



A Newsletter of the United States Air Force Community Centers

July/August 2004

Activities for Long Distance Parents

The Dads at a Distance web site (www.daads.com) has been designed to help military personnel and other fathers who must be away from their children to maintain and strengthen the relationships they have with their children while they are away. Many of these suggestions can be implemented by moms who find themselves away from their kids as well.

1. Have a photo of yourself put on a pillow case (many shopping centers have photo novelty shops that will do this), and then send it to your child. Put a little of your favorite cologne on the pillowcase to remind your child of you.

2. Purchase or make stickers of your child's name and stick them over the names of a character in one of their favorite books. You can also get a picture of your child's face and place it over the character's face. Send the book to the child.

3. Make a video and/or audio tape of you reading bedtime stories. Send the tape to your child along with the book.

4. If both you and your child have access to the Internet, then go on a virtual field trip together. Use a free program like AOL Instant Message or Microsoft Messenger so you can communicate with each other while looking at the web pages. You might begin your journey at NASA (www.nasa.gov) or PBS (www.pbs.org).

5. Send a package containing all the things your child will need if he or she gets sick. For example, you could send a can of chicken noodle soup, a special blanket or pillowcase, a video or audio tape wishing them a speedy recovery, crossword puzzles, a stuffed animal, etc.

6. Send home a photo documentary of what you do all day when you are away. Be sure to include things like what you eat, how you travel, etc. Things that you might think are boring, your kids will be very interested in seeing. Have your child do the same.

7. Launch a postcard attack. Send a postcard every day for a week, trying to send postcards from unique places.

8. Arrange for flowers, pizza, etc., to be delivered to your child before or after a special event (a play, recital, sports game). Include a note telling the child how proud you are of the accomplishment.

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Quoting Ronald Reagan

Ronald Wilson Reagan, 40th President of the United States, died on June 6, 2004, after a decade-long battle with Alzheimer's Disease. Here are some of his more memorable quotes.

On Freedom

"No arsenal or no weapon in the arsenals of the world is so formidable as the will and moral courage of free men and women."

"Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States where men were free."

On Politics

"Politics is supposed to be the second oldest profession. I have come to realize that it bears a very close resemblance to the first."

"I have wondered at times what the Ten Commandments would have looked like if Moses had run them through the U.S. Congress."

"Politics is not a bad profession. If you succeed there are many rewards; if you disgrace yourself you can always write a book."

On Government

"Government's view of the economy could be summed up as: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it."

"No government ever volun-

tarily reduces itself in size. Government programs, once launched, never disappear. Actually, a government bureau is the nearest thing to eternal life we'll ever see on this earth!"

"The most terrifying words in the English language: I'm from the government and I'm here to help."

On Economics

"Recession is when your neighbor loses his job. Depression is when you lose yours. And recovery is when Jimmy Carter loses his."

"Inflation is as violent as a mugger, as frightening as an armed robber and as deadly as a hit man."

"The taxpayer - that's someone who works for the federal government but doesn't have to take the civil service examination."

On Foreign Affairs

"I couldn't help but say to [Mr. Gorbachev], just think how easy his task and mine might be in these meetings that we held if suddenly there was a threat to this world from another planet. [We'd] find out once and for all that we really are all human beings here on this earth together."

Speech near the Berlin Wall, 1987: "Mr. Gorbachev, tear down this wall!"

On the future

"America is too great for small dreams."

"I hope that when you're my age you'll be able to say, as I have been able to say: we lived in freedom; we lived lives that were a statement, not an apology."

AF Village Provides Homes

The Air Force Enlisted Village was founded in 1967 by a group of active duty and retired Air Force NCOs to provide a home for the surviving spouses of enlisted Air Force personnel. The organization currently runs two homes: Teresa Village, an existing 100-apartment complex in Ft. Walton Beach, Florida; and Bob Hope Village, constructed on 79 acres of Eglin AFB land in Shalimar, Florida. Teresa Village and Bob Hope Village are the only retirement communities for enlisted Air Force members in the U.S.

The Village's primary goal is to offer housing and financial assistance to surviving spouses of retired Air Force enlisted members. Low pay and frequent military moves leave some spouses without careers, home equities, retirement plans or any significant assets. Surviving spouses requiring financial assistance live among peers sharing memories of Air Force life without the stigma associated with subsidized housing facilities.

The Village also offers housing to retired enlisted couples of the Air Force, Air Force Reserve and Air National Guard who meet the eligibility criteria.

For more information, contact the Village at 1-800-258-1413 or e-mail afef@afenlistedfoundation.org.

Setting Goals Using Behavioral Economics

Research suggests that our money habits are not based on income or education levels, but on basic human impulses. A financial behavior survey commissioned by Northwestern Mutual suggests there are common money mistakes

most of us make that could have long-term costs for our financial well-being.

“It appears that no one is immune from several common ‘blind spots’ that stand in the way of good financial decision-mak-

ing,” says Deanna Tillisch, director of Northwestern Mutual’s research in behavioral economics. “But we also know that when people are aware of their blind spots or misbehaviors, they are much better equipped to build a financially secure future.”

These blind spots are actually theories in a new science called behavioral economics. Behavioral economics helps explain how and why people make financial decisions. This latest round of research confirmed that “framing,” the idea of basing decisions on how the choices are framed, continues to plague decision-makers. For example, the Northwestern Mutual survey asked participants if they felt they could comfortably save 20 percent of their household income. Half of the respondents said “no.” Then participants were asked if they could comfortably live on 80 percent of their household income. Seventy-one percent said “yes.”

The two situations presented the same outcome, but people chose different answers based on how the questions were framed. If you’re trying to get out of debt, or save for a down payment on a home, keep this in mind and try to look at the situation objectively from different angles.

Another common financial misstep is mental accounting. In the survey, respondents were asked to judge how they would spend their money in two apparently different retail situations. While most people said they would drive to a store 20 minutes away to save \$8 on a \$10

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Special Offers for Military Personnel

For more information on special discounts for military personnel, visit the Air Force Crossroads website at http://www.afcrossroads.com/popups/mil_promo.cfm.

COMPANY: Wyndham Hotel San Diego at Emerald Plaza

PROMOTION: Special rate for military members

OFFER TIME: December 8, 2003 to September 30, 2004

DETAILS: As a way of saying “Thank you” for your service and dedication, we are pleased to offer this special package to our United States military personnel while on their much deserved military leave. Escape to Wyndham San Diego at Emerald Plaza - a sparkling jewel on the San Diego Bay. Special rate of only \$59.00 per night. To book call toll free 877-999-3223 and ask for the “Military Rates at Wyndham San Diego at Emerald Plaza.”



COMPANY: General Motors

PROMOTION: \$750 Bonus Cash for Members of the U.S. Military

OFFER TIME: Now until undecided

DETAILS: Active members of the U.S. Military get \$750 bonus

cash when you purchase or lease a 2004 or 2005

GM car or truck, just by showing your military ID, in

addition to current offers available from GM. For more information, please visit http://www.gm.com/automotive/vehicle_shopping/militaryoverseasprog/.



COMPANY: Golden Corral Restaurant

PROMOTION: Golden Corral’s Fourth Annual 2004 Military Appreciation Monday

OFFER TIME: Monday Night November 15, 2004 from 5-9 pm

DETAILS: Veterans’ Day honors our military personnel, past and present, for their willingness to serve and sacrifice for the common good. All 400+ Golden Corral restaurants spanning 39 states join together once again to offer these patriots a Free “Thank-you” Dinner Buffet on Monday Night November 15th from 5-9 p.m. The offer is based on the honor system, no ID required; members of U.S. Reserves and National Guard are included in this special recognition offer. For more information, please visit <http://www.goldencorral.net>.



Interservice Chess Tournament Setting Goals

The Air Force Services Agency hosted a successful Inter-Service Chess Tournament at Keesler AFB, Miss., the week of 20-25 Jun 2004.



Each year the hosting responsibilities for this tournament rotate between the Services, which each select a six-person team to the competition. The Air Force holds a tournament composed of the top two players from each major command, with the top six selected to participate in the Inter-Service tournament. The Army holds an invitational tournament to select their top six, and the Navy and the Marines select their players by application and panel selection. The tournament is an exciting nine-round, Swiss style competition.

Winners of the Inter-Service tournament go on to compete in the international NATO chess competition. In the past two years, the Air Force has dominated the make up of the NATO team, and this year three of the six members of the NATO team are from the Air Force: TSgt Dan Raniario, RAF Mildenhall, England; SSgt Robert Keough, Davis Monthan AFB, Ariz.; and SrA Michael Bruns, Lackland AFB Texas. The other team members are MSgt James Atkins, Marine Corps; PN1 Narciso Victoria, Navy; and

Maj David Hater, Army. This USA team will travel to the Netherlands to participate in the 15th annual NATO tournament, 8-14 Aug 2004.

The Air Force and Navy teams tied for the first place team award. The 21-round Blitz (speed)

tournament winners were: 1st Place, PN1 Narciso Victoria, Navy; 2nd -- HM1 Froilan Magpantay, Navy; and 3rd -- Spc Mustapha Kahlouch, Army.

The tournament culminated in an award ceremony at Kessler AFB held Friday evening, 25 June. Colonel Bruce Bush, Commander, 81st Mission Support Group, who was instrumental in securing funds for the Air Force chess program, presented the awards to all winners.

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alarm clock, most would not make the drive to save \$8 on a TV. In both instances, driving 20 minutes would save \$8. The lesson here is that we tend to approach decisions differently depending on the situation and assign different values to different categories or “mental accounts.”

“We all have different financial hang ups,” says Tillisch. “It’s important to sit down with a financial professional that can look at your individual situation and create a workable plan. A professional can be that unbiased third party that assists you in creating solutions that are comfortable for both of you. Ultimately, this person should guide you in making better choices.”

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