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**AFSA**

DIRECTORY OF RETIRED MEMBERS

**2023**



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## Retiree Vice President

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naland@afsa.org

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(202) 944-5510

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Perri Green  
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(202) 250-3193

## Membership Operations Coordinator

Erin Oliver  
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(202) 545-7582



The **Senior Living Foundation (SLF)** provides support to our retired Foreign Service community, and to parents and parents-in-law of active duty Foreign Service employees. The Foundation assists in many ways:

- Home health care expenses
- Case management
- Prescription & medical expenses
- Senior housing
- Geriatric care health assessments
- Basic living expenses

**SLF** protects the confidentiality and preserves the dignity of anyone who contacts us.

**If you or someone you know needs assistance, please contact us.**

**202.887.8170**

**slfoundation.org**



**@seniorlivingfoundation**



**Senior Living Foundation of  
the American Foreign Service**



*"Taking Care of our Own"*



**SLF is proudly sponsored by the**

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Dear fellow AFSA Member,

**O**n behalf of AFSA's Governing Board and professional staff, I hope this 2023 AFSA Directory of Retired Members will help you stay connected to your Foreign Service legacy by keeping up friendships, renewing contacts with former colleagues, and meeting new FS retirees in your area. Our Foreign Service network is a major asset for us all.

Please check your personal listing to make sure it is accurate. If not, let us know at [member@afsa.org](mailto:member@afsa.org), or by calling (202) 545-7582 so we can correct our records. We include email addresses for those members who shared them with us. All the information contained in this directory is also available online by logging in at [www.afsa.org/member-login](http://www.afsa.org/member-login).

The content in the front of this directory is an invaluable source of information, empowering you to manage your retirement more effectively. It contains information to answer your questions on Medicare, FEHB, Social Security, TSP, FSPS annuity supplement, beneficiary designations, survivor benefits, former spouse benefits, REA/WAE employment, and other issues. We list contact information for State Department offices that serve Foreign Service annuitants from all agencies. We also outline outreach and engagement opportunities to help you stay connected including a list of AFSA member benefits, information on AFSA's Speakers Bureau, and a list of the Foreign Service retiree associations around the country.

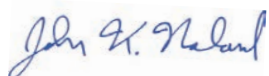
We include as much current material as possible in this directory, but you are encouraged to visit the AFSA website at [www.afsa.org/retirement](http://www.afsa.org/retirement) for more information and links to other resources. Please also watch your email inbox for the AFSA Retirement Newsletter sent every two months with updates on benefits and other retirement-related issues affecting the Foreign Service (if you are not receiving the newsletter, email [member@afsa.org](mailto:member@afsa.org)).

If you use the services of any of our advertisers, please let them know that you saw their ads in this directory.

Lastly, we want to hear from you. Your corrections, comments and suggestions are essential to maintaining the quality and usefulness of this directory. Moreover, your experiences with the Office of Retirement, the HR Service Center, and the State Department finance office or other annuitant-related issues, help us to deal with topics most important to our retiree membership.

If you have questions or need assistance, please find the list of AFSA contacts on page one. You can reach me at [naland@afsa.org](mailto:naland@afsa.org).

Regards,



John K. Naland  
Retiree Vice President

*The member information in this directory is the property of the American Foreign Service Association. The directory is intended only for the personal use of its members. Use of this list for commercial, political, recruitment or any other purpose by any organization or individual is prohibited.*



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## AFSA MEMBERSHIP IN RETIREMENT

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**A**s the professional association of the Foreign Service since 1924, AFSA is the principal advocate for the long-term institutional well-being of the professional career Foreign Service.

### STAY CONNECTED:

- ***The Foreign Service Journal***. As an AFSA member, you receive 10 issues a year of this award-winning publication sent to your home.
- **AFSA's Daily Media Digest**. A must-read sent Monday through Friday containing the most interesting and relevant articles pertaining to the Foreign Service from top news sources.
- **AFSA's Retirement Newsletter**. A tailored bimonthly periodical especially for you that provides fresh, easily digestible information regarding retirement benefits and other pertinent information for retirees. ([www.afsa.org/retirement-newsletter](http://www.afsa.org/retirement-newsletter)).
- **Updates from AFSA Leadership**. Receive email alerts on AFSA's latest engagements with Capitol Hill, upcoming events and presentations at AFSA, and key information or updates concerning your retirement benefits.
- **Retiree Directory**. Each year you receive this directory of all retired members to help you stay connected with former colleagues and friends and, that contains a preface with key contact information and other vital resources for retirees.
- **AFSA Events**. AFSA offers a variety of events, most of which are offered virtually to watch in real-time and/or recorded to watch at your leisure. Events include talks by Foreign Service authors, speaker series such as *Inside Diplomacy*, and retirement-related presentations by noted experts. We also welcome members to our headquarters for happy hours, Foreign Service Day activities, and other in-house events. [www.afsa.org/events](http://www.afsa.org/events).

### STAY ENGAGED:

- **Speakers Bureau**. Join our Speakers Bureau to share your expertise and highlight the importance of diplomacy in your local community. We'll equip you with talking points that help tell the story of the Foreign Service and resources for you to develop outreach opportunities locally. We may also contact you when we receive a request for a speaker. [www.afsa.org/speaker](http://www.afsa.org/speaker).
- **Retiree Associations**. Featured further on in this directory, local retiree associations provide opportunities through which you can enjoy social and professional connections to the Foreign Service.

### STAY SMART:

- **One-Stop Shop for Retirement Information.** Check out the Retirement Services section of AFSA's website ([www.afsa.org/retirement](http://www.afsa.org/retirement)), a one-stop shop offering articles, Department of State ALDACs, checklists, videos, and a wealth of other information to answer questions and identify issues to consider as you progress through your retirement years. This site is helpful to active-duty personnel planning for retirement and is useful for retirees, who no longer have access to their agencies' intranet sites.
- **AFSA's Federal Benefits Series** consists of presentations on Foreign Service federal benefits, which require highly specialized speakers as FS benefits differ from those applicable to the civil service. AFSA also presents talks on Social Security, health insurance, financial planning, and other germane benefits topics, all of which are posted on our website for the benefit of our members. [www.afsa.org/video](http://www.afsa.org/video).
- **AFSA's "Next Stage" Program** presents panels composed of retired Foreign Service employees who have successfully transitioned into follow-on careers, avocations, and volunteer opportunities, and sector experts. Thus far, AFSA has presented panels on teaching, writing, the private sector, and post-FS diplomatic security jobs. Presentations are taped and posted to our website and are accessible to all members at [www.afsa.org/video](http://www.afsa.org/video).
- **AFSA provides access to the Consumer Checkbook during the Federal Employees Health Benefits Open Season** which provides a data-driven comparison of all FEHB plans.

### SUPPORT YOUR PROFESSION:

- **AFSA advocates** for the Foreign Service on Capitol Hill to maintain full funding for the International Affairs account and on issues such as benefits parity with the military. AFSA also, advocates with management, and recently obtained interest payments for employees who were not paid in a timely manner due to problems with the new payroll software system.

### AND, FINALLY, IF YOU NEED HELP:

- **AFSA's Counselor for Retirees.** If you have trouble navigating government retirement systems, or have a retirement-related question or issue you need assistance in resolving, contact AFSA's Counselor for Retirees, Dolores Brown, at (202) 944-5510 or [brown@afsa.org](mailto:brown@afsa.org).

*If you currently pay dues annually, please consider paying via annuity deduction. That way your membership cannot accidentally lapse due to a lost or overlooked renewal notice. To do so, email [member@afsa.org](mailto:member@afsa.org).*





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[afsa.org/fsj-archive](http://afsa.org/fsj-archive)  
[afsa.org/fsj-special-collections](http://afsa.org/fsj-special-collections)

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Send your address updates to  
[member@afsa.org](mailto:member@afsa.org)

## SHARE THE STORY OF THE FOREIGN SERVICE

**A** FSA's public outreach aims to increase general understanding of the critical role of a professional, non-partisan Foreign Service in preserving, protecting, and promoting America's interests and values. Retirees, with decades of experience winning hearts and minds, and no longer subject to the Hatch Act, play a unique role in helping to tell the story of the Foreign Service. AFSA retiree members are invited to participate in AFSA's outreach programming. Contact [speakers@afsa.org](mailto:speakers@afsa.org) for more information.

- **Sign up for AFSA's Speakers Bureau.** If you are interested in speaking to groups – high school, community colleges, universities, and civic organizations – consider joining AFSA's Speakers Bureau. We get requests from organizations for speakers that we match up with members of our Speakers Bureau. Some of these requests are for in-person presentations, but many are virtual so, no matter where you are, you can share your expertise.

Joining the Speakers Bureau also helps keep you informed of the latest resources AFSA has developed such as FAQ, short videos, and presentations. We know many retired members are invited to speak and these resources can be additive to your presentation.

Retirees, with decades of experience winning hearts and minds, and no longer subject to the Hatch Act, play a unique role in helping to tell the story of the Foreign Service.

- **Engage on social media.** Social media is increasingly a key tool for communication, especially with younger audiences. Follow AFSA on social media to see the work we're doing and help us reach new audiences. At times we ask our members to join us in a social media campaign to highlight the work of the Foreign Service or an issue impacting diplomacy. We also ask members to elevate our content by sharing news of AFSA outreach events and other resources with those in your social networks. Follow AFSA on these platforms:
  - » [facebook.com/afsapage](https://facebook.com/afsapage)
  - » [twitter.com/afsatweets](https://twitter.com/afsatweets)
  - » [linkedin.com/company/afsa-voice-fs](https://linkedin.com/company/afsa-voice-fs)
- **Recognize Foreign Service Day.** The first Friday in May each year is Foreign Service Day. In recognition, consider participating in AFSA's letter to the editor campaign, send a letter to your representatives in Congress, post on social media, offer a prayer for members of the Foreign Service in your house of worship, or speak at a local school or community organization.



## FOREIGN SERVICE RETIREE ASSOCIATIONS

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**J**oining a retiree association is a great way to stay in touch with your profession as well as with old and new friends and colleagues. Associations may plan outings, engage in local outreach and advocacy efforts, and organize luncheons with speakers of interest.

The following Foreign Service associations are independent of AFSA and are led by volunteers. If you don't see your state listed below and are interested in forming a Foreign Service retiree association in your area, AFSA can help! Please email [member@afsa.org](mailto:member@afsa.org) for more information.

### Arizona

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#### Arizona Foreign Service Retirees

- Hon. Douglas A. Hartwick  
[dahartwick@gmail.com](mailto:dahartwick@gmail.com)

The Arizona Foreign Service Retirees Association includes retirees from the State Department, US-AID and other foreign affairs agencies living across Arizona. We will meet biannually in the Phoenix or Tucson areas until the threat of Covid is contained. For further questions contact Perri Green at [green@afsa.org](mailto:green@afsa.org).

### California

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#### Foreign Service Association of Northern California (FSANC)

- Scott F. Kilner, President  
(650) 561-3820 or (408) 202-2592 (mobile)  
[scott.kilner7@gmail.com](mailto:scott.kilner7@gmail.com)

The Foreign Service Association of Northern California (FSANC), an organization of some 150 Foreign Service retirees and family members, organizes periodic social and professional events in the San Francisco Bay Area and elsewhere in Northern California. If you are not already a member and would like to join us, please contact Scott Kilner by email or telephone.

The FSANC holds regular luncheon meetings and other events, usually with a guest speaker on foreign affairs issues, and encourages public outreach by FSANC members.

The current FSANC Board consists of: President Scott Kilner, VP for Outreach Larry Greenwood, Treasurer Karl Sprick, Secretary Amy Madsen, and Advisors Gene Bigler, Sheila Gwaltney, Evan Reade, Gus Recinos, Joe Sullivan, Emily Thurber.

#### Foreign Service Retiree Association of Southern California (Greater San Diego area) (FSRASC)

- *Coordinator of FSRASC*  
Daria ("Dede") de Pierre-Hollowell  
(619) 742-1382  
[hollowelldd@gmail.com](mailto:hollowelldd@gmail.com)

With a membership of about 82 persons in the San Diego area, retirees gather on an ad hoc basis for varying activities ranging from play-going with drinks, to local tours, lunches, and book talks. We gather by private invitation and frequently associate with colleagues when overlapping in the several foreign affairs activities and lectures that occur very regularly in the area. There is a contact list which is offered to members and updated annually with the express purpose of allowing the members

to reach each other privately via zip code areas and phone numbers. (No commercial purposes for our list!) All members are encouraged to propose gatherings of interest to the rest and the coordinator is happy to facilitate information and internal invitation exchanges by use of our in-house email membership lists.

### **Foreign Affairs Association of Southern and Central California**

- Robert Baker  
(310) 625-9122  
[robertjbaker732@gmail.com](mailto:robertjbaker732@gmail.com)

#### Colorado

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### **Foreign Service Retirees of Colorado**

- Michael Keaveny  
(303) 927-6191  
[mmkeaveny@yahoo.com](mailto:mmkeaveny@yahoo.com)

Foreign Service retirees and friends and others who have spent a portion of their working careers abroad gather once or twice a year in the Denver area to socialize and share stories about life in Colorado. Michael Keaveny, the coordinator, disseminates information, such as opportunities to host International Visitor participants, to the interested membership.

#### Florida

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### **Foreign Service Retirees Association of Florida**

- Frank J. Young, Chair  
[fyoungbethesda@aol.com](mailto:fyoungbethesda@aol.com)

The FSRA of Florida holds luncheon meetings at five different locations around Florida each year.

The luncheons feature a speaker recruited by the host city organizer on topics of local, regional, or national interest. The evening before the luncheon a social event is also arranged. The membership is notified about these meetings as well as other timely notifications through our Newsletter, website, and emails.

The FSRA of Florida encourages its members to be active in their local communities and to reach out to local groups about the Foreign Service and how American diplomacy matters to their lives.

Our website is the best way for folks to contact us; there is a form located there. The website also has the latest newsletter, contains the membership forms (\$20/\$30 per year) with mailing information, provides information and reservation forms for upcoming events, and has an archive of past events and photos: [www.foreignserviceretireeassociation.org](http://www.foreignserviceretireeassociation.org).

#### Maryland and the District of Columbia

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### **Foreign Affairs Retirees of Maryland and Washington, D.C.**

- *Host Committee*  
Ward Barmon  
Donald Kursch  
Hon. Walter Stadtler  
Hon. Robert Beecroft
- *Convenor*  
Donald Kursch  
[donkursch@gmail.com](mailto:donkursch@gmail.com)
- *Treasurers*  
Ward Barmon  
Donald Kursch

With a membership of 250 members from the Washington, D.C. region, the FAR MD & DC Club gathers several times a year in Chevy Chase, Md.,



bringing together foreign affairs colleagues for fellowship, a glass of wine, a fine lunch and an informed discussion of a current foreign policy issue led by an expert in the field. Our goal is to foster friendship, knowledge, and support for American diplomacy.

Minnesota - Wisconsin

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### **Upper Midwest Chapter of the American Foreign Service Association**

- *Convenor*  
William F. Davnie  
(612) 419-0518  
[bcdavnie@gmail.com](mailto:bcdavnie@gmail.com)

State and related agency retirees have gathered occasionally for speakers and conversation, although this has been disrupted recently. We hope to resume in 2023.

New England

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### **Foreign Affairs Retirees of New England**

- *President*  
Elizabeth Barnett  
(617) 227-0943  
[barnett1895@hotmail.com](mailto:barnett1895@hotmail.com)

Since 1983, USG foreign affairs retirees have been gathering three times a year throughout New England to share lunch while hearing and discussing views of experts on foreign affairs topics. FARNE lunches are held in spring, fall and January, providing a relaxed and congenial way to reconnect with ex-colleagues and make new friends in this region.

North Carolina

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### **Carolina Friends of the Foreign Service**

- *Acting Chair*  
Hon. Brenda Brown Schoonover  
(919) 360-8592  
[Rcschoon2@aol.com](mailto:Rcschoon2@aol.com)

Carolina Friends of the Foreign Service (CFFS) has been in existence for more than 45 years. We have 150 members, mainly, but not exclusively, who live in the Triangle Area: Chapel Hill, Durham and Raleigh, North Carolina. We aim to promote a better understanding of and keep abreast of foreign affairs and related issues. We do so through a series of lunch/lectures plus other informative and social gatherings. Our membership consists of former U.S. Foreign Service, Civil Service, and military employees. In addition, we welcome and attract members from academia, the private sector and non-governmental organizations who have worked abroad as well as others in the area interested in foreign affairs and public diplomacy. Thus, the name "Carolina Friends of the Foreign Service".

Texas

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### **The Texas Foreign Service Group**

Centered in Austin, TFSG is a long-standing group of FS retirees, their families, and friends who have spent a lot of time outside of the United States.

TFSG hosts luncheons with excellent well-informed speakers on thought-provoking subjects followed by some unique videos with some creative door prizes.

Please visit [www.TFSG.org](http://www.TFSG.org), or contact Perri Green [green@afsa.org](mailto:green@afsa.org) or John Wood [jsw69intadv@hotmail.com](mailto:jsw69intadv@hotmail.com) for more information on becoming a member or to join our mailing list.

### **Houston Foreign Service Alumni**

- *Organizer*  
Julie Gianelloni Connor  
(202) 558-8707  
[Julie@BayouCityPress.com](mailto:Julie@BayouCityPress.com)

This group gathers alumni who have served overseas or worked in foreign affairs, from State Department interns through senior Foreign Service Officers and includes Returned Peace Corps Volunteers and members of other USG departments with representatives serving at embassies overseas, such as USAID, DOC, and DOD. Our purpose is to increase understanding in the greater Houston area of the work undertaken by U.S. citizens overseas to promote U.S. interests and well-being. We meet regularly, for programs and socializing.

### **Foreign Service Retirees Association of San Antonio**

- Janet Scott  
(210) 341-9498  
[stscottjr@aol.com](mailto:stscottjr@aol.com)

We hope to meet in 2023 to enjoy lunch, conversation, and socializing with friends and former colleagues.

Utah

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### **Utah Retired Foreign Service Group**

- Vance C. Pace  
(801) 546-3950  
(801) 891-6916 (mobile)  
[vance.pace@gmail.com](mailto:vance.pace@gmail.com)

The Utah FS retired group has been functioning since the mid-1980s when it was organized by retired USAID officer Harvey Brown. It suspended monthly

lunches and dinners during the Covid pandemic but has now resumed them. The group is inclusive and welcomes members of virtually any overseas background. It seldom has a speaker, except when an active member of the Foreign Service attends and brings members up to date on happenings in the Service. Average attendance is about 20. We maintain cohesion through emails, particularly news clips about the Foreign Service or international events. Although most of our group are octogenarians, we have recently had an influx of recently retired FSOs.

Virginia

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### **Foreign Affairs Retirees of Northern Virginia (FARNOVA)**

- John Naland  
[nalandfamily@yahoo.com](mailto:nalandfamily@yahoo.com)

FARNOVA has 240 members and meets five times a year (January, March, May, September, and November) at a restaurant in Fairfax County. Members, their spouses, and guests enjoy lunch (\$30 per person) and table talk with fellow foreign affairs retirees before hearing a guest speaker. Attendance averages 80. Members also make an annual visit to a winery in the Shenandoah Valley owned by a Foreign Service retiree.

Washington

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### **Foreign Service Retirees Association of Washington State**

- Hon. Roger Meece  
(425) 996-0263  
(425) 444-8498 (mobile)  
[rameece@comcast.net](mailto:rameece@comcast.net)

When conditions permit in the Seattle area, we organize luncheons with very interesting speakers approximately two times a year.



West Virginia

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**Foreign Service Reunion Association**

- John Aldis  
(304) 283-0041  
[jwaldis@gmail.com](mailto:jwaldis@gmail.com)

The West Virginia Panhandle region hosts the Foreign Service Reunion. We welcome retirees from all Foreign Affairs agencies and people who have spent time working abroad. We value easy conversation with foreign affairs professionals at lunch once or twice a year.

Other

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**USAID Alumni Association**

- *Co-Chairs*  
Roberta Mahoney  
Margaret Neuse  
[www.usaidalumni.org](http://www.usaidalumni.org)

**Public Diplomacy Association of America**

- *Co-Presidents*  
Joel Anthony Fischman  
(202) 364-8884  
Sherry Lee Miller  
(202) 256-4266  
[president@publicdiplomacy.org](mailto:president@publicdiplomacy.org)  
<https://www.publicdiplomacy.org/>

The Public Diplomacy Council of America is a non-profit 501(c)(3) association of 500 active and retired professionals and scholars promoting excellence in the professional practice, academic study, and advocacy for public diplomacy. PDCA members are engaged in the information, education, and cultural programs that the U.S. Government relies on for the conduct of its diplomacy.

**DACOR**

- *President*  
Hon. James Dandridge II  
[www.dacorbacon.org](http://www.dacorbacon.org)  
(202) 682-0500  
[dacor@dacorbacon.org](mailto:dacor@dacorbacon.org)  
DACOR Bacon House  
1801 F Street NW  
Washington, DC 20006

## Follow AFSA on Social Media

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# WHO DOES WHAT?

## FOREIGN SERVICE RETIREMENT SERVICES

**T**rying to find out who does what and feel like you're drowning in alphabet soup? We've created this listing of agencies and offices to help you determine who handles which of the benefits and services available to you in retirement as well as how to contact them when you have a question and/or need help. **Note that post-retirement retirement services for personnel of all Foreign Affairs agencies are handled by the Department of State offices below.**

### Human Resources Service Center in Charleston (HRSC)

- First point of contact for most Foreign Service annuitant services
- Answers basic questions on retirement
- Processes forms for some annuitant benefit changes
- Federal Employees Health Benefits (FEHB) and Federal Employees' Group Life Insurance (FGLI) changes
- Point of contact for notification of the death of an annuitant

[HRSC@state.gov](mailto:HRSC@state.gov)

(866) 300-7419 (toll free)

(843) 308-5539 (outside U.S.)

(843) 202-3807 (fax)

U.S. Department of State  
HR Service Center-Annuitant Services  
1269 Holland Street  
Charleston, SC 29405

### Department of State Annuity Pay Processing Branch (CGFS/GC/PPR/ANP)

- Assists with delay or non-receipt of annuity payment
- Processes address, bank, and withholding changes (must be submitted in writing)
- Issues verification of annuity for Foreign Service retirees
- Issues 1099-R tax report for Foreign Service annuity
- Monitors REA salary/annuity cap
- Processes Cost of Living Adjustments

[AnnuityPaySupport@state.gov](mailto:AnnuityPaySupport@state.gov)

(800) 521-2553 (toll free)

(843) 746-0538 (outside U.S.)

(843) 308-5494 (fax)

Office of Compensation and Pension  
U.S. Department of State  
1969 Dyess Avenue, Building 646B  
P.O. Box 150008  
Charleston, SC 29415-5008

**Payroll Office (RM/GFS/C/APPO)**

- Issuance of final salary/annual leave
- Issuance of lump-sum payments
- Notifies TSP of FS retirements
- Issues W-2 tax report and Annual Tax Report/Salary

Consolidated American Payroll Division  
 (800) 521-2553 (toll free)  
 (843) 746-0538 (outside U.S.)  
 (843) 308-5425 (fax)

**Department of State Office of Retirement (GTM/RET)**

- Annuity Calculations and Adjustments
- Survivor and Former Spouse Benefits
- Advisory/Counseling for active-duty employees
- Report reemployment in Federal Service

[HRSC@state.gov](mailto:HRSC@state.gov)  
 (202) 261-8960  
 (202) 261-8988 (fax)  
<https://rnet@state.gov>

Department of State, SA-1, Room H-620  
 2401 E Street, NW  
 Washington, DC 20522

**Thrift Savings Plan (TSP)**

- Information on processing of applications for TSP withdrawals and all other issues

(877) 968-3778 (toll free)  
 (404) 233-4400 (outside U.S.)  
[www.tsp.gov](http://www.tsp.gov) (website with online services)  
[thrifline@tsp.gov](mailto:thrifline@tsp.gov) (for general inquiries)

**Medicare**

- Information on Medicare

(800) 633-4227 (answered 24/7 except for some federal holidays)  
[www.medicare.gov](http://www.medicare.gov) (website with online services)

**Social Security Administration**

- Information on Social Security benefits
- Adjudication of application for Social Security benefits

(800) 772-1213  
[www.ssa.gov](http://www.ssa.gov) (website with online services)

**Internal Revenue Service**

- Information on taxation of retirement benefits (IRS Publication #721)

(800) 829-1040  
[www.irs.gov](http://www.irs.gov) (website)





### ADDITIONAL RESOURCES

**B**elow is a list of resources which offer information, articles, FAQ, and/or videos on issues pertaining to retirement and federal retirement benefit.

- The Retirement Services page on the AFSA website ([www.afsa.org/retirement](http://www.afsa.org/retirement)) is a one-stop shop containing a wealth of information specific to Foreign Service retirees and is a way to stay connected when you no longer have access to your agency's intranet. Information on the page includes Retirement Benefits FAQs for Retired Personnel, a checklist entitled "Reviewing Your Retirement Plan," an AFSA Webinar with American Foreign Service Protective Association (AFSPA) Chief Executive Officer Paula Jakub on the Federal Employees Health Benefits Program (FEHB), a list of Bureau coordinators for the Re-Employed Annuitant program, and much more. The page also includes videos of presentations by some of the top experts on federal benefits, financial planning, and post-FS "Next Stage" career issues of common interest.
- For specific Department of State information regarding retirement benefits, visit <https://Rnet.state.gov>. Remember that State posts its Annual Annuitant Newsletter on this site each November under the "What's New" tab, which gives you the most important updates on benefits for the coming year, including how to change your FEHB plan during Open Season and how to make sure your annuity supplement, if you are eligible to receive it, continues year to year.
- The mission of the National Institute of Transition Planning, Inc.'s (NITP) ([www.nitpinc.com](http://www.nitpinc.com)) is to help federal employees make sound decisions regarding their financial futures. Like AFSA, the site has a library of webinars and hosts a weekly radio show, ForYourBenefit.
- Refer to [www.myfederalretirement.com](http://www.myfederalretirement.com), [www.fedsmith.com](http://www.fedsmith.com), and [www.govexec.com](http://www.govexec.com), all free digital services, for digestible, breaking news of interest to feds. Some AFSA members join the National Active and Retired Federal Employees association (<https://www.narfe.org/>) which follows benefit issues impacting all federal retirees.
- Finally, if you have questions or concerns regarding retirement issues, or need help navigating the bureaucracy to resolve problems, please be in touch with AFSA's Counselor for Retirees Dolores Brown at [brown@afsa.org](mailto:brown@afsa.org) or (202) 944-5510. AFSA Retiree Vice President John Naland can be reached at [naland@afsa.org](mailto:naland@afsa.org).

### Have you renewed your AFSA membership?

If not, contact our membership team at [member@afsa.org](mailto:member@afsa.org) or (202) 338-4045 x525 to make your annual payment or to ask how your dues can be deducted directly from your annuity!

## REVIEWING YOUR RETIREMENT PLAN

**W**hether you have been retired for a few months or many years, please review the topics listed below to determine if any course corrections are needed in your retirement plans. Please note that there is more detailed information on many of these topics on AFSA's Retirement Services page at [www.afsa.org/retirement](http://www.afsa.org/retirement).

- **Review and Update Annuity Records:** Your Foreign Service annuity records are online at Employee Express ([www.employeeexpress.gov](http://www.employeeexpress.gov)) under the Foreign Service Annuitants tab. If you have not visited that site since it was redesigned in October 2021, you will need to click on "Sign-in with Login.gov" and then create an account. Once logged in you can view and print your monthly annuity statements and annual form 1099-R. You can instantaneously update your domestic mailing address and direct deposit account information. You can change federal and current state's tax withholding rates. To change to a foreign address or change the state your tax is withheld from you must email [AnnuityPaySupport@state.gov](mailto:AnnuityPaySupport@state.gov).
- **Keep Beneficiary Designations Updated:** Federal survivor benefits are paid to whomever is designated on beneficiary designation forms even if there are other instructions in the person's will. Every year, there are cases of benefits not going to the immediate next of kin because the annuitant neglected to update their beneficiary designations after marriage, divorce, or other relationship change. If you are not sure whether your forms reflect your current wishes, simply submit new forms to supersede prior designations:
  - » *Federal Employees Government Life Insurance (FGLI):* obtain SF-2823 from <https://Rnet.state.gov> under "Forms" then "FS Retirement Forms -FSPS" and mail to OPM Retirement Operations Center, P.O. Box 45, Boyers PA 16017-0045..
  - » *Thrift Savings Plan (TSP):* update by logging into your TSP account and clicking on "Beneficiaries."
  - » *Retirement Benefits:* Obtain DS-5002 from <https://Rnet.state.gov> under "Forms" then "FS Retirement Forms - FSPS" and email to [HRSC@state.gov](mailto:HRSC@state.gov) and mail to HR Service Center, 1999 Dyess Ave, Building E, Charleston SC 29405. Note: This form directs the payment of the partial-month annuity due in the month of death. It does not change the survivor annuity election.
- **Review Thrift Savings Plan (TSP) Fund Allocations:** If you are in the FSPS retirement system, then the TSP is a key component of your retirement financial security. Since retirement income depends in part on the rates of return of the specific TSP fund or funds in which you invest, from time to time you should review the risk-versus-reward balance in your TSP fund allocations to make sure that it is still appropriate to your specific situation. If you or your survivor anticipate drawing on your TSP savings 20 or more years from now, most experts recommend investing in funds with relatively high average rates of return (the C, S, I, and/or long-range L funds) to increase the chances that your TSP savings will generate gains in the coming decades that out-pace inflation. You can make an inter-fund transfer to redistribute your balance at [www.tsp.gov](http://www.tsp.gov). Consider talking with a financial advisor before making a major financial move.

- **Review Estate Planning Documents:** Most Foreign Service retirees have estate planning documents such as a will, trust, power of attorney, and/or medical directive. But if many years have passed since those documents were created or if you later moved to a new state of residence, estate planners suggest having a local attorney review those documents and update them if there have been significant changes in your own situation or in state laws or procedures.
- **Social Security – When to Launch:** Retirees nearing age 62 face the important decision of when to apply for Social Security benefits. You can get estimates of your future Social Security retirement and survivors benefits by using the My Social Security feature at [www.ssa.gov](http://www.ssa.gov). After benefits begin, you can use My Social Security to update your address and direct deposit information. The initial sign-up process for My Social Security involves verifying your identity by answering questions about data in your credit history. If needed, check your own records before answering since giving wrong answers can get you locked out from online registration.
- **Medicare Part B at Age 65?** Many retirees nearing age 65 find it difficult to decide whether to enroll in Medicare Part B, which covers outpatient care, preventive services, ambulance services and durable medical equipment. Most retirees would find it to be an easy “yes” decision except for the fact that coverage can be costly – in 2023 it is \$164.90 per person, per month in most cases, but can go up to \$560.50 per person, per month, depending on your income. Weighing the pros and cons of enrolling in Medicare can get complicated. For more information, see the Medicare section of AFSA’s Retirement Services page at [www.afsa.org/retirement](http://www.afsa.org/retirement).
- **Annuity Supplement Earnings Test:** Retirees in the FSPS retirement system who are under age 62 receive an annuity supplement. For those who have reached their minimum retirement age (between age 55 and 57 depending on year of birth), that supplement is subject to a reduction through an annual earnings test. Those retirees must submit a form DS-5026, “Statement of Entitlement to FSPS Annuity Supplement” to the HR Service Center in early January each year or else their annuity supplement will be suspended in February. The form and associated instructions are in the GTM/RET annual annuitant newsletter.
- **Report Marital Changes:** Post-retirement divorce, marriage or death of a spouse or former spouse are occasions to change your survivor annuity election by removing a former spouse or adding a new spouse. In addition, you will likely want to update your beneficiary designations for life insurance, annuity, and TSP savings. You may also wish to adjust your Federal Employees Health Benefits election. Delays in reporting marital changes will delay, or in some cases permanently prevent, the benefits adjustment and the associated change in your annuity. Promptly report post-retirement marital changes to the HR Service Center.
- **If You Divorce:** Foreign Service spouses enjoy a default statutory entitlement to benefits under the Foreign Service Act if they meet certain requirements. The default entitlements can be altered through a court order or spousal agreement. However, the order or agreement must include specific language to be valid—even some Washington, D.C.-area divorce attorneys are unaware of this. A State Department explanation of the rules was contained in ALDAC Cable 19 STATE 53266, which is posted on AFSA’s Retirement Services page. Promptly report any post-retirement divorce to the HR Service Center (including providing a copy of any divorce decree, property settlement agreement or other relevant court order).



- **Review Health Insurance:** Many Foreign Service members settle on one Federal Employees Health Benefits (FEHB) provider early in their career and don't take advantage of the annual open season opportunities to change providers. That is a missed opportunity to get the best insurance for your needs and to potentially save money by switching to a different insurance plan. Each year, during the mid-November to mid-December open season, AFSA provides its members with free online access to the Consumers' Checkbook Guide to Federal Health Plans. The Guide rates over 200 health insurance plans and provides an easy-to-understand summary of the plans to help simplify your choice.
- **Consider Optional Medical Insurance:** Retirees who do not have optional federally sponsored dental, vision or long-term care insurance may still apply for coverage. Apply for long-term care insurance (subject to medical underwriting) anytime at [www.ltcfeds.com](http://www.ltcfeds.com). You can also research private providers. Apply for dental or vision insurance during open season at [www.opm.gov/healthcare-insurance/dental-vision/](http://www.opm.gov/healthcare-insurance/dental-vision/).
- **Reemployment Rules:** If you return to federal employment in a part-time or full-time basis after retirement, a variety of rules impact how much you can earn. If you ever have questions about those rules, please consult the GTM/RET annual annuitant newsletter or RNet internet site at <https://rnet.state.gov/>. If you do not find the answer there, you may ask the HR Service Center. Information on post-retirement legal and ethical restrictions can be found on the AFSA website at [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services). Reemployed annuitants (REAs) must not exceed their hours or earnings limits. To avoid exceeding the earnings limit, the employee may request a "salary/annuity limitation audit" be done by the Retirement Accounts Division by emailing [AnnuityPaySupport@state.gov](mailto:AnnuityPaySupport@state.gov).
- **Brief Your Survivor:** Ensure that your next of kin knows how to report your death so that survivor's benefits may be paid. To initiate a survivor annuity, receive the federal life insurance payout, and/or continue their Federal Employees Health Benefits, the survivor(s) must first submit documentation to the HR Service Center. Until they do so, annuity payments will stop. So please explain this to your next of kin(s) and show them the information sheet in this directory on reporting deaths.
- **Create a Clear Paper Trail for Your Next of Kin:** If you have served as executor of a family member's estate, you know that the process can be time-consuming, particularly when it is difficult to find documentation. Therefore, it may be helpful to put relevant information such as your will and documents concerning your benefits and beneficiaries in one location for your next of kin(s) to easily access. In addition, with more bills and financial statements being paid or delivered electronically, it is often no longer possible for the next of kin to allow a month's worth of mail to arrive to discover what needs to be done. Thus, a useful rainy-day activity is to make or review your list of your financial accounts, insurance, etc. (including website addresses and account passwords) and place it where your next of kin(s) can find it.
- **Maintain Your AFSA Membership:** Maintaining your membership will keep you informed about retirement issues, give you access to AFSA staff support should you encounter problems with the State Department's finance office, and support AFSA's legislative advocacy to defend your earned retirement benefits. If you currently pay dues annually, please consider paying via annuity deduction. That way your membership cannot accidentally lapse due to a lost or overlooked renewal notice. To do so, email [member@afsa.org](mailto:member@afsa.org).

### ACCESSING ANNUITANT EXPRESS

**O**n Annuitant Employee Express, you can update your annuity account to change your mailing address, change Federal and state tax withholdings, and view and print your monthly annuity statements and annual Form 1099-R.

At retirement, your Employee Express account transitions to Annuitant Employee Express (while retaining the same Internet address, [www.employeeexpress.gov](http://www.employeeexpress.gov)). Non-State Department retirees whose agencies do not use Employee Express for payroll purposes will need to register for the site as explained below to access their Foreign Service annuity account.

In September 2021, OPM instituted a multi-factor authentication procedure to gain access to Annuitant Employee Express. If you have not logged on since then, you will need to go to [www.employeeexpress.gov](http://www.employeeexpress.gov) and follow the steps to register with Login.gov. If you have difficulties, submit a help request using the link on the page. In the field for agency, select Department of State (Foreign Service Annuitants/Retiree). Instructions on how to log on with the multi-factor authentication procedure can be found at <https://afsa.org/sites/default/files/eex-logon-gov-training-guide.pdf>. You must start the procedure by accessing the Employee Express website at [www.employeeexpress.gov](http://www.employeeexpress.gov), clicking on “Sign in with LOGIN.GOV” and following the instructions.

Once logged in, retirees will see a drop-down menu in the upper right where you can toggle from your active-duty account to your Foreign Service annuitant account. Retirees are encouraged to use this interface as the most efficient way to access or change their information and obtain important documents in a timely fashion. Retirees who cannot, or choose not to, utilize Annuitant Employee Express can update their annuity account or obtain related information by emailing [AnnuityPaySupport@state.gov](mailto:AnnuityPaySupport@state.gov).

Reemployed annuitants (REA, formerly known as WAE) can access both their annuity information and their active (reemployed annuitant) salary information on the same Employee Express site. In the drop-down menu in the upper right, select “Department of State” to access Earnings & Leave Statements and “Foreign Service Annuitant” to access annuity records.

Finally, in October 2022, OPM instituted the requirement that users log on at least every 60 days or be locked out. OPM says that it will email reminders to the annuitant email address on file 30 days, 15 days, and 5 days prior to the account being locked out for inactivity. If you get locked out, you can request assistance through the Help Request link in the top right of the page. If the Help Request link is chosen, under the Agency drop down menu, please select Department of State (Foreign Service Annuitants/Retiree). Once unlocked, the OPM Help Desk will send you an email message. You can then log in through Login.gov to gain access to your account. If you encounter problems using this procedure, you can submit another Help Request.

## MEDICARE BASICS (INCLUDING COORDINATION WITH FEHB)

**T**he answers to the frequently asked questions below will get you up to speed with the basics of Medicare, including how to coordinate your Medicare benefits with your plan with the Federal Employees Health Benefits (FEHB) program.

### **Q Should I sign up for Medicare if I already have an FEHB plan?**

**A** Medicare has four parts: A, B, C and D.

With rare exceptions, there is no premium for Medicare Part A, which covers hospitalization. So, there is no reason not to sign up for Part A as soon as you reach 65. When you are retired, FEHB plans become your secondary insurer, covering portions not paid for by Medicare.

Medicare Part B covers doctors, medical equipment, tests and other services and suppliers. But because you pay a monthly premium for Part B (for 2023 it is \$164.90 per person, per month in most cases, but can go up to \$560.50 per person, per month, depending on your income), there are pros and cons to signing up. Once you are signed up for Medicare Part B, FEHB plans become a “wraparound” policy that pays some or all the portions not paid by Medicare. Signing up for Part B is the Medicare question of greatest concern and financial impact for most AFSA members. See additional information below.

With Medicare Part C (Medicare Advantage), you pay at least the premium for Part B (in most cases, a bit more) to a private insurer in exchange for lower cost-sharing on Part B expenses and sometimes additional benefits (e.g., vision, dental, podiatry). Few FEHB enrollees sign up for Part C. If you decide to try Part C, do not drop your FEHB plan (once terminated, you can never regain your FEHB benefit). Instead, when you fill out your SF 2809, suspend your FEHB plan. You then keep the option of changing back to an FEHB plan during the next Open Season or when you have a Qualifying Life Event (QLE).

Medicare Part D covers prescription drugs. Benefits vary by plan; premiums increase as your income increases. However, FEHB plans have such good drug coverage that few FEHB enrollees benefit by paying for Part D (unless a low income qualifies you for financial help under Part D).

Weighing the pros and cons of enrolling in Medicare can get complicated. For more information, see the Medicare section of AFSA’s Retirement Services page at [www.afsa.org/retirement](http://www.afsa.org/retirement).

### **Q Does it make sense to have both FEHB and Medicare Part B coverage?**

**A** Part B covers doctors, medical equipment, tests and other services and suppliers. Run the numbers by reviewing your out-of-pocket (OOP) health expenses over the last few years under FEHB. Then calculate your OOP including Medicare B premiums, but deducting expenses that FEHB, as secondary insurer,



would cover. In 2023, an enrollee pays a monthly premium of \$164.90 if their Modified Adjusted Gross Income (MAGI) is \$97,000 or below for a single return, or \$197,000 or below for a joint return. Premiums rise with higher MAGIs. Note that your MAGI is based on your income as reported in your federal tax return from two years prior, in this case 2021. (For details, go to [www.medicare.gov](http://www.medicare.gov), click on “Basics,” and then on “Medicare Costs.”) As secondary insurer, FEHB usually covers the 20 percent of the Medicare-approved amount that Part B does not cover. Thus, you may wish to switch your FEHB plan from a high option to a lower, basic option to reduce premiums (but first make sure your FEHB plan provides that same or a similar level of coordinated benefits for both options). A high option may still be worth paying for to get better drug coverage, a wider choice of physicians, and better cost-sharing.

### **Q When do I sign up for Part B, and how do I pay the premium?**

- A You can enroll in Part B during a seven-month period, which includes the three months before and the three months after the month you turn 65, at [www.medicare.gov](http://www.medicare.gov) or by calling (800) 633-4227. (The sign-up can be deferred if you are still covered by FEHB as a working employee, but not if you have officially retired and continued your FEHB policy as an annuitant.) If you are receiving Social Security benefits, your Part B premium will be deducted from that payment. If you are not yet receiving Social Security, you will be mailed a bill for your Part B premium.

Medicare will then pay its share of the bill directly to the doctor and forward the claim electronically to your FEHB plan. If your doctor does not accept Medicare assignment, he/she is still required to file a Medicare claim for you. If you have paid for the services, Medicare will then pay its share of the bill directly to you. Again, if your doctor fails to submit a claim, you should file Form CMS 1490S. Be aware that Medicare does not electronically send completely denied claims to FEHB plans. In that case, contact your FEHB plan and follow their instructions to make sure that your FEHB plan receives the documents it needs to act, such as bills for services and Medicare notices of rejection.

### **Q Will FEHB pay for my annual physical and non-Medicare-covered services?**

- A Medicare covers an initial physical examination – a one-time “Welcome to Medicare” physical exam – within six months of enrollment but does not cover annual physicals. FEHB plans are required to provide benefits for an annual physical at no cost sharing if you use a network provider. Check your brochure to see what additional services your FEHB plan will pay for.

More Questions? See “Medicare” at [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services), visit [www.medicare.gov](http://www.medicare.gov), or contact AFSA’s Counselor for Retirees Dolores Brown at [brown@afsa.org](mailto:brown@afsa.org) or (202) 944-5510.

**REPORTING DEATHS OF FOREIGN SERVICE RETIREES OR SURVIVORS**

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**F**amily members often are unfamiliar with offices and functions in Foreign Service agencies, so AFSA offers this list of steps to take in the event of the death of a FS retiree, spouse, or ex-spouse.

- 1. Notification and FEHB:** Notify the Department of State's Human Resources Service Center (HRSC) in Charleston, S.C. promptly during regular office hours at (866) 300-7419 (toll free), (843) 308-5539 (from outside the U.S.), or at [HRSC@state.gov](mailto:HRSC@state.gov). HRSC will ask the survivor to provide documentation, including a Foreign Service death benefits claim form and a certified copy of the death certificate. HRSC will then take the following steps:
  - » Immediately terminate the deceased person's annuity.
  - » Initiate a survivor annuity within 45 days of receiving required documentation (complicated cases can take up to three months).
  - » Continue Federal Employees Health Benefits (FEHB) for eligible survivors.
- 2. FEGLI:** File a claim for Federal Employees Group Life Insurance (FEGLI) benefits, if applicable, after HRSC notifies the Office of Personnel Management of the death. OPM will send the designated beneficiary a claim form and instructions. Required documentation includes a certified copy of the death certificate. For more information, go to [www.OPM.gov](http://www.OPM.gov) and click on "Insurance" at the top of the webpage.
- 3. TSP:** File a claim for Thrift Savings Plan (TSP) benefits, if applicable, by calling (877) 968-3778. Press 5 from the main menu and hold to speak to a TSP Service Representative. You will need to submit a TSP-17 form and a certified copy of the death certificate.
- 4. SSA:** Notify the Social Security Administration by authorizing the funeral home to do so or by calling SSA at (800) 772-1213. SSA will determine if benefits are due.
- 5. LTC:** If you are a surviving spouse with a Federal Long-Term Care Insurance Program (FLTCIP) whose premiums were deducted from the Foreign Service retiree's annuity, then call the BENEFEDS Customer Service Center at (877) 888-3337 to arrange for premiums to be deducted from your survivor annuity.
- 6. FEDVIP:** If you are a surviving spouse with dental and/or vision insurance coverage under the Foreign Service retiree's Federal Employees Dental and Vision Insurance Program (FEDVIP) policy, then call the BENEFEDS at (877) 888-3337 to arrange for premiums to be deducted from your survivor annuity.
- 7. AFSA:** Notify AFSA at [member@afsa.org](mailto:member@afsa.org) or by calling (202) 338-4045. AFSA's Counselor for Retirees Dolores Brown is available to answer questions about the processes described above. She can be reached at [brown@afsa.org](mailto:brown@afsa.org) or (202) 944-5510. Surviving spouses are encouraged to join AFSA to benefit from ongoing help in dealing with Washington offices on benefits questions and other issues as they arise.

- 8. Obituary:** If you would like an obituary of your loved one to appear in *The Foreign Service Journal*, please send information via email to [journal@afsa.org](mailto:journal@afsa.org). Obituaries, with photographs, also may be sent to State Magazine at [statemagazine@state.gov](mailto:statemagazine@state.gov), which is published online monthly by the Bureau of Global Talent Management at the U.S. Department of State.



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- AFSA's checklists to keep your planning on track
- Authoritative advice from State and other institutions
- Who you call for what!...and much more

[afsa.org/retirement-services](https://afsa.org/retirement-services)



**SUPPORTING THE FOREIGN SERVICE COMMUNITY**

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If your finances permit you to make charitable donations, please consider supporting one or more of the following good causes:

**AFSA's Fund for American Diplomacy (FAD)** supports outreach to tell the proud story of the Foreign Service to the American people. The FAD's aim is to build a domestic constituency for the Foreign Service so that we have supporters prepared to stand up for the Foreign Service and defend our vitally important mission. You can contribute at [www.afsa.org/fad](http://www.afsa.org/fad); all contributions are tax-deductible.

**AFSA's Legal Defense Fund:** Established in 2007, the Legal Defense Fund provides financial assistance to members with legal issues that involve possible far-reaching significance to the rest of the Service, such as cases involving due process or fundamental fairness. To contribute, visit [www.afsa.org/donate](http://www.afsa.org/donate) or send a check for "AFSA Legal Defense Fund" to AFSA, c/o LDF, 2101 E Street NW, Washington DC 20037. Contributions are not tax-deductible.

**AFSA-PAC:** The AFSA PAC furthers AFSA's goal of making the Foreign Service a more effective agent of U.S. global leadership. AFSA-PAC does this by supporting the re-election of Senators and Representatives who support a strong, effective Foreign Service. ([www.afsa.org/afsa-pac](http://www.afsa.org/afsa-pac)).

**Associates of the American Foreign Service Worldwide (AAFSW)** is the primary advocate and support network for family members of Foreign Service employees ([www.aafsw.org](http://www.aafsw.org)). You may become a member or make contributions by credit card or through PayPal on the AAFSW website.

**Association for Diplomatic Studies and Training (ADST)** works to capture, preserve, and share the experiences of America's diplomats via mechanisms including recording the oral histories of Foreign Service members, retirees, and their family members, and facilitating the preparation and publication of books and memoirs ([www.adst.org](http://www.adst.org)). You may become a member or contribute by credit card on the ADST website.

**Foreign Service Youth Foundation (FSYF)** is dedicated to helping Foreign Service youth embrace the adventure of their internationally mobile childhood ([www.fsyf.org](http://www.fsyf.org)). You may become a member or contribute by credit card on the FSYF website.

**The Senior Living Foundation:** The Senior Living Foundation of the American Foreign Service assists retired Foreign Service members and their survivors. Support can take the form of monthly grants to cover costs, such as home health care or medical transportation, as well as one-time grants for items like hearing aids and wheelchairs. The Foundation accepts charitable donations. For more information, visit [www.SLFoundation.org](http://www.SLFoundation.org).



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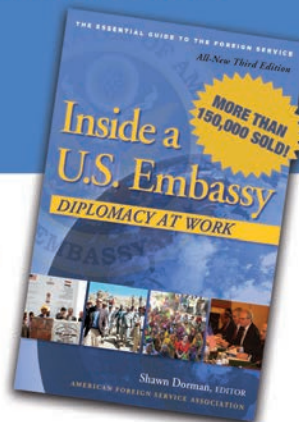
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[afsa.org/video](https://afsa.org/video)

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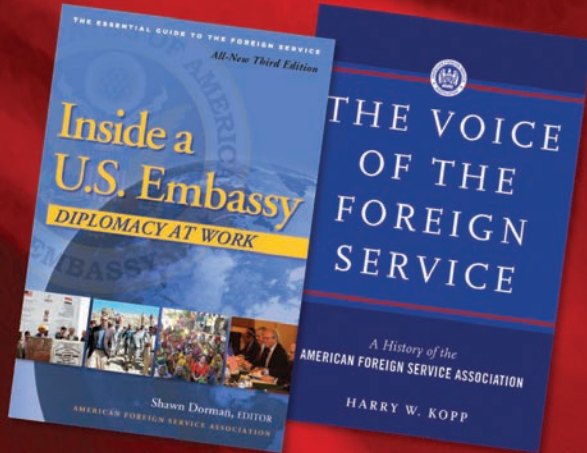
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## IN MEMORY

**T**he American Foreign Service Association recognizes and remembers the following deceased members of the Foreign Service community who passed away since the previous publication of this directory.

Madeleine Albright  
Dexter Anderson  
Francis J. Aschman  
Albert Ball  
Gina E. Barile  
Jules Beaudoin  
Eli W. Bizic  
Henry C. Black  
Margaret Boonstra  
Peter S. Bridges  
John A. Bushnell  
Paul J. Byrnes  
Annie M. Carter  
Edwin Thomas Chapman  
Larry Colbert  
James A. Colman  
Gussie L. Daniels  
Eddie Deerfield  
Carleene Dei  
Robert W. Farrand  
Timothy J. Fingarson  
Elisabeth K. Foley  
Alfred W. Ford  
Jeannie Friedmann  
Judith A. Futch  
Edward A. Gallagher  
Timothy J. Gerg  
Christopher M. Gilbertson  
Frank L. Gillespie  
Jacob P. Gillespie  
Warren M. Gray  
John E. Hall  
Ann Delavan Harrop  
Bonnie W. Hash

Charles E. Heise  
David I. Hitchcock  
Harald Hoyesen  
William J. Hussey  
Wajat Iqbal  
Earl Michael Irving  
William L. Jacobsen  
George W. Jaeger  
Beatrice M. Johnson  
Michelle L. Jones  
Margaret M. Kardell  
Charles S. Kennedy  
Earell E. Kissinger  
Ramona Q. Kludt  
Arthur J. Laemmerzahl  
Margaret C. Lambe  
Sarah J. Langenkamp  
Jerry P. Lanier  
John J. Liebner  
William David McKinney  
Carol J. Mills  
Robert E. Mitchell  
John P. Modderno  
Margery G. Myers  
Josetito L. Nakpil  
Stephen P. Newhouse  
Phyllis E. Oakley  
Shawn O'Donnell  
John R. Oleson  
Rosemary D. O'Neill  
Dennis John Ortblad  
Rufus C. Phillips  
Hugh S. Plunkett  
R.C. Porter

Henry Precht  
Joseph A. Presel  
David H. Pritchard  
Katherine M. Radosh  
Elizabeth Raspolic  
Eugene H. Rauch  
Jordan Thomas Rogers  
Edward M. Rowell  
Ludwig Rudel  
Ralph H. Ruedy  
Wilma Scerback  
John W. Schamper  
Michael J. Sears  
Jo Anne Shankle  
Willard D. Sharpe  
David Shear  
Douglas L. Sheldon  
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Keith L. Silver  
Kenneth N. Skoug  
Kenneth L. Stanley  
Charles J. Stockman  
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Thomas M. Tonkin  
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Dennis E. Wendel  
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## NOTES



## NOTES



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Ambassador Eric Rubin, retired senior FSO Julie Nutter, AFSA State Vice President Thomas Yazdgerdi and his wife Julia Reed, and AFSA board member Kristin Michelle Roberts with her son Elias during the Nationals Spirit Awards ceremony before the start of the game on September 13, 2019.



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