NAVY EXCHANGE RETIRED EMPLOYEES ASSOCIATION

# NEREA NEWS

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# LETTER FROM THE PRESIDENT



Hi Fellow Retirees and friends:

Spring is here at last and baseball season is coming. I'm excited this year too because the new rules regarding time limits will speed up the game considerably. And in Triple A baseball; they are using computers to call balls and strikes as a test. I like that and we know it works as Pro Tennis has used them successfully for years.

The Navy Exchange Retired Employees Association charges \$10 per year in dues which are used to print and mail our Newsletter 3 times a year. We also have a Facebook presence (NEREA) which not only allow

us to share information that is important to you but also allows you to connect with any of the members by doing this:

Go to Facebook. Type NEREA in the search window. Tap the round pictures in the middle of the first page. Then scroll down until you come to "See All" and tap that once. Scroll down the list of members until you see someone you want to connect with. Then, tap on the 3 dots on the right side where their name is. Then towards the bottom of the page you will see "Send Message". The message you type will go through Messenger directly to the person. Don't forget to identify yourself and Enjoy!

We also have a website on the internet: NEREA.org It is full of information and is particularly helpful with a list of important links which you may need at some point as you enjoy retirement. It is located on the right tab near the top of the page. We are currently updating sections to reflect the current year.

We also have an email address NEREANATIONAL@gmail.com in case you have any questions or need assistance. If you aren't sure when you need to send in your dues, look at the back page of your Newsletter on the right side of your name. The "paid through" year is listed.

If you need to send a check to pay your dues and\or donate to our Scholarship Fund; the Address is:

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

Please use the coupon on the last page of the Newsletter. Remember, both NEREA and the NEREA SCHOLARSHIP FUND are officially Non-Profit organizations. Every cent you donate to the Scholarship Fund goes to Scholarships. The NEREA Scholarship Fund has awarded 176 scholarships so far.

Be sure and read the Article on CAC cards and Shopping Privileges in this Newsletter from Rick Fair, my counterpart with AAFES

Cheers, Tom Williams

# **CHAPTER CHATTER**

#### **TIDEWATER**

Hi Everyone! Hope everyone is about over with winter and getting ready for Spring. Here in Tidewater our daffodils and Bradford pear trees are in full bloom, and the other trees are slowly getting their leaves. Along with all this beauty, our pollen has started and everything is yellow.

In February I went to New England to visit my granddaughter and her family, my smart handsome great grandson is 10 months old now. We attended the New England Chapter meeting in Rhode Island. It was so nice, fun, good attendance. It was so nice seeing people I use to work with. Everyone was so friendly and made me feel welcome. Hope I can do it again someday. Thanks you.

Our Tidewater Chapter has a Food Drive planned for 29 March 2023, will report our results in the next Newsletter. At our meeting on 2 March we all wore green to celebrate St Patty's Day "We Looked Good".

A Big "Thank You" goes to Debra Conway, our Vice President for making our Social Baskets all the time, what a great job she does, thanks Debra, you're the best.

Hoping everyone will stay well, be safe and always happy.

Raye Eaton - President

#### **NEW ENGLAND**

Greetings from the N.E. chapter of NEREA. Yes, we are still an active chapter. Nothing keeps us northerners down!

We had a guest from the NEREA Tidewater chapter - Raye Eaton. Most of our chapter members
Know Raye and those that didn't made
her acquaintance. Some members
had questions on various concerns
and Raye was a wealth of information.
Raye's granddaughter, her husband
and son also attended, therefore we
had 23 I/2 attending. Hopefully we will
see Raye on her next visit with her
granddaughter. Thanks for stopping by
Raye. Great to see you.

Fred Nalle won the 50/50 (not for the first time) and graciously donated it back for the Scholarship fund. Barbara Robbin's daughter donated two lovely framed sea glass pictures and Ann O'Connor donated a pretty butterfly lamp which were raffled off. More money for the scholarship fund. Pat Taylor donated several door prizes.

The weather here on the island has not been what we normally have for winter. So far only one snowstorm (3/4") which melted in two days. As I am writing this, it is 60 degrees And the trees and flowers are starting to bloom. The climate is sure changing.

Our next meeting will be held at Greggs on 23 July 2023. Anyone from another chapter that is in the area, you are more than welcome.

Stay well! Ann O'Connor

#### **PENSACOLA**

Greetings from Pensacola! This past year we have had fantastic Guest Speakers; Frank Miller (Grandpaw's Bee's) who is also known as the Bee Whisper educating us on the life of bees and Bob and Katie Beargie (Mainstay Financial Group) speaking to us Social Security, Retirement Finances and Taxes.

Our group is small but mighty as we were able to donate over \$400 to My Father's Arrow helping kids in Foster Care and Renee's Stepping Stone helping the homeless find jobs, housing and more at our Christmas Giving Luncheon.

Please log onto our Facebook page to learn more information and stay in touch with fellow local Retirees. Our Facebook Page is Pensacola Chapter Navy Exchange Retired Employees Association please follow us.

Our next Meeting will be Thursday, June 15, 2:00 at Po Folks. Please come join us. Happy Easter!

Charlene Gilbert
Pensacola President
cmgilbert2@hotmail.com

#### **PACIFIC NORTHWEST**

Pacific Northwest NEX Retirees interested in getting together for a planned Spring/Summer Picnic; please email Ms. Connie Punch at punchbunch22@gmail.com and Yvonne Musgrove at ysmusgrove@gmail.com by April 20, 2023. Come on out for some family fun!

# **MEMBER SPOTLIGHT: LUCKY FUNG**

My career with the Navy Exchange began by chance. I worked for City College of San Francisco when a former AAFES employee told me about a job opening he saw at Navy Resale West Coast Branch, NSC. Oakland.

I applied for the Navy commissary position. This was June 1972 and the beginning of a 35 year Navy Exchange career. I worked with two Master Chiefs covering the Western Pacific from Adak, Alaska to San Diego and from Midway Island to North West Cape, Exmouth, Australia.

One of the commissaries the Navy operated was in Saigon. The commissary was located at Newport, a U.S. Port terminal in Saigon. I signed a one year agreement in December 1974. I don't know why.

After only a couple of months & by mid April 1975, I realized Saigon would fall. There were rumors......when you hear "White Christmas" on the military radio, get ready to evacuate.

On Monday morning April 28 1975, John Smekal Commissary Store Officer, received a call "the commissary was taking incoming hostile fire". We had one fatality and several casualties.

We headed to the Tan Son Nhut Air Base and hunkered down for one night. Two Marines lost their life defending the base and us evacuees.

On Tuesday morning April 29, 1975 we were briefed how we would leave. We were asked to write our name & SSA number on a shipping tag & tie this to our shirt.

On Tuesday afternoon, we boarded a Marine helicopter which transported us to the USS Mobile & then in a ship to

ship transfer to the USS Badger.

One everlasting memory was the sea of Naval Ships everywhere off the coastline of South Vietnam. By the next morning Saigon had surrendered.

I returned to Navy Resale West Coast Branch before accepting a Financial Manager job in Yokosuka Japan in December 1976. I worked there for four years and returned to the U.S. in spring 1981 to NESC San Diego.

In spring 1983 I transferred to Field Support Office Oakland as Financial Manager. I was stationed there for five years and was directed in 1988 to Navy Exchange Yokosuka.



From left to right: Dave Foote, Kathy Halliday, Sandy Buresh, and Lucky Fung

My multiple tours in Yokosuka were the most fulfilling. The Fleet Exchange A33 was world famous among all WESTPAC sailors in the 1950's and 1960's. It was famous for Japanese electronics, China ware & souvenirs. By the mid 70's after the Japanese Yen rate doubled in value against the US Dollar, Yokosuka was unable to generate funds for MWR and capital improvements.

Yokosuka began a multi year capital improvement program in the 1990's. Every store, every department in retail & services was modernized and rebuilt

into a shopping facility comparable to public sector retailers. My most lasting & rewarding experience are the lifelong friends I made working overseas.

I retired in August 2007 from Yokosuka and returned to San Francisco.

The Oakland chapter has four active NEREA members. In the photo from left to right: Dave Foote, Kathy Halliday, Sandy Buresh & Lucky Fung

Dave was the West Coast Export Logistic Manager. He went to work at NATO's headquarter in Brussels during the Gulf War & Eastern Europe breakaway from Russia.

He is a retired Navy Reserve Captain; Kathy worked in every Oakland procurement/inventory control position, was Uniform Buyer & Alameda's last Store Manager. Kathy retired after the Alameda Air Station closed; Sandy was DP supervisor at Alameda then Oakland & was Oakland ARM's coordinator/trainer during the transition to ARMS. When BRAC closed NSC Oakland, Sandy worked for the Alameda County in Data Processing.

We meet every other month. You are all welcome!

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### **NEW RETIREES / NOVEMBER 2022 - FEBRUARY 2023**

Helen Abe Susan Ahlborg Amelita Aldana Kelly Anton Mary Baney Gladys Barreto Soraida Barreto Arlinda Battiste Leila Benazo Minerva Bonit Leo Bowman Linnea Camillo Candacie L. Carter Bertha Castro Robert Condella Andrea Cui-boncales Prescilla Degen Romeo Delacruz Nemia Ebba **Dolores Enomoto** Ethel Evans-spain **Evangeline Fields** Laurie Franklin

Waipahu, HI Kaneohe, HI Jacksonville, FL Gig Harbor, WA Virginia Beach, VA Portland, TX Corpus Christi, TX New Orleans, LA Harvey, LA Chula Vista, CA Waipahu, HI Everett, WA Norfolk, VA Smajana, GU Virginia Beach, VA Kapolei, HI National City, CA Aiea, HI San Diego, CA Mililani, HI Virginia Beach, VA Orange Park, FL Virginia Beach, VA

Maritess Fryc Cornella Ganal Ronald Hamilton Jr Kimberly Joest Brenda Johnson Kristy Kuhlmann Gloria Lack Mary Lee **Enrico Lok** Wanda Long Debbie Luedtke Elisa Machado Benny Manglona Theresa Mcfadden Sinath Men-parrish Elinda Mento Anthony Mingione Charlene Miura Juan Moncada Estelle Mulligan Jean Nicoletta **Bernard Nunies** Primitivo Ochoa

Aiea, HI Waipahu, HI Mount Vernon, WA Annapolis, MD Oak Harbor, WA Costamesa, CA Jacksonville, FL Gulfport, MS Las Vegas, NV Virginia Beach, VA lacksonville, FL Zion, IL Hagatna, GU Jacksonville, FL Eastvale, CA Goode Creek, SC Summerville, SC Honolulu, HI Waukegan, IL Gulf Breeze, FL Hampstead, MD Honolulu, HI Bartlett, TN

Cheryl Ouellette Vanessa Paras **Esther Paredes** Thongsook Parsons Primilia Paulino Steven Pomelek Marietta Reck Steven Resenstein Robin Robinson Constance Roderick Carol Rozier **loel Santiago** Melita Santos Lexye Scott Melanie Taylor Joanna Terrell John Terry Bertha Turnbull Marivette Vargas Rivera Marcela Vazquez Teresa Wills Charlene Wolterding

Fall River, MA San Diego, CA Oxnard, CA Aiea, HI Oak Harbor, WA Middletown, RI San Diego, CA San Diego, CA Chesapeake, VA Port Orchard, WA lacksonville, FL Winchester, CA Pearl City, HI Memphis, TN Norfolk, VA Portsmouth, VA Kaneohe, HI Virginia Beach, VA Jacksonville, FL Waukegan, IL Jacksonville, FL Virginia Beach, VA

### **RECENTLY DECEASED**

Marcia Barczak Florencio Bautista lacqueline Bennett Inez Beteta Patricia Bettis Carrie Bingham Maxine Bradford Tyrone Brown Mary Bullock Craig Cantley Robert Clark Jerry Cole Laura Collman **Betty Crenshaw Dorothy Dickinson** Michael Esposito Gloria Fajota David Ferrell Trinidad Ganir Yvonne Grummer

Catherine Hensley

Beach Park, IL Fontana, CA Goose Creek, SC Silverdale, WA Merrero, LA Fairburn, GA Shelby Twnsp, MI Aurora, CO Washington, DC Silver City, NM Eugene, OR Moorefield, WV Silverdale, WA Avondale, AZ Cape Coral, FL New Port Richey, FL Ewa Beach, HI Fernley, NV Waipahu, HI Las Vegas, NV Pensacola, FL

Virginia Hill Linda Horan Charline Johnson Krista Klawa Robert La Pointe Ana Laguana Sirdeaner Leigh Irene Leland Marilyn Livingston Jamie Lum Sr Leo Martin Reba Martin Shirley Martin Timothy Mcewen Charlotte Metcalf Randolph Mills Yolanda Moats Donald Mosby Ricardo Mosqueda George Nicholson Alipio Nillga

Millington, TN Middletown, RI lacksonville, FL Santa Fe, NM Norfolk, VA Tacomo, WA Yeadon, PA Virginia Beach, VA New Orleans, LA Kamuela, HI Los Angeles, CA Travelers Rest, SC Westwego, LA Melbourne, FL Mason, TN Aurora, CO Trenton, NJ Darby, PA Temecula, CA Elizabeth City, NC San Diego, CA

Raymond Noe CA Teodora Pobre Adela Ramirez Olegario Robles Jerry Rogoff Helen Roush Beatrice Schaller Violet Silvia Walter Smith Erlinda Soriano Robert Stage lames Stanek **Bach Stimmel** Rose Swartzbaugh Elaine Tannahill Pasqualino Vieni Frances Vierra Johannes Westerkamp Roger White Benjamin Wright

Southaven, MS Norfolk, VA National City, CA Harrisburg, PA Jacksonville, FL Millington, TN Norwich, NY Covington, Tn Hampton, VA San Diego, CA Oak Harbor, WA lacksonville, FL Sunnyvale, CA Pearl City, HI Virginia Beach, VA Waialua, HI Oak Harbor, WA Winter Springs, FL

Virginia Beach, VA

Mountain View,

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# DOD CIVILIAN RETIREE CAC CARDS BEING TERMINATED, REPLACED BY THE REAL I.D. DRIVERS LICENSE

Notification was received on 9 March 2023 regarding a memorandum signed by the Under Secretary of Defense for Personnel and Readiness terminating the issuance of the Department of Defense Civilian Retiree and Employer Support of the Guard and Reserve (ESGR) Field Committee Volunteer uniformed service identification (USID) cards. The termination was effective immediately, and previously issued DoD Civilian Retiree ID Cards are valid through August 31, 2023. These cards will not be reissued.

As a result of the civilian retiree ID termination, the HQ HRO and installation ID Offices can no longer issue retiree CACs through RAPIDS. We fully appreciate the inconvenience that this memorandum may cause our retirees.

In situations where the installation commander authorizes DoD civilian retirees access for limited use of morale, welfare, and recreation (MWR) activities, visitors must establish Identity, Fitness, and Purpose. The local command determines installation access, and the local installation may require additional forms of ID for base/post access.

In accordance with the Department of Defense Manual 5200.8 Volume 3, the following items are required to establish Identity, Fitness, and Purpose.

#### Identity

REAL ID-compliant driver's license or non-driver's identification card issued by a State, territory, possession, or the District of Columbia.

#### **Fitness**

Retirees must have no pending criminal cases or actions against him or her and are not listed on any U.S. Government terrorism lists that would indicate that such individuals may pose a risk to the safety, security, and efficiency of the installation or its occupants.

#### **Purpose**

Retirees must possess DD 2574, Armed Forces Exchange Services Privilege Card or SF-50 Equivalency (Retirement Personnel Request Exchange Form 1200-100)

Your patience and understanding are appreciated as we navigate through this change, and additional information will be provided as received.

# **NEXTRIVIA - CHALLENGE YOUR BRAIN**

- I. What was the name of the NEX awards program in the mid 90's that recognized dedicated associates for doing exceptional things for customers?
- 2. True or False: By the end of 2015 more than 13 ships had partnered with Starbucks to have a coffee bar installed onboard?
- 3. For a third time in as many years, in 2015 this NEX was voted "Best Large Exchange in the Pacific". What NEX was this winner?
- 4. True or False: Honorably discharged veterans of the U.S. Military have online shopping privileges?
- 5. Was the 15th annual NEREA convention held in Denver, CO, Memphis TN, Orlando FL or Scottsdale, AZ?

- 6. In 1992 Typhoon Omar damaged almost all of the 52 NEX buildings and destroyed much of the inventory of this NEX.
- 7. In 1971 approximately 25,000 NEX merchandise and expense bills were paid by headquarters each week, with 2,000 checks being written daily. Did headquarters centrally pay nearly 65%, 75%, 85% or 95% of those invoices?
- 8. Was Navy Exchange 050-129, Naval Radio Station Sugar Grove, located in Maryland, New Jersey, Pennsylvania, or West Virginia?

Answers on the bottom of page 8

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# **2022 A PERSPECTIVE**

By Charles Vaughan, Chairperson, NEXCOM Retirement Trust

#### The Trust Performance.

At the end of the 2022 there was no market index that showed a positive return for the year. Despite this, our fund did better than most pension funds losing less than our targets, less than the S&P, and less than the aggregate bond market.

For the retirees in our Defined Benefit Plan 2022 it was a no loss year. Retirees got a 5.19 COLA percent boost to their monthly paycheck in December 2021 and then got another boost of 8.7% COLA in December 2022. So as far as that investment goes, it was a positive as compared to all the other financial indexes which were in negative territory for the year. Because this Plan provides each retiree with a COLA each year, the value of your benefit remains constant.

I of course am never pleased with a negative return but if the Trust fund's performance is better than comparative market and our targets, then the fund is performing to expectations. You will note that in all markets except real estate we beat our targets for the year.

Below is how your Pension Fund performed for 2022

The following	data summ	arizes portfolio i	nvestment ret	urns YTD Dec. 20	022		
Total Fund Return	-10.85%	Same period last year	17.13%				
Policy Index return	-12.17%						
	1.31%						
Asset Class Return							
Domestic Equities: -16.21%	-16.21%	Internat. Equities	-13.99%	Domestic Fixed Income	-10.83%	Real Estate:	-25.27%
Index Return	-19.04%	Index Return	-16.58%	Index Return	-10.91%	Index Return	-24.56%
	2.83%		2.59%		0.08%		-0.71%
Master Limited Partnership	30.06%	Alternative Strategy	12.41%	Global Low Volatility Eq.	-10.06%	Cash	1.43%
Index Return	21.53%	Index Return	12.16%	Index Return	-10.31%	91 Day Tres	1.43%
	8.53%		0.25%		0.25%		0.00%

**Bottom Line:** 2021 was a very good year, and 2022 was a not so good year. The good news for you, the retiree, is that whatever the fund's performance, it does not affect your monthly benefit payment. So, enjoy your retirement and have a great year.

NEREA News

# HOW TO GET REIMBURSED FOR GLASSES/CONTACTS YOU BUY ONLINE OR AT WHOLESALE CLUBS

Let's face it, glasses are EXPENSIVE. Some of us have turned to purchasing our glasses online or at wholesale clubs like Costco or Sam's Club. But, you may be a bit confused about how to get reimbursed. So, take a minute to learn the steps necessary to be reimbursed in a snap! Review the FAQs to the answers to some of the most frequently asked questions. Remember, you and your qualified dependents each have a \$150 eye glasses/contact lenses allowance each year.

Scenario: I want to purchase my glasses online or at a wholesale club. What steps do I need to take in order to get reimbursed the annual \$150 reimbursement allowance?

**STEP ONE:** Complete an Aetna Vision Benefits Request Form. This form can be found at www.nafhealthplans.com > Health Benefits > Vision Benefits > Resources > Vision Claim Form.

Complete items 1 - 19.

Complete items 20 -24 if any other medical coverage exists Sign and date line 25 (Authorization to release information)

**STEP TWO:** Attach your detailed receipt to the Vision Benefits Request Form.

- Receipts must be detailed in order for Aetna to process your claim. For example:
- (Logo of vendor, street address, web address, and email address, phone number)
- Order date
- Method of payment
- · Cost of frames
- Cost of lenses
- Costs of any additional items such as U/V protection, scratch resistant, blue light filtration, transitional lenses, etc.
- Total cost of glasses including discounts, shipping, shipping insurance, and taxes.

**STEP THREE:** Mail the completed Vision Benefits Request Form and detailed receipt to:

Aetna Life Insurance Company PO Box 14079 Lexington, KY 40512-4079

#### **FAQs**

Do I need to select a provider that accepts EyeMed insurance?

No. EyeMed is a partner for the vision discount program but members can purchase from any vendor and be reimbursed for lenses, frames and/or contact lenses up to \$150 per covered member per calendar year.

Do I need to submit a claim to EyeMed to be reimbursed?

No. Submit your claim form and copy of detailed receipt to the Aetna Claims Center listed above.

Will Aetna reimburse me if the vendor doesn't include a phone number on their invoice/receipt?

Yes, while most vendors have a phone number listed on their receipt, as long as there is an email address, Aetna can pay the claim.

Does one have to submit a copy of a current prescription along with the receipt?

No, Aetna just needs a detailed receipt showing patient name, date purchased and details of what was purchased along with a completed claim form. Aetna can't reimburse off of a debit/credit card receipt only.

Will the additional costs be covered under the \$150 allowance?

Costs associated with lenses such as U/V, scratch resistant, transitional, blue light, etc. is covered.

Will the total cost reimbursed include shipping, shipping insurance, and taxes?

Only contact lenses, frames and lenses are covered under the \$150 reimbursement. The plan doesn't pay for shipping expense as these are not lenses, frames or contact lenses.

Will the discounts applied reduce the amount of reimbursement?

No, discounts reduce the amount due for frames, lenses, contact lenses and then up to \$150 is reimbursed for each covered member each calendar year.

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# **DID YOU KNOW**

- 1958 Ships stores ashore without grocery sections were assigned to Navy Exchanges and all stores with grocery sections were assigned to Commissaries. Commissaries would provide grocery service to Naval personnel and would be operated with appropriated funds, Navy Exchanges would carry retail merchandise and be operated with non-appropriated funds.
- 1967 The Warehouse and Distribution Branch of the Layout and Display Division was established to promote operational efficiency and economic distribution flow, advise on the selection and procurement of materials handling and distribution equipment and storage aids.
- 1970 Arranging merchandise according to the popular 70's shop-within-a-shop concept, called for the grouping of related merchandise, along with special fixtures, signage and displays, to create the illusion of a separate shop within a shop. NEX sewing centers, audio studios, clothing shops and music rooms all made use of the shop-within-a-shop concept.
- 1975 Job vacancies for all Universal Annual positions within the NEX system were posted via Naval message for the first time.
- 1981 NAVRESSO established a new pricing policy for all service stations in the continental US of 3 cents per gallon below the community average with a minimum net margin of 5 cents per gallon above dispensing cost.
- 1987 Feelings, the world-wide employee training program stressing the importance of customer service and placing strong emphasis on positive interactions was launched. As part of this popular program, small cotton ball creatures nick-named warm fuzzies symbolized the positive attitudes being fostered and captured the attention of associates.

- 1992 Hurricane Iniki damaged the Kuai exchange and Pearl Harbor storage facilities.
- 1995 NEX Oceana was selected as the first test site for all modernization initiatives.
- 2002 A new logo is introduced. The Navy Exchange Service Command began using the new NAVSUP logo in several areas, including military name tags, business cards, the annual report, the Global Exchange and the website. NEX logos on exchange facilities did not change.
- 2004 NEREA awarded fourteen (14) \$2000 scholarships.
- 2016 NEX Little Creek opened a new 20 service bay Car Care Center featuring Wi-Fi access, state of the art service equipment, an auto dealership-like service area, floor level alignment racks, a pod-like service counter and this new facility offered an auto detailing service.
- 2017 NEX Annapolis opened a William III Café at the Naval Academy's newly renovated Nimitz Library, offering a variety of coffee and espresso drinks, bakery items, custom salads and breakfast sandwiches.
- 2019 NEXCOM's Ships Store Program strives to ensure all customers have access to quality products they need even at sea 10 ships stores were updated during 2019.

#### Trivia Answers from page 5

- I. Mystery Shopper "Perfect Ten"
- 2. True.
- NEX Yokosuka, Japan. Additionally, NEX Yokosuka Main Street food court won the Best Food Court for a second year in a row.
- True. DOD announced this policy change to begin on Veteran's Day 2017 as a way of recognizing the contributions of service
- members who served in the military and to thank them for their service.
- 5. Find the answer in the picture to the right.
- 6. NEX Guam
- 7. 95%
- 8. West Virginia



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### **MEMORIES**





#### Feature Displays



by Thom Speedling Display Specialist

Feature displays are used to introduce particular values or new items that are available in large quantities to Exchange patrons. Such displays assist in keeping inventories down and most important of all, stimulate store traffic.

In many instances, the shopper will cast a quick glance at a display, which may be colorful enough to attract the eye, but does not make a strong, lasting impression.

A well co-ordinated feature display, on the other hand, will tend to turn many of these "lookers" into "stoppers". The term "stopper" has been defined as "people who pause and study the merchandise that is being displayed."

A good display, like a good newspaper advertisement, informs the customer as to the type of merchandise, its style, colors and sizes and the price of the article. Feature displays put merchandise where it is



The gondola end features popular items that are in demand, at special prices. This effective mass display was achieved by arranging the smallest, harder-to-see items on the top shelf. This type of unit should be kept heavily stocked for best results.

easily accessible to the patron, enabling her to handle it, thereby creating a desire to buy.

Location is the primary consideration of a successful feature display. An alert retailer quickly can pin-

February 1967

point store areas suitable for a feature display, by the amount of turnover of merchandise.

Usually, the best locations for a high-volume display are along the store's main traffic aisles, at or near main entrances, on gondola ends, or on lowboy units facing a main thoroughfare.

Feature tables are another method of high turnover display. These tables are not a permanent part of the retail store layout and should be used with discretion, depending upon the size of the store and its aisle space.

A good feature display incorporates a blend of fixtures, display aids and signing. Display fixtures, includ-



The lowboy feature end unit displays electric coffee-makers and toasters in bulk arrangement. One item of each category is displayed on the package. The remainder are left boxed for customer convenience.

ing stands, forms and mannequins, should be used to show at least one piece of merchandise "in use". This helps the customer visualize how the garment would appear being worn or used, properly co-ordinated with related merchandise and/or accessories also on the same display unit.

Display aids should be colored or designed, symbols of the appropriate season, to add to the overall merchandise presentation. The latest in decorative fabrics, papers, foliage and units of seasonal design are available through many sources—catalogs are distributed by the Navy Ship's Store Office with the Special Events Display Bulletins.

Signing does the talking for the display. It gives specific details about the article, answers some customer questions about price and special features and imparts other pertinent information to assist the patron in making a decision.

A good feature display is, of course, one that sells not only the merchandise but the image of the retail store in the mind of the authorized patron.

-

#### ALWAYS IN STOCK OF NEVER-OUT ITEMS

(NAVSHIPSTO INST. 4123.6A, 20 May 1958)

We're not concerned with the irrelevant, irrational, or irregular. Our job here is to make sure our patrons find the merchandise they need, day in, day out, year in, year out. Our Never Out system assures their finding more than 450 items every time. We know what they need, and we must have it, all the time, in sufficient quantity for everyone.

#### 1981

Letter of Appreciation NEX Guam

Raymond Serineo Beatrice Guzman Gerald Fantano

Service Award

NEX Pearl Harbor

25 Years
Mildred Masuda

#### 15 Years

Norma Kahoonei Clemencia Racoma Evelyn Tomontong

#### 10 Years

Florante Barber
Pat Calixtro
Ben Ganigan
Kathleen Gomes
Dwight Kaai

#### 5 Years

Christensen Cadiente Jovita Cassidy Soledad Guzman Doreen Yaklich

**NEX Alameda** 

#### 15 Years

Linda Lemanski Kikue Spinella

#### 10 Years

Dalton Cox Lee Jensen Felice Navarez Elma Penaranda

# **DIRECTORY**

#### **OFFICERS**

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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.

#### **EX-OFFICIO EBOD MEMBERS**

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# **GOOD TO KNOW**

# NEXCOM HUMAN RESOURCES CONTACT

Toll free: I-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 I-800-418-0273 FAX I-877-358-9729 email: bdpensionphone@bnymellon.com

# NEREA IS ON FACEBOOK! @NEREA

We want to remind you that a Facebook page has been created to assist in connecting our many Navy Exchange Retirees.

If you have any pictures or information that you would like to post please send them to: nereanational@gmail.com

# NEW EMAIL ADDRESS FOR NEREA

It is: nereanational@gmail.com

This is for you if have questions or things to share. We care!

# NEREA NEWSLETTER AVAILABLE 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 us an email to: nereanational@gmail.com and ask us to delete your name from our mailing list. And Thanks!

Spring 2023

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

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Virginia Beach, VA 23466-2189

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

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