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# LETTER FROM THE PRESIDENT



*"The day is fresh washed and fair, and there is a smell of tulips and narcissus in the air..."*

- Amy Lowell"

Dear Fellow Retirees and Friends:

We hope this Newsletter finds you and your family safe, healthy and following the Center for Disease Control (CDC) guidelines for the current pandemic.

The NEREA Board of Directors has not met since our December 2019 quarterly meeting. The only time the BOD met during 2020 was in July when the undersigned, Herb Friedland and Raye Eaton met at Raye's home, around her family table, separated by 6 feet, to select the 2020 NEREA Scholarship recipients.

As the 2020 pandemic spread from early Spring to late Spring, SAT and ACT testing dates were initially canceled, but as Spring progressed and the virus continued to expand many more testing dates were canceled. Concurrent with the ongoing canceled testing dates many colleges and universities announced they eliminated the SAT/ACT entrance requirement. Shortly after the colleges and universities made this change the NEREA Board of Directors voted to eliminate the SAT/ACT requirement for a scholarship. This change and all other requirements for a NEREA Scholarship can be found on the NEREA web site: [nerea.org](http://nerea.org). Click on NEWS and the scholarship requirements will drop down.

Inside this Newsletter is a listing of all the NEREA members and NEREA Chapters that contributed to the NEREA Scholarship Fund during 2020. We appreciate your contributions and the good will that accompany members and Chapter contributions. We encourage you to continue your financial support of our Scholarship Fund. NEREA members and NEREA Chapters are the only sources of financial support for the Scholarship Fund. Contributions to the NEREA Scholarship Fund are tax deductible and exempt from federal income tax as described in Section 501(c)(3) of the IRS code. Members can also contribute to our Scholarship Fund using the Required Minimum Distribution (RMD) of IRA funds by sending them directly to the NEREA Scholarship Fund by your financial institution for any length of time you select. See your financial advisor, bank, or credit union for instructions to follow to transfer funds.

Does your spouse/survivor/family members know where to find your (home lock box and key, your attorney's phone and address, your financial advisor's name and phone number, or the location of your bank lock box and key), all your personal and NEXCOM financial and survivor benefit information in the event of your illness, disability or death? NEXCOM's Human Resources toll free number is 1-888-639-2363.

In our Winter/Spring 2020 Newsletter we noted that some members suggested we conduct our yearly business meeting at a location other than

# CHAPTER CHATTER

## OAKLAND

Sunday, March 14 2021 we spring forward 1 hour then welcome the 1st day of Spring on Saturday March 20th. It's a welcome change from the daily Covid news and from the sad/recent loss of NEREA retirees.

During my years with the Navy Exchange, I've worked with many associates in the field and in our home office who are part of my Navy family. This past year, we have lost associates who were indispensable and giants in their roles. God bless them & their families. Spring marks the season of rebirth, of rejuvenation, of renewal. Of warmer weather, of Good Friday, of Easter. And of Cherry Blossoms.

In the SF Oakland Bay Area, the oldest Japanese Tea Garden in the U.S. was created by George Turner Marsh, an Australian immigrant. The Japanese garden was part of the California World's Fair in 1894.

When the World's Fair closed, Makoto Hagiwara, a Japanese immigrant, was hired by John McLaren, Golden Gate Park superintendent, to manage & maintain the garden. The Hagiwara family maintained the garden for nearly 5 decades until 1941.

The Japanese Tea Garden is a serene and peaceful oasis in the middle of SF. A place to reflect. A place to get away. A place to enjoy the cherry trees.

Cherry trees will be in bloom in March & April depending where you live. Some of the most popular places are in Washington D.C., Macon Georgia and Brooklyn N.Y.

Enjoy,  
Lucky Fung

## TIDEWATER

Hi Everyone, I'm sure all of you are in the same mode as we are, still no meetings and email, text and phone calls are our means of communicating with each other.

We are having a "drive by food drive" on 17 March, will let you know in the next Newsletter how many people we were able to feed.

Sad news. We lost two of our local active members to Covid, Anne Ozegovich and Mario Canu. Both wonderful people and we will miss them. Please keep their family in your prayers.



*Mariam Nelson, Raye Eaton, Barbara Divjak, Barbara Willis collecting for and Harvey Kislow, Richard Miller and Cheryl Shoen donating to the 2020 Thanksgiving Food Drive*

We have had a long wet winter but Mother Nature is showing us signs of "spring" which will help us all. Sunshine and a little yard work.

Want to thank all our members who have faithfully paid their Local and

National dues, and for participating in our Food Drives. You guys are the best. Stay well and be safe...

Hugs for all  
Raye Eaton, President

## NAPLES

Ciao from Bella Napoli!

I feel quite uneasy sitting down writing this long overdue update of the Naples NEREA Chapter. Our group has dwindled down considerably during these past years nevertheless, some of us are still "hanging in there," in spite of "Father Time" and this terrible Covid-19 pandemic tragedy. As for our chapter, I really don't have much to add, so I'll just express some personal views that I believe would be of general interest.

Whenever I look back to my professional period with the Navy Exchange, I do so with nostalgic feelings. Gone are the good old days of the Navy Exchange System, times of splendor, great management, of competence, professional pride and the "I care" customer service provided, which was our creed. Yes, this was the Customer Awareness Service that we all provided to our valued and deserving Military Community. Times have changed, the world has changed,

society has changed, globalization and technology have replaced socializing, human contact has disappeared.

With a heavy heart but with pride, I remember when the Navy Exchange Food Services Dept, comprised of, Enlisted Men Clubs, Liquor and Beverage Shops, quality live entertainment; bands, floor shows, Steak Houses, restaurants with class cuisine, catering on and off base, for official and private functions, my forte, cafeterias and the retail stores provided quality merchandise comparable to the best of private sector. Yes, we were a great dedicated professional group! Presently, I value my keeping in touch with some of my great friends scattered throughout the States.

I often sit out on my balcony, my oasis, in peaceful solitude, leisurely smoking my pipe, reminiscing, taking sentimental walks down that Old “Memory Lane”, recalling my wonderful career with the Navy Exchange System, from my first assignment as Club /Food Services Manager at Sigonella in 1962, ( the base had just been built) to NESSO Brooklyn, Portsmouth VA, Naples It., NEX headquarters Staten Island, Rota Spain, the many friends that I have made, like Capt. Jack Flanagan, Pete Peugeot, friends that have left us, like Al Araneo, Frank Marshall, Don Rafti, John Sullivan, Jim McCabe, John Cocolaras, Phis Gomez, Joe Conte, and others, like Capt. Morrissey, CDR Farrell Rader, CDR Gerry Cook. I can go on

and on...These people forged the Navy Exchange! “Father Time” stops for no one, nevertheless, I will continue my reminiscing of pleasurable times and of the great friends that will always remain part of me. May God keep you and your loved ones, safe, healthy and happy!

Arrivederci, Your friend always,  
Sal Grasso

### ORLANDO

Our chapter has not held a meeting for the past 14 months.. So there has been no activities. However we communicate by phone, and stay in touch. One of our members , Betty Scalise. Passed away. Doreen Costa’s husband spent six weeks in hospital. And Doreen had a hip replacement . Most of our members , that I know of, have been vaccinated against COVID 19. This past year has been difficult for everyone . It was an adjustment wearing masks, sanitizing everything around us, almost afraid to breathe . Our members are between 76 and 97. Most of us over 80. But we are survivors and we hope to hold a meeting in the near future. God bless us all

Francine Adams  
Orlando Chapter

## DECEASED / FEB - NOV 2020

WILLIAM ATHIS  
PAUL AGURKIS  
PATRICIA BALDWIN  
ARSENIA BALGOS  
VICTOR BASILIO  
PANSY BOYER  
JOHN BROWN  
WILLETTE BROWN  
KENNETH BRUESKE  
MARIO CANU  
CATHERINE CONTI  
PAUL FEUER  
RAMONA GRANADOS  
MARTINA GUERRERO  
BOYD HILL  
PATRICIA LATRAVERE

EL CAJON, CA  
OVIEDO, FL  
JACKSONVILLE, FL  
EWA BEACH, HI  
SPRING LAKE, NC  
ROSEBURG, OR  
LUMBERTON, NJ  
VIRGINIA BEACH, VA  
GULF BREEZE, FL  
VIRGINIA BEACH VA  
SANTA CRUZ, CA  
NAPLES, FL  
ONTARIO, CA  
SAN DIEGO, CA  
PALMDALE, CA  
SOMERSET, MA

GARY LULFS  
SAMUEL MASSEY  
VIOLET MENIS  
SHELDON MILLER  
DONALD NYS  
ANNE OZEGOVICH  
DONALD SALVATI  
EVA SANTIAGO  
BETTY SCALISE  
LINDA SLOAN  
ANNE STRINGER  
EDWARD SVETE  
ELIZABETH TATE  
ROBERT VEIL  
LOURDES VINCENT  
CYNTHIA WREN

VIRGINIA BEACH, VA  
VIRGINIA BEACH, VA  
ENGLEWOOD, FL  
LONGWOOD, FL  
LAKEVILLA, IL  
VIRGINIA BEACH, VA  
CARLSBAD, CA  
FAJARDO, PR  
ORLANDO, FL  
PENSACOLA, FL  
OXNARD, CA  
LIBERTYVILLE, IL  
BAKERSFIELD, CA  
ALLENTOWN, PA  
JACKSONVILLE, FL  
LEMOORE, CA

ARLENE ABRENA  
 FELICIA ALEXANDER  
 JOSE ALVARADO  
 LIZZA ALVAREZ  
 KATHRYN AMENDE  
 RODRIGO ARZAGA  
 MARILYN BALAT  
 ELSIE BALICO  
 LOURDES BASA  
 PAUL BASILIO  
 DAVID BEARGEON  
 ERLINDA BERNALDO  
 CONSEUELO BOCOBOC  
 MICHELE BOONE  
 LARRY BORJA  
 MAE BOSWELL  
 TIMOTHY BOYCE  
 LEONILA BROUSH  
 DONNA CABATIAN  
 MARIA CABRERA  
 ERNESTO CABREROS  
 CONNIE CHAMBERLAIN-PUNCH  
 JEANNE CROW  
 RICHARD COOPER  
 DANIEL COUGEVAN  
 CRYSTAL DAVID  
 JUANITA DAVIS-BARBER  
 VIOLETA DEL ROSARIO  
 CORAZON DELOS REYES  
 IDA DENMARK  
 ZHIVKO DIMOV  
 JUDDY DISHMON  
 EDWIN EDOLMO  
 NORMAN EVERETT  
 DAVID FERREL  
 DORIS FLETCHER  
 ERIC FRIETS  
 JOHNNY GANTT  
 STEVEN GONZALEZ  
 LACINDA GRANGER  
 LOIS HALL  
 MERLY HENDERSON  
 MINNIE HENDERSON  
 ANITA HERRERA  
 DEBRA HOPKINS  
 PATRICIA JAMES  
 RUTH JANES-ALLEN  
 ETHELINDA JOHNSON  
 JOAN JONES  
 MYRNA JONES  
 BREMERTON, WA  
 JACKSONVILLE, FL  
 ONTARIO, CA  
 CHESAPEAKE, VA  
 MARYSVILLE, WA  
 HONOLULU, HI  
 VIRGINIA BEACH, VA  
 SAN DIEGO, CA  
 OXNARD, CA  
 HAGATNA, GU  
 OAK HARBOR, WA  
 CHULA VISTA, CA  
 PEARL CITY, HI  
 BRYCEVILLE, FL  
 AGAT, GU  
 VIRGINIA BEACH, VA  
 SUFFOLK, VA  
 WHITING, NY  
 NATIONAL CITY, CA  
 MIDDLE RIVER, MD  
 NATIONAL CITY, CA  
 OAK HARBOR, WA  
 CHESAPEAKE, VA  
 SPRING VALLEY, CA  
 TERRYTOWN, LA  
 SUMMERLAND, CA  
 NORFOLK, VA  
 NORTH LAS VEGAS, NV  
 NORFOLK, VA  
 MONCKS CORNER, SC  
 PHOENIX, AZ  
 NORFOLK, VA  
 LEMOORE, CA  
 RICHMOND, VA  
 CHULA VISTA, CA  
 MARYSVILLE, WA  
 FPO AE  
 NORFOLK, VA  
 CLARKSBURG, MD  
 VIRGINIA BEACH, VA  
 VIRGINIA BEACH, VA  
 SAN DIEGO, CA  
 OXNARD, CA  
 JACKSONVILLE, FL  
 MILLINGTON, TN  
 SAN DIEGO, CA  
 LAKE STEVENS, WA  
 LEMOORE, CA  
 HARVEY, LA  
 JACKSONVILLE, FL

AMPARO JORDAN  
 TAMARA JORDAN  
 JAMES JORGENSON  
 THERESA LABONTE  
 RHODORA LEONARD  
 MIRANDA LONG  
 LLOYD LUCAS JR  
 IMELDA MACASIEB  
 BETTYE MACLIN  
 CAMILLA MALLERY  
 RICARDO MANALANSAN  
 JULIA MANGLALLAN  
 PAMELA MATHEWS  
 CARL MARTIN  
 ERLINDA MAUPIN  
 MARK MCCARTY  
 STEPHEN MILLER-WISE  
 VALERIE MOON  
 WILMA NICOLAS  
 FRANCISCO PACUBAS  
 LETICIA PACUBAS  
 JESUSITA PARIS  
 VERA PAYNE  
 MARITZA QUINONES  
 SANDRA ROBINSON  
 ABIGAIL RODRIGUEZ  
 PRISCILA SALENGA  
 MARILOU SARROCA  
 MARIA SAUEDO  
 DEBRA SCHAEFERS  
 DORALINE SIDNEY  
 BECKY SMITH  
 MARILYN SMITH  
 CARL SOHOCKI  
 SELENA SOSEBEE  
 ANGELA STATON  
 KAROL STEPHENS  
 JI STROUD  
 GIL TABLIGAN  
 STEPHANIE TAYLOR  
 LUIDA TORRES  
 EDMAN TRINIDAD  
 TAWEESRI TROXEL  
 JON WADKINS  
 GARY WEBSTER  
 SUZETTE WHITERS  
 MARGARET WESOLOWSKI  
 HAE YOO  
 BLESSYLVA ZAPANTA

LA MESA, CA  
 EL CAJON, CA  
 NORFOLK, VA  
 SAN DIEGO, CA  
 PENSACOLA, FL  
 OAK HARBOR, WA  
 NORFOLK, VA  
 SAN DIEGO, CA  
 MILLINGTON, TN  
 ANTIOCH, IL  
 JACKSONVILLE, FL  
 AIEA, HI  
 WADSWORTH, IL  
 CONNELL, WA  
 PORT ORCHARD, WA  
 VIRGINIA BEACH, VA  
 TAMPA, FL  
 STATEN ISLAND, NY  
 FALLON, NV  
 JACKSONVILLE, FL  
 JACKSONVILLE, FL  
 HONOLULU, HI  
 KINGSLAND, GA  
 LA MESA, CA  
 RIDGECREST, CA  
 JUNCOS, PR  
 CHULA VISTA, CA  
 PENSACOLA, FL  
 SALINAS, CA  
 PENSACOLA, FL  
 MEMPHIS, TN  
 OAK HARBOR, WA  
 LEMON GROVE, CA  
 CORPUS CHRISTI, TX  
 RIDGECREST, CA  
 VIRGINIA BEACH, VA  
 OAK HARBOR, WA  
 FLOWER MOUND, TX  
 AGAT, GU  
 NORFOLK, VA  
 KAPOLEI, HI  
 ORANGE PARK, FL  
 YONA, GU  
 HONOLULU, HI  
 VIRGINIA BEACH, VA  
 VIRGINIA BEACH, VA  
 GLENCOE, IL  
 GURNEE, IL  
 SAN DIEGO, CA

NEXCOM. The suggested weekend location was Shades of Green in Orlando, Florida, the site of our Convention in 2011. Our past two business meetings were held in early October on a Saturday morning at NEXCOM followed by a dinner that evening. Please let us know your thoughts on this proposal. We will discuss this issue in our summer 2021 Newsletter due in July. If we proceed with planning the meeting we would be subject to recommendations at the time from the CDC. Please send me your thoughts on this issue at: bearharper@aol.com.

Since our Fall 2020 Newsletter, Congress passed the 2021 National Defense Authorization Act which authorized DoD to update the business case analysis (BCA) for costs related to consolidation. A completed BCA with Services comments will continue for future months. Like the BCA, DoD is still working on the civilian use of exchange privileges, and this process will continue for many months to achieve approval. The other significant issue is the Navy decision to consolidate all Navy official lodging (Navy Lodge, Navy Gateway Inn & Suites) under NEXCOM leadership. This change will benefit sailors and their families.

Inside this Newsletter is an article by Mr. Charley Vaughan, Chairperson of NEXCOM Retirement Trust, outlining the 2020 portfolio categories and Trust returns. At the start of 2020 financial managers of retirement plans and investment analysts expected 2020 to follow a record 2019 and produce another year of record investment returns. In February/March 2020 the world changed with the start of the pandemic, but that did not stop our Retirement Trust members from working with their financial advisors to ensure their investment selections would ensure stability and high investment returns. As Mr. Vaughan notes in his article our retirement program is well funded and on very stable ground.

Last month, February, two NEREA Board Directors passed away: Mr. John Brown died on the 13th and Mr. Mario Canu on the 27th. Both Directors were long-serving NEXCOM employees and long-serving NEREA Board Directors. Both gentlemen were well respected, professional, and genuinely nice men we, who knew them and worked with them, were proud to have known them. John and Mario had the demeanor and presence that made people gravitate toward them and want to know them. John was buried in the Veterans Cemetery near his home in New Jersey. John's, wife, Sondra Brown, will have a memorial service sometime in the future. Mrs. Brown has requested that friends consider

contributing to the NEREA Scholarship Fund in memory of John. Please see below donation form. The Canu family has requested friends consider contributing to the Red Cross or the Food Bank of Southern Virginia in memory of Mario.

We are informed by Mr. Charley Vaughan, Chairperson of the NEXCOM Retirement Trust, that the Bank of New York Mellon advised that the 1099-R, for 2020, will be reissued and will soon be sent to all NEXCOM retirees showing the Pay to Federal Employee Statement. Nothing has changed from the previous form other than the statement.

We extend best wishes to all our members and families during the Passover and Easter season.

Sincerely,  
Bill Harper

*(In lieu of flowers the family request donations in memory of John P. Brown are made to)*

#### NEREA SCHOLARSHIP DONATION

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

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail \_\_\_\_\_

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

NEREA SCHOLARSHIP FUND  
P.O. BOX 62189  
VIRGINIA BEACH, VA 23466-2189

- 1940's Cakes and fruit: during the Christmas season only, Insect repellent, Snuff (a form of powdered tobacco), Greeting cards and Radios with a wholesale cost not over \$35 were some of the permissive merchandise items carried in ship stores ashore.
- 1949 – Direct responsibility for Navy ships stores afloat was transferred from the Bureau of Supplies and Accounts to the Navy Ship's Store Office, and all ship store profits supported crew quality of life.
- 1956 – NSSO completed its first decade of operation, a milestone which marked the organization's growth from a small office on East 16th Street in New York City to a bustling, Brooklyn-based headquarters for a worldwide retail organization.
- 1961 – NSSO grouped all temporary lodging facilities subject to government regulations, be they cottages, mobile homes or apartments into department K-7 and called them guest houses. All other temporary lodging facilities comprised department K-8 and were called hotels/motels.
- 1966 – The first Navy uniform shop for women opened in Newport Rhode Island.
- 1970's – In an effort to regain loss of service station sales, many NEX service stations were converted entirely to self-service and standard warranty and guarantee policies on batteries and repair work were introduced.
- 1975 – Consolidated procurement, the forerunner to centralized buying, was utilized to purchase lawn mowers, bicycles, electrical appliances, charcoal and other items. Total consolidated procurement by 1975 exceeded \$40 million.
- 1985 – A new method for the in-store presentation of apparel merchandise was introduced, known as concept shops. Petite and full-figure shops were some of the first to open.
- 1987 – Several new activities, such as pay telephones, amusement machines and package stores were placed under NEX management.
- 1991 – Subic Bay was devastated by the eruption of Mt. Pinatubo, and NEX associates spent weeks digging out of the debris before temporary exchange facilities could be erected.
- 1995 – The first optometry clinic opened in the Norfolk Naval Station Navy Exchange mall.
- 2002 – A ground breaking ceremony was held at Building 78 on Ford Island for the new Pearl Harbor Navy Lodge. Building 78 had served as the Bachelor Officer's Quarters until 1984. The new Navy Lodge would offer 150 suites and rooms, 55 rooms in Building 78 and 95 in a new building to be constructed alone side. Amenities would include a large swimming pool, a children's playground and a landscaped courtyard. Each room would be equipped with cable TV, a video cassette player, direct-dial telephone service and a kitchenette complete with microwave and utensils.
- 2011 – Twenty seven percent of current NEX associates were military family members.
- 2019 – The Navy Lodge program celebrates it's 50th-year history of proud service and hospitality to guests around the world.

# MAINTENANCE CHOICE DRUG PROGRAM

Maintenance drugs are medications that are prescribed for ongoing treatment of long-term conditions such as high blood pressure, high cholesterol, arthritis, diabetes, etc.

In order to save you money on maintenance drugs, our plan added the Maintenance Choice prescription drug program to our pharmacy plan a few years ago. This program allows you to receive a discounted rate on maintenance medications that are on the Maintenance Choice Drug List.

**IMPORTANT:**The following changes **ONLY** apply to the Maintenance Choice Program. The changes do **NOT** apply to maintenance medication that is not on the Maintenance Choice Drug List. In addition, the following changes do **NOT** apply to 30-day prescriptions for medications such as antibiotics, etc.

As a reminder, the Maintenance Choice Program changed, effective January 1, 2021:

1. If, as of January 1st, you are already taking an ongoing maintenance medication, your prescriptions must be filled at a local CVS or through the CVS Pharmacy Mail Order program. Otherwise, if you still wish to use another pharmacy, you will pay for the full cost of the drug.
2. If you have a brand new prescription, you are still allowed to use any in-network pharmacy for up to (2) 30 day fills.
3. After the first (2) 30-day fills are filled, it is then mandatory to start filling your maintenance type prescriptions as 90-day fills and use either your local CVS or the CVS Mail Order program.

The Aetna pharmacy plan will no longer cover 30-day Maintenance Choice Drug List prescription fills after (2) 30-day fills. This means that if you go to a retail pharmacy after filling your 30-day Maintenance Choice Drug List prescription two times, you will have to pay the full cost of the drug. This can be very costly.

Of course, there is an easy solution and it will save you money... Have your prescription filled as a 90-day fill with CVS or CVS Mail Order. You will receive a 90-day supply for the cost of a 60-day supply. This means that rather than pay three co-pays, you will only pay two co-pays\*.

## Who doesn't like extra money in their pocket?

To learn which maintenance drugs are in the Maintenance Choice program, go to [www.nafhealthplans.com](http://www.nafhealthplans.com) > Health Benefits > Pharmacy Program > Maintenance Choice Drug List or [click here](#).

Here's how to get started with 90-day refills

1. If you're filling your prescription at a local CVS Pharmacy, your pharmacist can automatically change your prescription to 90-day refills.
2. If you're not filling your prescription at a CVS Pharmacy and would like to switch to mail order:
  - Call the Customer Care number at 1-888-Rx-Aetna (1-888-792-3862) (TTY: 711). CVS will contact your doctor for a new prescription and handle all the details.
  - Order online. Visit the website that's listed on your member ID card, and then sign in to your account to submit your order.

Most local retail CVS pharmacies have free home delivery.

Fast. Convenient. More money in your pocket.

*Code H POC: Contact your local Human Resources Representative or Roseann Serrano at [Roseann.Serrano@nexweb.org](mailto:Roseann.Serrano@nexweb.org) or 757.502.7526.*

# MEMBER SPOTLIGHT

## Friendships begin at NEX Naples and Last a Lifetime

In the early 1970's Navy Exchange, Naval Support Activity, Naples, Italy, provided employment opportunities for a large number of American citizens living in and around Napoli. Those employment opportunities developed into careers. 2021 finds several of us continuing to share time together and fostering our relationships. Nearly half a century has gone by since we started working for the NEX, Naples, Italy, and we are all retired now. However, we're all grateful for the opportunities the Navy Exchange has provided and we'd like to share a bit of our stories. Sadly, with the arrival of COVID 19 in Italy, we have been unable to get together as a group, or travel anywhere. We run into each other in the Exchange on occasion and we have a Whatsapp group to stay in touch.

Susan Carbone - I started in the NEX Maintenance Department in 1974. I spoke Italian and the department needed someone to communicate with Italian employees and Italian contractors. In 1976 I transferred to the Personnel Department and stayed in Personnel until 1985, gaining a wealth of knowledge from many professional Personnel Managers. That knowledge eventually served to launch my career later on. After a leave of absence for the birth of my son, I returned to the Administration Department where I assisted in the automation of all NEX departments with new word processors and computers. I worked with the McDonald's Corporation that had been contracted to open a restaurant on base, a really popular and exciting addition to the community: to bring in a part of the American culture, so missed by the military and civilian families here. In 1990 I assisted representatives of the Navy Lodge Program in contracting for the Costa Blue Hotel, where incoming and outgoing military families could stay in comfortable apartment surroundings until they found suitable housing on the economy. I was promoted to Program Manager to liaison between the NEX and hotel contractors until 1993. In 1993 I transferred to the main exchange as store manager. In 1996 I left the Navy Exchange and moved to MWR as Personnel Manager for Naval Support Activity. The following year I transferred to the NSA Human Resources Office. I retired from civil service in December 2012. Shortly after my GS retirement I returned to the NEX retail store in customer service and in 2013 the NEX Personnel Manager, Al Spinelli, (who had hired me for my first job at the Exchange!) selected me to return to my old home at the NEX personnel office. I retired from the NEX at the end of 2014. I have so many wonderful memories of friends and colleagues I met over the years and still now associate with through the NEX. I continue to say Thank You Navy Exchange for being so important in my professional life and career. During my personnel office years Tom Cunningham, Martin Babinec, and Mike Cottrell provided excellent training and learning opportunities, interesting work experiences and true friendship as we have kept in touch over the years, despite having gone in very different directions. Gary Shirley, Navy Exchange Officer while I was with the Navy Lodge

Program, was generous with advice and humor to assist in starting up this unique position. Tony Cirino, no longer with us, was my mentor and friend at the store; he taught me so much about labor and customer relations on the floor. To stay active I'm currently serving as treasurer and trip organizer of the International Archaeological Society in Naples, which keeps me fascinated and busy. My husband Salvatore and I enjoy spending time with our children and grandchildren (one of the families is in Japan! Where we go once a year).

Joanne Cacace - I started by career in May 1973 as a sales clerk at the Carney Park minimart. Carney Park was, and remains to this day, the only MWR complex of baseball diamonds, golf course and club, tennis courts, food activities and camp sites located in the crater of a volcano. I was living in Naples at the time to further my studies. It was my first job and I was very thankful that I was given the opportunity to join the work force. I worked on weekends until 1975 while attending the University of Maryland. I transferred to the NEX procurement office in 1976 as a Procurement Clerk, working in the NEX Procurement Office in the women's and children's section with Linda Masucci. In 1979 I moved to the NEX Personnel Office as a Personnel Clerk responsible for staffing and compensation duties. In 1992 I transferred to the Services Operations Office where I was responsible for vendor services working with Mr. Scroggs. In 1995 I was offered a position with the NSA Naples NCIS office, and I worked with NCIS until I retired in early 2019. Retirement finds me enjoying the company of my daughters and granddaughters, participating in archaeological trips with Sue Carbone and practicing yoga to stay in shape.

Susan Mastantuoni - I started my career in May 1980 as a Procurement Clerk for Linda Masucci in ladies/intimate wear and other areas. I remained in that position through July 1983. After a break-in-service to assist family stateside, I resumed employment in early 1985 as a Facilities Clerk in the Maintenance Department. In late 1985 was selected for a Supervisory Sales Clerk position at the main store and branches, training staff in cash handling procedures. In 1986 I was temporarily assigned to the position of Retail Annex Operator at Montevergine, a communication/receiver site for the US Air Force, located over 40 miles from the base. The NEX had a small store in the area to provide essentials to the local families stationed there. I ended up permanently working there for three years. In early 1989 I was selected for the position of Internal Documentation & Cash Control Clerk but then moved to the position of Admin/Publicity Clerk with visual merchandising later that year. In 1990 I transferred to the NEX Personnel Office to the position of Human Resources Associate. Later I was promoted to the position of Lead Human Resources Associate which I occupied until August 2015. Then I was selected for the position of Assistant Contract Specialist, Europe District, where I worked for two years. I retired in June of 2017 with 35 + years of NEX service. Since retirement I occasionally work on translations in



various fields, and spend time with family and friends, gardening when weather permits.

Carmen Carotenuto - I started my career on the 25th of June 1970 as a Clerk Typist in Food Services, and between then and the 7th of December 2013 when I retired. I served as a General Clerk, Personalized Services Clerk, Services Ops Clerk, Service Operations Supervisor, and finally the Residential Services Supervisor (Tax Free Items).

Supervisors that were influential during those years are Sal Grasso, Arnold Giannotta and Richard Cardonia. Each was instrumental in helping me learn the basics and guiding me through the continuous changes necessitated by the ever-growing technologies and the needs of our patrons. The Residential Services Office (a Tax Fee Office) is an example of our commitment to improve Quality of Life in the Naples area. Richard Cardonia was the "father" of this program and he guided me through it. I am very happy to have been a part of the project. When I retired I was happy to have accomplished such an important milestone. In retirement I'm assisting with caring for my two grandsons who keep me on my toes to be sure!

Vera Pierro - I came to Italy in July of 1971, thinking that I would return to Michigan in August to finish my education. Instead, I meet my husband Enzo, remained and started working for the NEX in October of 1971. I started in Personalized

Services, then in the spring of 1972 I worked in the Admin Dept with Josephine Virno. I moved to the accounting department in 1974. After a few years, I went to work in the Procurement Department as a procurement clerk. Then in 1985/86 I went to work in the vending dept for Mr. Duffy. I returned to Services as procurement clerk in 1990 working for Mr. Scroggs.

One of my best experiences was when the Navy Exchange moved from Agnano to Gricignano d'Aversa in May of 2005. I was so proud of being part of this team and had the experience to work with great people. As a Services Clerk, I would organize the lobby area with local vendors from Naples and Europe. For fun, outside work, I started Italian cooking classes in 1985 for Americans stationed in Naples, wrote and published my Cooking with Vera cook book, and catered many private and official functions. I enjoyed every day of my exchange career right up to 1 July 2012, when I retired from the NEX. Retirement finds me still in the kitchen, cooking with friends, and family.

Mary Metafora - I spent my entire NEX career working in the NEX personnel office, starting in 1972 and retiring in 1 March 1999. I remember with fondness Tom Cunningham, Hank Bookman, Tom Rowe, Marge Hardin, and Phyllis Showalter.



# MEMBERSHIP HIGHLIGHTS

322 new Navy Exchange retirees joined the NEREA ranks during calendar year 2020, 332 during calendar year 2019 and 370 for calendar year 2018.

We continue to solicit NEREA members who have a NEX or Coast Guard story they would like to share in a future newsletter. Many thanks to Susan Carbone for coordinating with Neapolitan retirees in the submission of their Member Spotlight article for this newsletter and to Mark Giles for submitting his NEX Subic Bay softball team picture. Email your interest in submitting a spotlight article, or pictures for the memory section to [tomvcunningham@gmail.com](mailto:tomvcunningham@gmail.com) and he'll assist you in article preparation or to incorporate your photos into a future newsletter. You can just snap a picture of your photo with your cell phone and attach it to an email. Copies of pictures will work as well and they can be mailed to our PO Box. Be sure to identify who is in the picture, the approximate date of the picture and where the picture was taken.

If you know, or think you know, or want to guess what the answers to the following three questions being repeated from the last newsletter are, submit your answers for a chance on a year's dues credit. Forward a copy of this quiz, with your answers circled, to our post office box between now and 30 June 2021.

NEX 080-061, Naval Hospital, Corpus Christi, TX was in the:

- (a) Seventh Naval District
- (b) Eighth Naval District
- (c) Ninth Naval District

The NEREA annual convention/cruise sailed in year:

- (a) 2013
- (b) 2015
- (c) 2017

On the 15th of October 1992 the one millionth Mr. Roberts Hot Dog was sold at:

- (a) NEX Miramar
- (b) NEX Great Lakes Naval Training Center
- (c) NEX Pensacola

All correct entries will be put in a hat and one NEREA Member winner will be drawn. The winner's name will be published in the Summer 2021 NEREA News.

We have retirees living in Independence KY and MO, Jacksonville FL and NC, Jamestown NC and RI.

Phone or text retiree friends and acquaintances as they come to mind. Foster and maintain those relationships. We spent a lot of time developing them.

Strength in Numbers. If you're an exchange retiree and not

currently a dues paying member of NEREA, you are invited to simply put a \$10.00 check in an envelope along with your name, address and retirement date and mail it to NEREA, PO Box 62189, Virginia Beach, VA 23466-2189. Your name will be added to the newsletter mailing list. Strength in numbers.

174 of our current retirees retired in 2005, 187 in 2006 and 329 in 2007.

Take a look at the date printed after your name on the address label of this newsletter. If you see 2020, your 2021 national dues are due. If you see a 2021 your dues are current, and if you see a 2022 or higher, your national dues are paid through the year reflected. National dues are mailed to NEREA, PO Box 62189, Virginia Beach, VA 23466-2189.

## TREASURER'S TIDBIT

The average dues payment from NEREA members for 2020 was \$17.77.

# 2020 DONATIONS NEREA SCHOLARSHIP FUND

The following NEREA members, Chapters and Associations, gave generous donations to the NEREA Scholarship Fund during 2020. On behalf of the students that received scholarships and the NEREA Scholarship Fund, we appreciate your generosity and support. Thank you.

Zenaida Alaras  
Shirley Alexander  
William P. Aydtlett  
Amelia S. Bersonda  
Jeffrey Blevins  
Lynette Brown  
Cdr Robert Brown  
Alvin Brownstein  
Robert L. Byrd  
Pat Byrne  
Michael Campbell  
Ed Cart  
Ted Childers  
(In Memory of Robert G. "Bob" Ashton)  
B. B. Cobb  
Rena L. Cook  
Michael F. Cottrell  
Pat Crisafulli  
Elsa Crozet  
Thomas & Donna Cunningham  
Ashley & Judith Cytron  
Jamie Daley-Douvres  
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Janet Emerson  
Mirella Estes  
Joseph R. Etheridge, Jr.  
Mary McEachern Fitzgerald  
Judith Flannery  
Herb & Jane Friedland  
Lucky Fung  
(In Memory of Thomas Givens)  
John K. Fyfe  
Gene Galvez  
Kristen Garfole  
Charlene M. Gilbert  
Tom & Judith Goodman  
Margie S. Hardin  
William T. & Shirley A. Harper

Gerry & Vicky Harrison  
Thordis Harvey  
Jane Hoffmann  
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Renate U. Holt  
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Estrellita Iglesia  
Ocie Ignacio  
Dolores LaSalle  
Nicholas Krauss  
Arthur & Mary LaValle  
Joan Lewandowski  
James A. Lucey  
Iris Levy  
Susan Lewis  
Lucille T. Luongo  
(In Memory of William (Bill) Ferguson)  
Erlinda G. Magsino  
Timothy & Marylu Maloney  
Joanne Marinello  
Brenda Mason  
Joyce Matchett  
Candy Matthews  
Janice McDonnell  
Robert McRoberts  
Charles R. Meyer  
Simeon Mendoza  
Frank Miller  
C. Jeffrey Moore  
NEREA Tidewater Chapter  
NEREA New England  
Elina K. Norri  
Jennie Padilla  
Velinda R. Pareja  
Lucy A. Parker  
Gloria S. Pena  
Kiyoko Portuondo  
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Robert W. Sutton  
Hipolito Garcia Talaba  
Hazel Thigpen  
George & Phyllis Thompson  
Pauline C. Torres  
Sarah J. Trimble  
Blas M. Venus, Jr.  
Paul Vitola, Jr.  
Peggy Vitola  
Eiko Warren  
Patricia Walker  
Jennifer Weiler  
Johannes Westerkamp  
Elliot Zucker

# 2020 – A VERY INTERESTING YEAR IF YOU WERE NOT A NEXCOM RETIREE

By Charles Vaughan, Chairperson, NEXCOM Retirement Trust

As we start a new year, you may be wondering how your retirement Trust did in 2020. Well, if I flashed back to January 1, 2020, I don't remember reading any predictions from Wall Street's strategists or pundits, Jean Dixon or Nostradamus who foresaw a global pandemic resulting in over 1.5 million deaths (more than 300,000 of which were in the U.S.), the U.S. economy dropping 10% in the first half of the year, 20 million people losing their jobs, the Fed cutting rates to the near-zero-bound and trillions of dollars of fiscal support pumping into the system. Or that we would have a national election with unproven claims of voter fraud and everyone would be walking around wearing a mask. I also very much doubt if I had read such a prediction, that it would also have an end of year outlook that the S&P 500 will hit multiple records and end the year up more than 15%."

What mattered more in 2020 wasn't that you lived through the pandemic and economic shutdowns and endless ZOOM meetings. What mattered was whether you had a retirement based on a defined benefit plan that was built to handle the inevitable curveballs that life and financial markets throw. If you were a NEXCOM retiree in 2020, you did not need to worry how much money you were going to get each month as your retirement benefit was not a question.

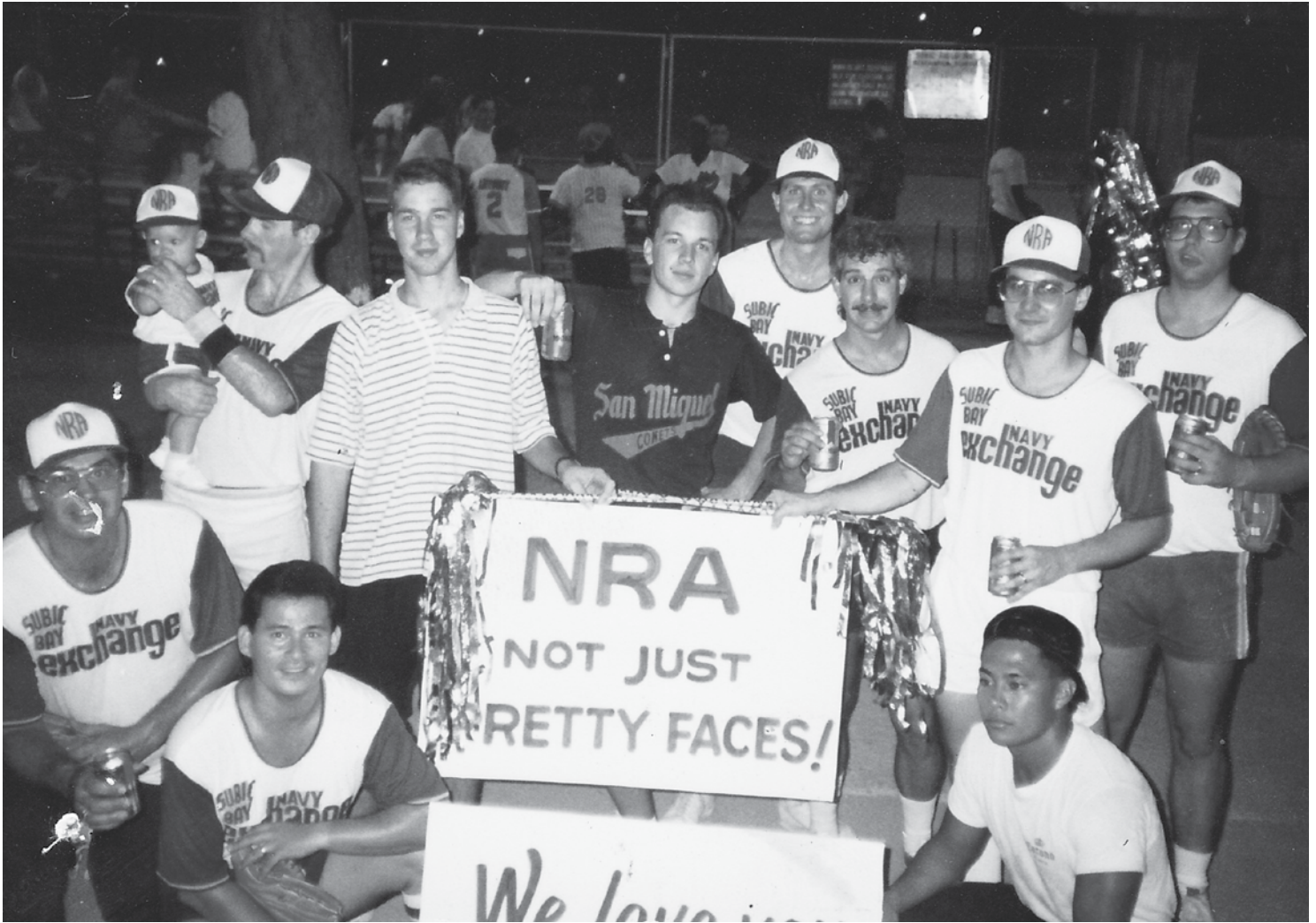
As you already know, you have a defined benefit which does not change based on if the markets go either up or down; you get your set benefit no matter what. Nevertheless, you may have wondered how the Trust did to support your benefit. In summary it did OK. It weathered the setbacks and recession and had a sharp uptick at the end of the year to put the total fund in positive territory and still maintain its asset value of \$1.5 billion dollars even as it distributed over \$60 million dollars a year in retirement benefits (your retirement checks) as well as paying over \$5.7 million dollars in annual expenses.

<b>NEXCOM RETIREMENT TRUST FUND</b>							
The following data summarizes portfolio investment returns YTD Dec. 2020							
Total Fund Return	6.49%	Same period Last Year	19.11%				
Policy Index Return	6.62%						
	-0.13%						
<b>Asset Class Returns</b>							
Domestic Equities	16.84%	Internat. Equities	17.46%	Domestic Fixed Income	8.43%	Real Estate	-4.99%
Index Return	20.82%	Index Return	11.12%	Index Return	8.74%	Index Return	-6.11%
	-3.98%		6.34%		-0.31%		1.12%
Master Limited Partnership	-25.11%	Alternative Strategy	12.11%	Global Low Volatility Eq.	3.09%	Cash	50.00%
Index Return	-30.01%	Index Return	14.73%	Index Return	2.69%	91 Day Tres	50.00%
	4.90%		-2.62%		0.40%		0.00%

The results reflect the application of a disciplined asset allocation policy as studies have proven that over time the allocation of assets generates the majority of a return. The asset classes we invest in are strategically conservative to protect and yet grow the Trust to maintain a solid financial position. Our vision is on a 30+ year horizon and any move we as a group make is one that is strategic when we establish the asset allocation of the Trust funds. Our job when we meet each quarter is to review the portfolio to determine if it is moving in the asset allocation direction we want and to rebalance the portfolios to maintain that approved asset allocation. Your Board is very disciplined in this manner and the financial results reflect that dedication.

Bottom line: for 2021: the same as in 2020. Have that cup of coffee, read the paper, do the crossword, have fun, take a nap; you have nothing to worry about no matter what any talking head on any of the financial TV, Cable or Radio shows are spewing at the moment. You have a defined benefit backed up by a conservative, well-funded Retirement Fund. Have a Great Retirement Year!

# MEMORIES



1991/1992 - NEX sponsored team in the Subic Bay Naval Station softball league. Murray Kramer – Vending Manager; Jack McGregor (and son) – Acquisitions Manager; Jack Hammond – Uniform Center Mgr; Jeff Dougall – Store Manager; Bob Bishop – Audit Manager, and Mark Giles – Personnel Manager.

## 1977

### SARA

#### NEX Guam

Amelia Alcantara  
Maria Cabrera

#### NEX Dallas

Dorothy Rehonic

#### NEX Moffett Field

Bill Mason

### LETTER OF APPRECIATION NAVRESSO

Michael Marretti

### LENGTH OF SERVICE

#### NEX Charleston

10 years  
Obie Easterling  
5 years  
Pearl Pearson

#### NEX Whidbey Island

5 years

Jeanette Cozine  
Michael Fleharty

#### NEX Moffett Field

10 years  
Ocie Ignacio

#### NAVRESSO

10 years  
Edward Lehane

# 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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#### (NewEnglandStates)

#### CT/ MA/ ME/ RI/ VT/ NH

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E-mail: cmgilbert@hotmail.com

### Tidewater/Hampton Roads, VA

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### Naples, Italy

Sal Grasso - President

3 404 642 772

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

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PERMIT # 508

Please send separate checks for Dues and Scholarship Donations since checks are deposited in different bank accounts

**NEREA SCHOLARSHIP DONATION**

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

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State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

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

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

**NEREA DUES COUPON**

**ANNUAL DUES - \$10.00**

DUES FOR ADDITIONAL YEARS OF 20 \_\_\_\_\_ & 20 \_\_\_\_\_ ARE ALSO ENCLOSED

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

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City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Spouses's First Name \_\_\_\_\_

NEX Retirement Date (Month/Year) \_\_\_\_\_

Make checks payable to NEREA and mail to:

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