, CA  
TAMUNING, GU  
HAGATNA, GU  
ONTARIO, CA  
VIRGINIA BEACH, VA  
PENSACOLA, FL  
LAMESA, CA  
VIRGINIA BEACH, VA  
VIRGINIA BEACH, VA  
NORFOLK, VA  
UMATILLA, FL  
OXNARD, CA  
VALLEY CENTER, CA

ELENA STEM  
RONALD STRACH  
NATIVIDAD STINSON  
ROSARIO SUMERA  
JAMES SURRETT  
JOHN SWANIER  
PETER TAJERON  
DEBORAH TEHODORE  
JULIE THOMAS

VIRGINIA BEACH, VA  
PEARL CITY, HI  
VIRGINIA BEACH, VA  
SAN DIEGO, CA  
HUNTINGTON, WV  
PASS CHRISTIAN, MS  
AGAT, GU  
HAMPTON, VA  
OAK HARBOR, WA

DIANE TOTZKE  
BETTY TURNER  
HERMELINDA VARGAS  
BERNARDITA VICENS  
SARALITA WAGNER  
DORTHA WARD  
THERESA WERTZ  
CALVIN WOHL

PORT ORCHARD, WA  
PORTSMOUTH, VA  
SAN DIEGO, CA  
KISSIMMEE, FL  
SAN DIEGO CA  
XENIA, OH  
MIDDLEBURG, FL  
JACKSONVILLE BEACH, FL

## DECEASED / OCTOBER 2019 - JANUARY 2020

GENARO ALTURET  
RAMONA ARGALLON  
PEGGY ARAKAKI  
ELIZABETH ARSENAULT  
INDIA AUSTIN  
ANGELINA AVALLONE  
JEAN BARNA  
LINA BARTOLOME  
GRACIELA BELTRAN  
FRANCIS BONNER  
VERA BOYD  
JANETTE BRANNON  
HELEN BUTTS  
CONCETTA CAGNETTA  
EDITHA DURLAO  
CYNTHIA EDWARDS  
ALEJANDRE EMPENO  
LILLIAN FARRELL  
KAYSIE FERGUSON  
LILLIAN FORD  
ANNA GORDON  
WALTER GRALEY  
CONNIE GRIFFITH  
CATHY HIRST  
WALTER JEFFERSON

MAUNABO, PR  
AGAT, GU  
HONOLULU, HI  
FITCHBURG, MA  
NORFOLK, VA  
GOLD CANYON, AZ  
PALM BEACH GARDENS, FL  
DEDEO, GU  
CORPUS CHRISTI, TX  
NEWARK, CA  
MEMPHIS, TN  
BURLESON, TX  
ATLANTIC BEACH, FL  
STATEN ISLAND, NY  
WAIPAHU, HI  
UPPER MARLBORO, MD  
MURRIETA, CA  
BROOKLYN, NY  
SIERRA VISTA, AZ  
SAN JOSE, CA  
FAIRFAX, VA  
CAROLLINA, RI  
OXNARD, CA  
EWA BEACH, HI  
BROOKLYN, NY

EARL KAPULE  
LORIN KUSHIYAMA  
ALICIA LOCAL  
BETTY MC COY  
RITA MC GOFF  
GRACE MCMAHAN  
EFIGENIO MELENDEZ-PINERO  
JIMI MELLS  
CLAIRE MOROSINI  
ALICE NAGAI  
MAE POWELL  
SUSAN PRIVITERA  
ISABEL RUIZ  
DONNA RUYF  
MAGDALENA SABALLA  
BETTY SARNO  
ESTHER SEGARNICK  
IRENE SEIB  
ROBERT SNYDER  
BONNIE TROMBLEY  
ANGELITA VOGEL  
GARY WARREN  
BRYANT WHITFIELD  
MARGARET WILSON

KAILUA, HI  
EWA BEACH, HI  
RAYTOWN, MO  
NEW SMYRNA BEACH, FL  
MANCHESTER, NJ  
LEBANON, TN  
NAGUABO, PR  
AUGUSTA, GA  
LEDYARD, CT  
WAIPAHU, HI  
PENSACOLA, FL  
GLENFIELD, NY  
ALBUQUERQUE, NM  
SAN DIEGO, CA  
EAST GREENWICH, RI  
SEAFORD, NY  
SOUTH ORANGE, NJ  
POUHKEEPSIE, NY  
PACE, FL  
SCHUYLER FALLS, NY  
OXNARD, CA  
ORLANDO, FL  
CARVER, MA  
VIRGINIA BEACH, VA

## PRESIDENT'S LETTER *Continued from page 1*

business meeting in October. Please advise the Board or your Chapter President if you are interested in attending the business meeting, location, and date. Holding a meeting off season usually equates to reduced hotel room rates. The Summer 2020 Newsletter, deadline due 15 July, will have more information on this matter if there is continued interest.

Our last update on the exchange/commissary consolidation study in the Fall 2019 Newsletter indicated that the General Accounting Office (GAO) was reviewing the study with exchanges and commissary systems. The study was requested by the House and Senate Armed Services Committees (HASC/SASC) and continues with a report due back date of 1 June

2020. The FY20 National Defense Authorization Act (NDAA) mandates no consolidation of the exchanges/commissary systems until approved by the relevant committees and Congress.

On the lodging privatization study, the Secretary of the Navy determined that the study methodology was not sound and halted the study. More to come on this issue.  
Sincerely,

Bill Harper

# FINANCIAL RESULTS OF YOUR TRUST FUND

By Charles Vaughan, Chairperson, NEXCOM Retirement Trust

The year 2019 was an interesting year. There was some minor volatility as a result of tariffs, Brexit, China however, the market continued to improve the entire year. Key events this year included the following:

In April John Hancock advising that it no longer would be in the benefit service payment business. This meant the Trust had to find another activity to take over from them. Enlisting the aid of NEREA and NEXCOM Code H personnel, the Trust was able to issue an RFP, evaluate proposals and award a contract by August; an outstanding achievement by any standard. Speaking as the CHAIRPERSON of the Trust, having an organization such as NEREA with its wealth of talented personnel meant the difference between success and failure. NEXCOM and all retirees are fortunate to have this organization that is constantly working to benefit the retiree.

Based on information from Code H, the Trust investigated and found out that the John Hancock company had paid out Trust funds in excess of what they should have. As a result, the Trust was able to recoup over \$300k.

The investment results for 2019 were outstanding. So, what is happening in 2020?

There is a maxim that says that “trees don’t grow into the sky” meaning that despite outstanding results, they cannot and will not go on forever. There is always a “pullback” at some time; it is just no one knows when, how much, or how long. For the Trust and everyone else it was the coronavirus that caused the market to adjust downward in February. It would be no surprise to find that the market to declined and results moved into negative territory.

Should a NEXCOM retiree be worried? Nope!

1. You get your earned benefit no matter how the market or investments perform.
2. You don’t have to worry about it. The Trustees work to make sure that fund assets are allocated well to maximize return and limit risk. The fund did just fine in 2008/9 with the last recession and we will do just fine with this event as we invest over the long term not a nightly news cycle.
3. One has to put it into perspective. In 2015 the market was at 17,491; it is now at 25,491 even after a downturn.

Bottom Line: Our passive investments are doing what they are supposed to be doing; matching the market and our active managers are buying into to the downturn to be ready for the upticks in the future. To the casual observer two months of 2020 may look “bad” but as members of our Defined Benefit Plan, it is but one data point in a 30 years investment horizon that has seen the Trust increase in value over the years.

Rear Admiral Robert Bianchi’s, USN (Ret), Chief Executive Officer, NEXCOM comment on the financial soundness of the NEXCOM pension trust: *“I want to reach out to you today to reassure you that even with the stock market fluctuations, turmoil and uncertainty in the world right now due to COVID-19, NEXCOM’s Pension Plan continue to be well funded. Our Pension Trustees are working closely with our plan consultants to maintain a proper asset allocation for the long term...”*

## HEALTH INCENTIVE CREDIT

Medical care can be quite expensive. And let’s face it, paying for it hurts.

Wouldn’t it be great if you could reduce your out of pocket expenses? You can! And it doesn’t cost you a penny. Now, you already know how the story goes... If you are 65 or older, Medicare is your primary insurance (it pays first). If you are enrolled in the Aetna plan, it is your secondary insurance. If you are enrolled in Retiree Only coverage, your deductible is \$500. If you are enrolled in any other level of coverage, your deductible is \$1,500.

Here’s how to save yourself a lot of money... by earning Health Incentive Credits (HICs). This year, you can earn up to \$300 for yourself (Retiree Only coverage) or up to \$600 if you cover dependents.

For example: If you get your free annual biometric screening, you can earn \$150 in HICs. If your spouse is on your medical plan, he or she can also earn \$150 in HICs by completing the biometric screening. You and your Aetna enrolled spouse can each earn a \$75 HIC for completing the Aetna Health

Assessment at [www.aetna.com](http://www.aetna.com). If you are enrolled in the Disease Management Program and you complete three calls with a DM nurse, you can earn \$75 in HICs.

If you complete Aetna online Journeys, you can earn \$75 in HICs for each Journey you complete. You can mix and match activities to earn up to the annual HIC limit each year. So, make your game plan and go for it! Earned credits get applied to your medical deductible and/or coinsurance as claims are processed. Unused HICs roll over for up to three years.

To learn more, go to [www.nafhealthplans.com](http://www.nafhealthplans.com). While you are on the site, click on the Wellness tab and schedule your biometric screening at Quest labs or onsite at your local exchange. View the onsite screenings happening near you. There is no fee to have the screening done.

Aaahh ... doesn’t it feel great to save some money and take an active role in managing your health?

# 2019 DONATIONS NEREA SCHOLARSHIP FUND

The following NEREA members, Chapters and Associations, gave generous donations to the NEREA Scholarship Fund during 2019. On behalf of the students who received scholarships and the NEREA Scholarship Fund Program, we appreciate your generosity and support. Thank you.

Sarah L. Abernathy  
Cherly Acampora  
Zenaida Alaras  
Betty T. Atkins  
Sandra Barnett  
Linda Kay Beamer  
Eugene W. Bowers  
Robert Brown\*\*  
Robert Byrd  
Pat Byrne  
Sante Campanile  
Lena N. Canoyer  
Julita M. Caragan  
Ted Childers (In Memory of Robert G "Bob" Ashton)  
Rena Cook  
Carl Cosby  
Susan Creamer  
Tom & Donna Cunningham  
Paula DiClerico  
Olena Dobbins  
Rosalinda P. Domingo\*\*  
Raye Eaton  
Janet Emerson  
Vincent Estes  
Herb & Jane Friedland  
Lucky Fung (In Memory of Sally Medina)  
Gene B. Galvez\*\*  
Hipolito Garcia\*\*  
Harold (Tom) Goodman  
William & Shirley Harper  
Jerry & Vicky Harrison  
Thordis Harvey  
George & Kathleen Horey  
Renate U. Holt  
Melitta House  
Lovyone H. Jackson  
Patricia Korba  
Akemi T. Langeland  
Art & Mary LaValle  
Joan Lewandowski

Iris & Richard Levy\*\*  
Gerald Livermore  
Lucille Luongo\*\* (In Memory of Herbert Goldberg)  
Erlinda G. Magsino  
Leo Martin  
Brenda J. Mason  
Janice McDonnell  
Beverly Medina  
Ray Meister  
Barbara Montoya  
NEREA JAX Chapter  
NEREA South Florida Chapter  
NEREA Tri-State Chapter  
NEREA Oakland Chapter  
NEREA New England  
NEREA Pensacola Chapter  
NEREA San Diego Chapter  
NEREA Tidewater Chapter  
NEREA Tri-State  
James M. Palmer  
Kevin Petersen  
Joanne Phillips  
Jaime Ramos\*\*  
Gloria J. Rouse  
Vincent Ruggiero  
Gloria Russo  
Donald Salvati  
Sue Sawyer  
Glenna Skinner  
Lita Sohn  
Denise Spence  
William J. Valley\*\*  
Blas M. Venus, Jr.  
Paul J. Vitola, Jr.  
Margaret Vitola\*\*  
James Wesseling, SR  
Alice Williams  
Aaron Zuckman

\*\* Denotes more than one donation

## TREASURER'S TIDBIT

The average dues payment from NEREA members for 2019 was \$16.83.

# NEREA SCHOLARSHIP AWARD WINNERS

## CAREER HIGHLIGHTS

Morgan Weiler's scholarship award in 2009 led her to attend the University of California, Berkeley, graduating in 2013 with a BS degree in Mathematics. She was awarded a Phi Beta Kappa designation upon graduation. Ms. Weiler's scholarship application was sponsored by her grandmother, NEREA member, Barbara Eischen.

In 2019 Ms. Weiler earned a PhD in Mathematics from UC Berkeley focusing on Topology, a subject within Geometry, as her area of research and study. In her post-doctorate assignment, Ms. Weiler is a Lecturer/Researcher at Rice University in her field of study.

Eric DeGaetano was awarded a scholarship in 2011 to attend Binghamton University, Binghamton, New York and graduated in 2014. Mr. DeGaetano's scholarship application was sponsored by his grandmother, Anne DeGaetano. He entered New York Institute of Technology (medical) as a pre-med student and graduated as a medical doctor in 2019. He is currently a resident physician at University Hospital, Rutgers, New Jersey and East Orange New Jersey, VA Hospital.

Justin Pomeroy received a scholarship in Spring 2012 and after high school enrolled in Rollins College, Winter Park, Florida. Mr. Pomeroy's scholarship was sponsored by his grandmother, Judy Suddeth. After graduation he worked as a Research Scientist at the University of Florida. In June 2019 he received a Naval Scholarship and started medical school in July 2019 at the Alabama College of Osteopathic Medicine. He will attend Naval Officer Candidate School during the summer 2020.

Victoria Vitola was awarded a scholarship in 2012 to attend Creighton University, Omaha, Nebraska. She graduated Summa Cum Laude in 2015 with a Fine Arts degree in Theater Arts. Ms. Vitola's scholarship application was sponsored by her grandfather, NEREA member, Paul Vitola, Sr. Ms. Vitola's first internship was at Walt Disney World Resort participating in an Entertainment Show Production Seminar by Disney University. At the conclusion of her internship she entered San Diego State University and graduated in 2019 with a MFA degree in Scenic Design for Theater and Production Design for film. Upon graduation she began work in the film industry with NETFLIX. This experience led to her current position as a Production Assistant for Disney Parks Live Entertainment.

Trent Suddeth was awarded a scholarship in 2016 and enrolled at Carnegie Mellon University in Pittsburgh, PA. Mr. Suddeth's scholarship application was sponsored by his grandmother Judy Suddeth. He is a senior studying civil and environment engineering and upon graduation will work at Kimley Horn Engineering in White Plains, New York. He has been on the Dean's List for 3 consecutive years and was selected for the UAA All Academic Team and named to the All-UAA Basketball Team and will graduate with high honors.

Morgan Caudill received a scholarship in 2019 and is a freshman at Southeastern University, Lakeland, Florida. Ms. Caudill's scholarship application was sponsored by her grandmother Judy Suddeth. She will be a pre-med major and plans to attend Physician Assistant School. She was on the Dean's List for her first semester. She is a certified phlebotomist and a member of her school's soccer team which is ranked 4th in their division.

## MEMBERSHIP HIGHLIGHTS

A word of thanks to those of you that write words of encouragement / appreciation when you forward your membership dues checks. They make our day.

We have 10 retirees living in Iowa, 185 in Illinois, 20 in Indiana and 60 in Italy.

Keep your membership active. It's only \$10.00 a year. Membership helps insure you stay informed on numerous issues that affect our retired community and receive your NEREA News Newsletter. Strength in Numbers.

222 of our current retirees retired in 1999, 232 in 2000 and 206 in 2001.

NEREA members are encouraged to

contribute to the NEREA Scholarship Fund? By so doing the fund will thrive and our grandkids can get help with school tuition. There is a Scholarship Donation coupon on the last page of this newsletter. Please submit separate checks for NEREA Dues and Scholarship Donations.

Do you have a friend or neighbor that is a NEX retiree, and not a member of NEREA? If yes, would you share your newsletter with them and encourage them to join with us?

Take a look at the date printed after your name on the hard copy address label of this newsletter. If you see 2019, your 2020 dues are due now. If you see a 2020 your dues are current, and if you see a 2021, dues are paid through 2021. For those

reading the newsletter on our website, you will receive an email during the year alerting you to when your dues are due.

We have retirees living in Gainesville FL and VA, Germantown MD and OH, Gonzales FL and LA and Greenville NC and WI.

We continue to solicit NEREA members who have a NEX or Coast Guard story they would like to share to forward a brief article for a future newsletter. Please mail your input and a picture or two to NEREA, PO Box 62189, Virginia Beach, VA 23466-2189. You mail us the details; we'll help you formulate them into an article. Copies of pictures will work. Brag a bit on your exchange.



# MEMORIES

## TO ALL OUR EMPLOYEES:

Some time in our lives we must consider our own retirement from active work. We want to be sure that we will never be a burden to our families, whether it be during our retirement years or before that time, should something happen to us. Your Retirement Plan aims to meet these needs and was therefore again amended effective as of September 10, 1970.

Your Retirement Plan was first adopted effective March 1, 1952. Between March 1, 1952 and March 1, 1966 the Plan was broadened to include many employees who were not previously eligible. On March 1, 1966 the benefit formula was improved resulting in substantial increases in the amount of retirement income long term employees would receive.

On March 1, 1968 there was another major improvement. At that time a "High Five Average Earnings" rule was adopted whereby benefits were based on the average of the highest five years of earnings in the ten years before retirement. This change increased benefits substantially for many employees.

On March 1, 1970 there were further improvements which provided normal retirement at age 62. Early retirement, as early as age 52, provided higher retirement income due to a smaller reduction factor than before. Also long service employees received an increase in their benefit formula.

As of September 10, 1970 the following improvements were adopted:

- (1) Benefits are based on an employee's "High Three Year Average Earnings".
- (2) Surviving Spouse Annuity upon employee's death in service.
- (3) Survivor Annuity upon employee's death after retirement.
- (4) Cost of living adjustment.

These changes apply to all personnel employed on September 10, 1970 and those who join the Plan thereafter. No increase in the employee's rate of contribution is required. The entire cost of these changes will be borne by your Employer.

The goal of our Plan is to provide retirement income over and above what you will receive from Social Security. We hope you will gain a greater sense of security and freedom from concern about the future with these additional benefits.

This booklet describes the provisions of the Retirement Annuity Plan as amended to September 10, 1970. This booklet is only a summary of the Plan, and is written in simple language. It is not a contract. The provisions of the contract and Plan will control in all cases.

NAVY RESALE SYSTEM OFFICE  
3rd Avenue and 29th Street  
Brooklyn, New York 11232

## NAVY EXCHANGE OPERATIONS—SEPTEMBER 1958

	Stock Sales Ratio	General Expense (w/o AC 325)	Direct Expense (Retail)	Net Contribution (Retail)	Net Contribution (Service)	Recreation Fund Contribution
<b>AIR STATIONS</b>						
010-020 Quonset Point, R. I.	1.3	4.1	3.6	10.8	10.0	5.0
010-050 Brunswick, Maine	1.9	3.5	4.4	8.0	21.4	9.1
040-020 Lakeland, N. J.	1.5	5.0	3.8	9.9	14.8	7.0
050-020 Chincoteague, Va.	2.3	3.7	3.5	10.0	18.2	7.0
050-040 Norfolk, Va.	1.6	4.2	3.7	13.0	17.0	9.5
060-040 Sanford, Fla.	1.8	4.3	3.7	8.3	8.4	2.4
060-050 Memphis, Tenn.	1.8	3.8	4.4	10.1	12.3	5.1
060-060 Jacksonville, Fla.	1.3	4.2	5.3	9.9	11.6	5.0
060-070 Pensacola, Fla.	1.8	4.4	4.0	10.4	13.4	5.0
080-060 Corpus Christi, Texas	1.9	7.1	4.7	8.7	13.6	5.2
110-010 North Island San Diego, Calif.	1.5	3.8	4.6	9.9	12.5	5.0
130-030 Whidbey Island, Wash.	1.5	3.1	3.1	9.8	11.8	5.0
210-050 Parris Point, Rvd., Md.	1.6	3.5	4.3	9.6	15.3	8.3
<b>NAVAL STATIONS</b>						
010-010 Newport, R. I.	1.3	3.5	3.9	10.9	13.1	6.0
010-030 Boston, Mass.	1.3	4.6	3.4	7.8	10.9	5.0
050-030 Norfolk, Va.	1.6	4.0	4.2	11.6	11.8	6.7
050-080 Key West, Fla.	1.9	3.9	6.7	8.4	11.3	5.0
080-020 New Orleans, La.	1.6	4.1	4.4	7.0	1.0	1.0
080-030 Orange, Texas	2.0	4.2	5.1	5.5	9.9	3.3
110-020 San Diego, Calif.	1.7	3.0	5.3	10.4	13.4	6.3
110-080 Long Beach, Calif.	1.7	3.0	5.9	9.5	13.3	5.2
120-100 Treasure Island, Calif.	2.2	4.1	4.7	12.0	14.7	6.6
130-010 Seattle, Wash.	1.9	5.8	6.2	7.7	6.5	1.3
130-050 Tongue Point, Astoria, Ore.	1.3	3.5	4.4	6.3	8.5	3.9
<b>RECEIVING STATIONS</b>						
030-010 Brooklyn, N. Y.	1.8	4.0	4.8	6.0	31.4	5.0
040-010 Philadelphia, Pa.	1.7	4.8	3.7	8.7	10.0	5.0
060-010 Charleston, S. C.	1.7	4.0	5.2	10.4	13.1	5.0
210-020 Washington, D.C.	2.9	6.4	7.7	6.1	12.4	5.0
<b>TRAINING CENTERS</b>						
030-010 Bainbridge, Md.	1.7	6.5	7.1	6.2	12.2	5.0
090-010 Great Lakes, Ill.	1.1	3.2	3.5	12.9	20.8	11.0
110-030 San Diego, Calif.	1.7	4.2	4.5	12.1	20.8	8.9
<b>RESERVE AIR STATIONS</b>						
030-070 Floyd Bennett Field, N. Y.	1.1	2.4	4.0	6.8	13.4	6.8
030-090 Niagara Falls, N. Y.	2.1	4.8	4.6	7.5	5.3	2.7
040-050 Columbus, Ohio	2.2	4.6	2.4	8.2	10.9	5.0
050-020 Atlanta, Ga.	1.6	3.3	5.3	11.2	9.6	5.0
080-050 Dallas, Texas	1.9	4.3	4.2	6.9	11.3	5.0
090-020 Minneapolis, Minn.	1.8	3.1	4.6	9.3	9.0	5.0
090-040 Omaha, Kansas	1.5	4.0	4.5	8.0	10.6	5.0
090-050 Grosse Ile, Mich.	1.9	3.8	3.7	13.3	6.8	(2.0)
090-080 Glenview, Ill.	1.9	4.5	4.2	8.3	17.0	6.6
090-100 Denver, Colo.	1.9	4.2	4.6	6.0	10.4	4.2
130-020 Seattle, Wash.	1.5	2.5	4.3	8.2	16.3	8.1
<b>OVERSEAS EXCHANGES</b>						
100-210 NS NB Guantanamo Bay, Cuba	3.2	3.2	3.6	14.2	19.4	10.6
100-530 NS San Juan, P. R.	1.7	4.3	4.7	12.0	15.4	6.0
140-010 NSB Pearl Harbor, T.H.	2.1	3.0	4.0	11.4	12.2	5.8
140-040 NS Pearl Harbor, T.H.	2.0	3.4	5.0	9.6	10.8	5.0
140-050 NAS Barbers Point, Oahu, T.H.	1.7	3.4	4.6	8.5	12.3	7.0
150-020 NS Rodman, C.Z.	1.9	4.3	4.7	10.7	7.8	5.0
170-010 NS Kodiak, Alaska	2.9	3.6	5.8	7.7	10.7	5.0
500-010 NS Guam, M. I.	3.5	6.0	6.0	7.2	10.8	5.0
500-040 NS Subic Bay, P. I.	2.9	3.2	3.9	13.5	13.4	8.9
500-050 NS Sangley Point, P. I.	2.5	3.4	3.4	13.9	10.2	8.3
500-060 NS Kwajalein, M. I.	2.6	4.2	4.3	(13.2)	22.2	(3.9)
500-070 NSA London, England	1.9	2.8	2.7	13.2	7.6	5.9
500-080 NS Argentina, Ntd.	2.0	3.3	3.7	13.8	9.0	5.0
500-090 NS Trinidad, B.W.I.	2.5	3.1	3.3	12.5	17.7	8.8
500-100 NAS Fort Lysauney	1.9	3.4	3.7	12.9	17.0	8.1
500-200 NS Adak, Alaska	2.4	4.2	5.1	10.8	20.9	9.4
<b>OTHER EXCHANGES</b>						
010-040 FNS Portsmouth, N. H.	1.8	3.9	3.2	8.3	12.8	5.0
030-020 NH St. Albans, N. Y.	1.2	3.4	3.9	10.7	13.0	5.2
030-040 NSB New London, Conn.	1.9	3.6	4.1	10.8	9.8	5.0
050-050 FNS Portsmouth, Va.	1.5	4.1	4.9	9.3	11.6	5.0
050-080 NAB Little Creek, Va.	1.7	5.0	3.9	11.2	12.4	6.3
050-090 NSCS Alameda, Cal.	2.3	4.0	4.2	8.4	9.4	5.0
080-070 NATTC Norman, Okla.	1.4	3.3	3.2	11.1	17.1	11.4
110-050 NOTS China Lake, Calif.	1.7	3.9	5.2	9.7	18.0	5.8
110-070 NCBPC Fort Huachuca, Calif.	1.4	3.5	4.3	10.9	12.4	5.6
210-040 NNMC Bethesda, Md.	1.6	4.5	5.5	8.6	19.1	6.5

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1994 NEXCOM 48th Anniversary, Headquarter staff enjoying the day

## 1987 Happy Anniversary

**25 Years**  
**NEXCOM**  
Anne De Gaetano  
Ida Dorsa

**NEX Orlando**  
Hector Ramos

**20 Years**  
**NEX Yokosuka**  
Samuel Forrest

**NEX Orlando**  
Nancy Bjerke  
Minnie Baker

**15 Years**  
**Moffett Field**  
K. Ferguson  
U. Willis  
Carole Stidham  
Rose Swartzbaugh  
Jean Tatman

**NEX Orlando**  
Deloris Laury  
Jean Wisniewski  
Deloris Butler  
Della Fayson  
Richard Daniels

**10 Years**  
**Moffett Field**  
M. Quebec

**5 Years**  
**NEXCON**  
Richard Thomas

**Moffett Field**  
Joe Vargas

# DIRECTORY

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The letters A and B indicate the election cycle for the positions held by each board member. Each person on the board is elected for a two year tour and one half of the group is considered for election each year to insure continuity on the board.

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## Naples, Italy

Sal Grasso - President  
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E-mail: salgra36@gmail.com

## **NEXCOM HUMAN RESOURCES CONTACT**

Toll free: 1-888-639-2363

Routine requests for information about your retirement benefits or medical coverage, can usually be handled by calling the following person at the toll free number.

Mrs. Melissa Allen –  
Benefits Insurance Examiner

Technical questions or requests for information and/or specific actions are more effective if they are submitted in writing to:

### **NAVY EXCHANGE SERVICE COMMAND**

Retirement Department  
3280 Virginia Beach Blvd.  
Virginia Beach, VA 23452-5724

It is suggested that you retain copies of all your benefits correspondence for your records. You may also contact your nearest Navy Exchange for additional assistance person at the toll free number noted above.

### **ADDRESS CHANGES**

If your mailing address changes, be sure to notify NEREA so that you will continue to receive our Newsletter. Please send your change of address – old and new – to the NEREA POST OFFICE BOX.

Please note that you must advise NEREA, NEXCOM and Bank of New York, Mellon separately of any address changes.

If you are currently receiving a Navy Exchange System Annuity, be sure to notify the John Hancock Insurance Company, the paying agent for the annuity. The address for John Hancock is:

John Hancock Mutual Life Insurance Company  
200 Berkeley Street  
Boston, MA. 02117  
Toll Free Number 1-800-624-5155

Questions concerning direct deposit of your Bank of New York Mellon retirement check please call  
1-800-418-0273  
FAX 1-877-358-9729  
email:  
bdpensionphone@bnymellon.com

## **NEREA IS ON FACEBOOK!**

We want to remind you that a Facebook page has been created to assist in connecting our many Navy Exchange Retirees. The page is NEREA - Navy Exchange Retired Employees Association:

<http://www.facebook.com/#!/pages/NEREA-Navy-Exchange-Retired-Employee-Association/100611363318049>.

In addition, if you have any pictures or information that you would like to post please send to [nexretired@yahoo.com](mailto:nexretired@yahoo.com). Contacts are: / Keith Spradlin: [vettdriver@yahoo.com](mailto:vettdriver@yahoo.com) / Tom Cunningham: [donnaandtom@juno.com](mailto:donnaandtom@juno.com)

## **NEREA NEWSLETTER NOW ON WEBSITE**

The NEREA Newsletter is now available on our website: <http://www.nerea.org/>. We are currently paying over \$2,300 to publish and distribute printed copies of each newsletter. We can reduce these costs by eliminating distribution of printed copies to those NEREA members with internet access. You can now view the newsletter in color and, if you want, print a copy at home.

Please let us know if you want to help us save money by sending an email to Tom Cunningham at: [donnaandtom@juno.com](mailto:donnaandtom@juno.com), asking him to delete your name from our mailing list. This will both save us money and help with the environment.

NAVY EXCHANGE RETIRED  
EMPLOYEES ASSOCIATION (NEREA)  
P. O. BOX 62189  
VIRGINIA BEACH, VA 23466-2189

PRSR STD  
US POSTAGE  
PAID  
NORFOLK, VA  
PERMIT # 508

**NEREA SCHOLARSHIP FUND**  
P.O. Box 62189  
Virginia Beach, VA 23466-2189

Make checks or money orders payable to  
NEREA SCHOLARSHIP FUND and mail to:

Name: \_\_\_\_\_  
Street: \_\_\_\_\_  
Apt: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
E-mail: \_\_\_\_\_

**Yes, I would like to support the NEREA  
Scholarship Fund by making a tax deductible  
donation in the amount of \$ \_\_\_\_\_  
(PLEASE PRINT)**

**NEREA SCHOLARSHIP DONATION**

**NEREA**  
PO Box 62189  
Virginia Beach, VA 23466-2189

Make checks payable to NEREA and mail to:

Name: \_\_\_\_\_  
Street: \_\_\_\_\_  
Apt: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
E-mail: \_\_\_\_\_  
NEX Retirement Date (Month/Year) \_\_\_\_\_

**TOTAL \$ - \_\_\_\_\_  
(PLEASE PRINT)**

**ANNUAL DUES - \$10.00**  
DUES FOR ADDITIONAL YEARS  
OF 20 \_\_\_\_\_ & 20 \_\_\_\_\_  
ENCLOSED ARE ALSO

**NEREA DUES COUPON**