

Air Force Enlisted Village Strand *of* Pearls

Fall/Winter 2011



Inside:

**Tax Smart End of Year Giving
Service Never Ends**

Welcome

TAX SMART ANNUITY™ Income for Life & Tax Relief Now!

The *Air Force Enlisted Village* has recently adopted a program that will give lifetime income and a current year tax deduction with other unique benefits to our supporters. Your participation will generate a benefit to our organization that will help us fulfill our mission of providing home for our widows. I urge you to take a look at this program and see if you can use it in your overall financial planning as you consider the program features listed below. A Certified Financial Planner will assist you in this process at no cost or obligation to you.

Jim Binnicker, President & CEO

Tax Smart Annuity Benefits:

- Legally guaranteed, lifetime income for one or two people
- Current year tax deduction with a five year carry forward if you can't use all in one year
- Avoid long term capital gains on the sale of an asset
- High yield with a portion of the income tax-free
- Get money out of your IRA tax-free
- Get assets to your heirs income tax, estate tax and inheritance tax free
- Complete control of your money after your death: Decide where your money goes and how
- No fees or expenses to participate
- Recognized as someone that supports the Air Force Enlisted Village

**To learn more about how you can receive income for life and a tax deduction now, please contact Jennifer Carron by email carron@afev.us or phone 1(850) 651-3766

An End of Year Gift to AFEV is a Savings on Your 2011 Taxes

As 2011 comes to a close, a gift to the Air Force Enlisted Village will not only help military widows living at AFEV, but also help the donor. According to June Walbert, certified financial planner with USAA, the benefit of making an end of year donation to a 501c3 nonprofit organization is a tax deduction which can lower the donor's taxable income.

"Making a cash donation may enable a taxpayer to take advantage of a dollar-for-dollar tax deduction," Walbert said.

Another way to give to AFEV is through a qualified charitable distribution. "Those age 70 and a half or over are required by the IRS to take a distribution from their IRAs at which time they pay ordinary income taxes," Walbert explained. "This year there's a particular rule which allows for that withdrawal to be given to a nonprofit like AFEV, and the taxpayer will not be on the hook for income taxes on the distribution." To qualify, this donation must be directly distributed from the IRA custodian (such as your investment firm or bank) to the charity."

"It's a great way to meet the IRS requirement, support your favorite charity and avoid paying income taxes, too," said Walbert. The maximum donation allowed by the IRS under this rule is \$100,000. Donors have until Dec. 31, 2011 to take advantage of the qualified charitable distribution rule.

For more information about qualified charitable distributions, please call Gary Parsons, AFEV's certified financial planner, at 800-893-7242. To make a gift to AFEV and save on 2011 taxes, use the enclosed envelope to mail a check or go to www.afev.us and click on the Donate Now tab.



Cover photo: Bob Hope Village resident Vesta Caldwell places flowers at the Angel of Hope in memory of her late husband and son.

Strand of Pearls is an official publication of the Air Force Enlisted Village, Inc. and is published twice a year.

Thank you for your support.

AFEV Update

New Health Services at AFEV: Memory Care and Rehab

The Hawthorn House's memory support wing is now open thanks to our many donors who helped to make the service a reality. Improvements such as new furniture, enclosed kitchen areas and a new resident monitoring system were completed in July. Additional staff was hired to work in the memory support wing including an activities



A TLC therapist works with a resident.

assistant. All apartments are currently filled.

"Our residents are happy, content and comfortable," said Angela Guimond, Hawthorn House administrator. "Family members feel secure knowing their loved ones can continue to live at Hawthorn House and receive the same high quality of care."

AFEV's priority has been to bring as many health related services, such as memory care, to our residents to keep them in the comfort of their homes. As of September, AFEV residents needing outpatient rehab or physical therapy after surgery no longer need to leave their homes for temporary care. With the addition of TLC to the Hawthorn House, residents can receive outpatient physical, occupational and speech therapy in a comfortable setting close to their home. TLC's services at the Hawthorn House are also open to the public.

TLC will be offering AFEV residents regular seminars on topics such as balance and falls as they build their occupational therapy program. TLC therapists can retrain clients how to do activities of daily living and encourage independence.

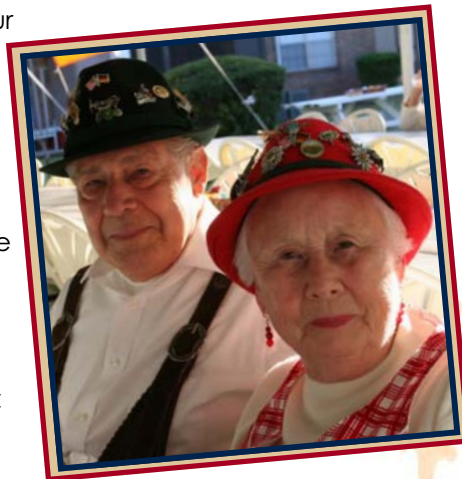


A Beautiful Day at the Beach

AFEV residents enjoyed a beautiful Fall beach picnic at Eglin Beach on the Emerald Coast.

Florida Representative Matt Gaetz Meets AFEV's Pageant Ladies

JoAnn Taylor, Nell Foy (both seated) and Edna Tippin represented Hawthorn House in the Southern Belle Pageant. Mrs. Taylor was crowned Miss Southern Belle and Mrs. Foy was named Most Photogenic. Gaetz is also an AFEV board member.



Teresa Village Hosts Oktoberfest

Residents enjoyed an evening of German music complete with a meal of schnitzel and strudel at Teresa Village's annual Oktoberfest.

From Vet to Spouse to Volunteer..

Service No



Bert Beavers in her USAF uniform. Following her aunt's footsteps and joining the military in 1949, she chose the blue uniforms of the Air Force.

Bert Beavers

As a young girl, Bert Beavers idolized her aunt who was a WAC in the Army. "She'd let me wear her hobby hat and carry her purse when I was eleven years old," Bert explained. "After that, I always knew I wanted to join the military."

Bert did not follow in her aunt's footsteps and opted for joining the Air Force because she liked the uniforms better.

"I was partial to blue," she said with a smile. "The Air Force uniforms were much prettier than the Army uniforms."

Unfortunately, Bert never got to wear the pretty blue uniforms. As a communications/teletype operator in 1949, she had to wear ODs (olive drabs) which were old WAC uniforms.

Bert was originally from Houston, Texas and attended basic training at Lackland AFB. She then spent 12 weeks in technical training at F. E. Warren AFB. Her first duty station was at Langley AFB and where she met the man she would marry.

Bert was 19 years old when she met Vernon, a 20 year old airman, while both working the same shift together. The couple dated for about 10

months and then Vernon received orders to Korea. Bert said that Vern received his orders and had to leave in three days to attend training in Victorville, California before going to Korea.

"Vern wanted to get married before he left," Bert said. However, there was one problem. According to Bert, in the state of Virginia, women could marry at the age of 18 and men had to be 21 years of age.

That evening the young couple took a taxi just over the Virginia border to Elizabeth City, NC.

"It was obvious the taxi driver had done this before," Bert said. "He took us to the hospital for blood work and then to the Justice of the Peace. His office was in his home." Bert said they needed two witnesses and the taxi driver was happy to stand in for them. "The JP went and got his mother out of bed and she was our second witness. She was still wearing her night robe and lacey cap," Bert said with a laugh. "I think she may have done this before."

Bert enjoyed serving in the USAF but separated right before Vern returned from Korea. She said Vern was ready to start a family and did not want her to work. "I wanted to stay in the Air Force but Vern wanted me to stay at home. Back then, women did what their husbands told them to do."

Bert hung up her USAF uniform and became a full time military wife following Vern throughout his career. The couple had three children. Bert stayed busy with their children and enjoyed volunteering at their school and working at election polls. When Vern was serving in Vietnam, Bert wrote letters to him regularly and felt that was her job. Their marriage lasted just shy of 50 years when Vern died of cancer.



ever Ends

Bert continued to live in their home in Capitan, New Mexico but she said the winters were becoming harsh and dangerous. She knew she wanted to leave before the next winter rolled around but was unsure of where to live. She received a card in the mail about the Air Force Enlisted Village.

"I knew this is where I needed to be," Bert said. She moved to Bob Hope Village 10 years ago and enjoys gardening and volunteering.

As a volunteer at the Eglin VA Clinic, Bert works at the reception area as a greeter. Lucy Martin, Nurse Manager at the Eglin VA Clinic, said Bert is there to help the veterans.

"Bert greets our veterans and directs them to where they need to go," Martin said. "If a patient needs lab work or x-rays, Bert drives them in a golf cart to the Eglin Hospital."



As an Eglin VA Clinic volunteer, Bert Beavers drives veterans in a golf cart to and from the Eglin Hospital for lab work and x-rays.

VA Gulf Coast Veterans Health Care Systems' Volunteer Services Program Manager Mike Grey said Bert's volunteer service is invaluable.

"Bert has logged over 500 hours in the past 2 1/2 years with the Eglin VA clinic. She is very reliable and fills in for others when needed," Grey added. "Volunteers like Bert make our program work."

Bert said she is always ready to help at the VA clinic and enjoys interacting with the veterans.

"It's a very rewarding volunteer position," she said. "I feel like I'm still serving."



Rhea Harris, then and now.



Rhea Harris

Rhea joined the Air Force in 1960 to see the world. While stationed in Paris at Supreme Headquarters Allied Powers Europe (SHAPE), she met an Intel airman named Jack. Rhea and Jack fell in love and when he asked for her hand in marriage, she accepted. When she became pregnant with their son, she had to leave the Air Force. Rhea was happy to be a military wife, raise their son and support Jack in his Air Force career. She was able to see the world through Jack's career and the couple lived in Paris, Scott AFB, the Pentagon, F.E. Warren AFB, and Switzerland.

Rhea and Jack retired to Little River, SC so he could play golf and she could be near the ocean. The pair felt blessed to be growing old together, but five short years after moving to Little River, Jack was diagnosed with lung cancer and passed away six months later.

Always independent, Rhea felt she could live on her own just fine until she had a fall. "Falling made me realize I was alone and needed a support system for myself as I age," Rhea said. She contacted AFEV and has been residing here since.

"I've come full circle," Rhea acknowledged. "My adult life began when I enlisted in the Air Force and it is comforting to know that I am back with my Air Force family."

Like Bert Beavers and so many AFEV residents, Rhea also enjoys volunteer work. Always looking for a new adventure, she recently attended the Air Force Ball at Fort Gordon in Augusta, GA and was their guest speaker. Rhea shared stories from her military life and discussed what it was like as a military spouse during the Vietnam era. Since she's a USAF veteran, Rhea was also invited to have lunch with a group of young female airmen and shared her life experiences.

AFEV proudly salutes Bert, Rhea, and all of our residents who still serve.

The Heart of the Air

Team AFEV Runs Miles for Memory Care

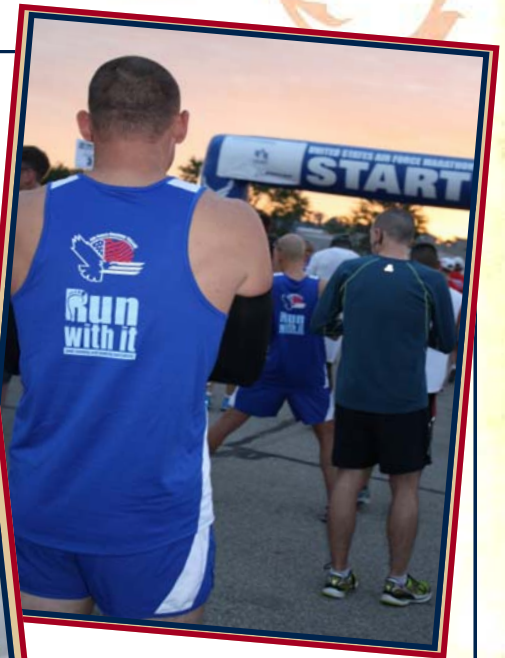
Over 90 military members and civilians stepped forward as Team AFEV to raise funds and run the Air Force Marathon on September 17, 2011 at Wright-Patterson AFB, OH. Each runner agreed to raise a minimum of \$500 and asked for support from family, friends or coworkers. Some runners went above and beyond with their fundraising efforts with the top fundraiser bringing in over \$4000. All in all, the runners of TEAM AFEV brought in over \$54K for the Air Force Enlisted Village.

An elite running team was also formed with 12 Air Force MAJCOMs sending forth their best runners. The AFEV elite running team helped bring awareness of AFEV at the event while they sported uniforms with the AFEV logo and sponsored by Run With It, a running store in Fort Walton Beach, FL. Two of AFEV's elite runners placed in the top 10 in the overall marathon. GEICO of Mary Esther, FL also sponsored a van that was used to transport the elite team to various marathon events.

AFEV staff supported the runners with 10 weekly inspirational e-newsletters leading up to the marathon and attended the marathon to work AFEV's booth at the Sport & Fitness Expo and the Start/Finish Line tent. Over 100 additional runners visiting AFEV's expo booth requested information to run for Team AFEV in 2012. All runners received a goody bag and a souvenir long sleeve AFEV logo tee.

Product samples were donated by Atsko Sports Wash, BioFreeze, The Chia Company, Flexitol, Kinesio Tape, LaraBars, One More Mile, Road ID, Runner's World Magazine, JKLivin, Redbull, and Endurance Magazine. Signs Galore of Crestview, FL donated the t-shirt printing services.

AFEV is extremely grateful to all of the donors, sponsors and especially all of the runners who made this event a success.



Give a Gift that Gives Twice

Christmas is the season to give and AFEV has the perfect gift for your friends, neighbors, relatives or for yourself. You can be proud knowing you have selected a beautiful gift for a friend while contributing to AFEV when you purchase one of our calendars, cookbooks, Christmas ornaments or brick pavers.



AFEV's 2012 *Pillows of the Past* calendar is available for \$10 and each month features a photograph of one of the WWII sweetheart pillows on display at Bob Hope Village.

AFEV's first Christmas ornament is a 2011 dated, etched glass ornament featuring the Angel of Hope. Ornaments are \$25 each.

AFEV's All American Recipes cookbook is \$10 and is full of tried and true recipes from our residents.

A Brick Paver in our Garden of Hope is the perfect gift for the person who has everything. An engraved brick with your recipient's name will be placed in our Garden of Hope for a \$100, \$500 or \$1000 donation.

Please call 800-258-1413 to order your holiday gifts today.

Force Enlisted Village

Thank you...

A complete list of donors is printed in our Annual Report and can be viewed at www.afev.us.



CMSgts Rick and Julie Crutchfield (Ret) donated a karaoke machine to AFEV for use at special events. Shown above are CMSgt Julie Crutchfield (Ret) with resident Polly Alligood, Jodie Biles, Bob Hope Village deputy director, and Vickie Santos, Bob Hope Village administrative assistant.



Jeremiah Weed dared NASCAR fans to get a free on-the-spot tattoo at the Talladega Superspeedway. Jeremiah Weed pledged \$100 per tattoo to AFEV. Seventeen people received free tattoos and Jeremiah Weed donated \$5000 to AFEV.

(Photo courtesy of Getty Images.)



Chris Sehman, owner of **Helen Back**, poses for a photo with the costumed ladies of Bob Hope Village at their annual Halloween party. Helen Back graciously donated pizzas for the party and Sehman stopped by to join in the fun.



Members of **Eglin AFB's 16th EWS** and the **28th TES** volunteered their time and hung Christmas decorations on the Bob Hope Village campus.



Air Force Enlisted Village

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Email: info@afev.us
www.afev.us

How You Can Help

Give

Kindly use the enclosed donation form and pre-addressed envelope for your contribution.

Common Ways to Give Sustaining Donor Program

Our allotment program funds ongoing work on our facilities and prepares us for the future. Become a sustaining donor through monthly:

- Active duty/retiree allotment
- Bank draft withdrawals
- Credit card billing

Gifts of Money

Donations of cash, checks, credit card payments, land, property, stocks and securities are graciously accepted.

Brick Paver Program

Your \$1000, \$500 or \$100 personalized brick donation can be used to pay tribute to a veteran, honor family and friends, or recognize clubs or organizations. Forms are available at www.afev.us or call 800-258-1413 for more information.

Base-Wide Fundraisers

Sponsor a fundraiser for AFEV on an installation wide basis. Some ideas for fundraisers:

- Buck-A-Stripe
- Bowl-A-Thon
- Golf Tournaments
- MAJCOM donations

Planned Giving

Please call our office at 800-258-1413 to discuss various planned giving

options: Tax Smart Annuity, Life Insurance, Bequests, Charitable Remainder Trusts, Charitable Gift Annuities, and Capital Campaigns.

Volunteer

Volunteer your time and skills to AFEV. Projects include moving furniture, lawn work, working at events, decorating for holidays or simply visiting with residents. Please contact us at info@afev.us for more information.

Share Our Story

Please share our story with your family and friends. Our greatest fear is that a widow in need does not know about the Air Force Enlisted Village.

Contact Us

Do you know someone who may need a home at the Air Force Enlisted Village?

Phone: (850) 651-3766 or (800) 258-1413

Email: info@afev.us

Web: www.afev.us

