

CROSSROADS

For Members of the National Armed Forces Association

Today let us, as Americans, honor the American fighting man. For it is he - the soldier, the Airman, the Marine - who has fought to preserve freedom. It is his valor that has given renewed hope to the free world that by working together in discipline and faith our ideals of freedom will always prevail.

-Admiral Forrest P. Sherman



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Military families' financial challenges are unique. Here are tips to help.

(BPT) - Any family can experience financial hurdles, but military families may face unique challenges that set them apart from their civilian counterparts. From being remotely stationed with limited access to good paying jobs and childcare, to frequent moves that can make establishing consistent savings habits hard, military families' everyday realities can make financial security difficult in both the near and long-term.

Veteran Jeff Felton, a former Air Force Officer and Investment Advisory Representative at Prudential Financial, understands personally the financial hurdles military families can face. When he was exiting military service and deciding on a civilian career, Felton says he saw becoming a financial advisor as an opportunity to help himself and others gain financial confidence.

To help military families build financial habits today that will aid in securing their future, Felton offers the following tips.

1. Develop a savings habit, no matter how much

A common piece of financial advice is to save 10%-30% of your paycheck, but for families on a tight or single-earner budget, that may not be feasible. Felton says that shouldn't be discouraging and suggests developing a simple savings habit. After ensuring family necessities are covered, set aside as much as you can each paycheck to begin building an emergency fund. The bigger the fund, the better (3 to 6 months' worth of expenses is ideal), but any amount can serve as a buffer against borrowing or going into debt when unplanned events, such as an



emergency car repair or appliance replacement, happen.

2. Start saving for retirement today and be flexible

"If you haven't already, it's critical that you start saving now," says Felton. Working

military spouses can have funds moved to a retirement account via payroll deduction and check to see if their employer offers a matching contribution benefit. Aim to have 10% of your salary allocated to your retirement savings account. If that's not immediately possible for your family, start small and increase your contribution as you receive pay raises.

After 20 years of service, members of the military may be able to switch to a more self-directed savings plan, such as a Thrift Savings Plan (TSP), a retirement savings and investment account for federal employees and uniformed service members. The plan offers a mutual fund option that allows participants greater investment flexibility.

3. Develop post-service skills

Plan for a future after the military by developing post-service skills for jobs with higher salaries. "The military provides many transferable skills to help you join the civilian workforce, and you can hone those skills and develop new ones by taking advantage of military educational resources such as Community College of the Air Force or American Military University," says Felton.

To assist in covering the costs of higher education, GI Bill benefits can help military members pay for college, graduate school and training programs. Military spouses and children may also qualify for credits

that can help offset training or higher education costs.

A resource for military families

Families can tap into programs for financial education and other money-smart resources. For example, Prudential Financial has partnered with Twelve Million Plus, a digital community from the company Instant Teams Marketplace, which provides a host of curated and local resources for the more than 12 million spouses of active and retired U.S. military members.

Through the partnership, Twelve Million Plus members have access to a range of resources to aid in improving their financial well-being, including the ability to connect online with an advisor and access to Prudential Stages for Retirement, the company's online planning platform that helps people navigate more confidently through pivotal life stages.

Launched in January 2023, Prudential Stages for Retirement is a free tool that helps individuals benchmark their retirement readiness using a personalized retirement confidence score and provides access to tools that track how certain actions, like changing goals or their target retirement date, can affect their score. Twelve Million Plus members will also have access to Prudential's financial education through online articles and videos as well as live seminars on different topics.

"Today, there are a lot more ways for military families to connect to financial tools and professional advice," says Felton. "This partnership offers those resources in a supportive online community with people who understand each other's challenges."



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NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of The National Armed Forces Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, Missouri, on Thursday, May 16, 2024 at 11:30 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY

National Armed Forces Association May 16, 2024 Annual Meeting of Members

THIS PROXY IS SOLICITED ON BEHALF OF THE NATIONAL ARMED FORCES ASSOCIATION

The undersigned member of The National Armed Forces Association does hereby constitute and appoint the President of the National Armed Forces Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the National Armed Forces Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:
John Schwaig, Jeff Crippin, and Matt Merrifield
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2024

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, Missouri 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
April 8, 2024



Clearing the Air

All About Airborne Viruses

Nobody likes being sick with a virus. It can feel even worse if you get your loved ones sick, too. But you can keep your family healthier by learning ways to prevent viruses from spreading.

Some viruses, like other germs, can live on surfaces. You become infected when you touch them and then touch your eyes, nose, or mouth. But many viruses can spread through the air. These are called airborne viruses. A range of illnesses—from mild colds to the flu to COVID-19—are caused by airborne viruses.

The COVID-19 pandemic shed new light on how viruses spread. During the pandemic, scientists learned that viruses can linger for a long time in the air. In fact, this may be the main way that many of them infect people.

Researchers are now taking a closer look at how viruses spread through the air and testing ways to clear out germs.

A Sea of Aerosols

Every time you talk, sneeze, sing, or cough, you breathe out more than just air. You also exhale lots of tiny fluid particles. These come in a wide range of sizes. The larger ones, called droplets, fall quickly to the ground. These typically travel less than 3 to 6 feet. But the smallest particles, called aerosols, can hang in the air for minutes or even hours. They are able to travel through the air further than 6 feet.

Just as you breathe out aerosols, you can also breathe in aerosols that others exhale. And some viruses can hitch a ride in them. The more viruses that



are in the air, the more likely you are to breathe them in and become infected.

Studies have found SARS-CoV-2, the virus that causes COVID-19, in aerosols. This is now thought to be the main way the virus spreads.

Dr. Donald Milton, who studies airborne viruses at the University of Maryland, recently measured how often virus is exhaled by people with the flu. He found that about 80% exhaled some influenza, the virus that causes flu. Most of the virus was found in the tiny airborne aerosols. People didn't have to cough or sneeze to expel these viruses into the air. The flu virus was detectable in the air after normal breathing and talking.

Other illnesses are also caused by viruses that are

airborne. These include the common cold, respiratory syncytial virus (RSV) infections, measles, and severe acute respiratory syndrome (SARS).

Exactly how many particles you need to inhale to get sick isn't clear. And how many you breathe in can depend on many different factors.

Spreading Indoors and Out

How much virus is floating around in the air depends on where you are. Indoor spaces tend to be poorly ventilated compared to the outdoors. Outdoors, aerosols can float off or blow away. In a building with poor ventilation, there's nowhere for the aerosols to go.

When aerosols collect in the air, you're more likely to breathe them in and get infected. That's why many outbreaks of COVID-19 were traced to places with poor ventilation where people were talking loudly or singing—such as restaurants, bars, or places of worship.

Good airflow can quickly clear indoor air of aerosols. This lowers the chance that people will breathe in enough viruses to become infected.

Some viruses, like the flu, are known to spread more rapidly during the colder seasons. People tend to spend more time indoors when the temperature drops. But other factors may also affect how easily viruses spread during cold weather.

Certain viruses, including the flu, last longer in cold temperatures. And humidity, or how much water is in the air, drops in colder air. Humidity can affect how well viruses spread. One reason may be that moisture aids the



mucus flow in our airways. This flow helps to clear out viruses.

Studies also suggest that the flu spreads better at lower humidity. Dr. Seema Lakdawala, a flu researcher at Emory University, has found that flu viruses in aerosols can survive over a wide range of humidity levels. So, humidity might not harm the viruses themselves. Instead, it may affect their ability to stay in the air.

At lower humidity, Lakdawala explains, water from aerosols will evaporate. This causes them to shrink, allowing them to stay in the air longer and travel farther. At higher humidity, aerosols might absorb water from the air, causing them to fall faster.

Preventing Infection

With all these viruses floating in the air, what are the best ways to stay healthy? "A lot of the lessons we learned from the COVID-19 pandemic are tools that we can apply every day," Lakdawala says.

Getting CDC-recommended vaccines can help your body fight off germs. Maintaining a healthy lifestyle can also help keep you from getting ill. That includes a healthy diet and enough physical activity.

Face masks trap fluid droplets coming from your mouth and nose. This can stop viruses from spreading through the air. Masks can also protect the people wearing them.

Researchers are studying other ways to help lower the number of viruses in the air. These include improving building ventilation, air filtration, and even disinfecting the air with ultraviolet light.

Dr. Peggy Sue Lai, a lung doctor at Massachusetts General Hospital, is studying how to improve indoor air quality in schools. "We have detected multiple respiratory viruses in the air of classrooms," she explains.

If school buildings aren't well-ventilated, these viruses can build up. But upgrading a building's heating, ventilation, and air conditioning (HVAC)

Reduce the Spread of Airborne Viruses

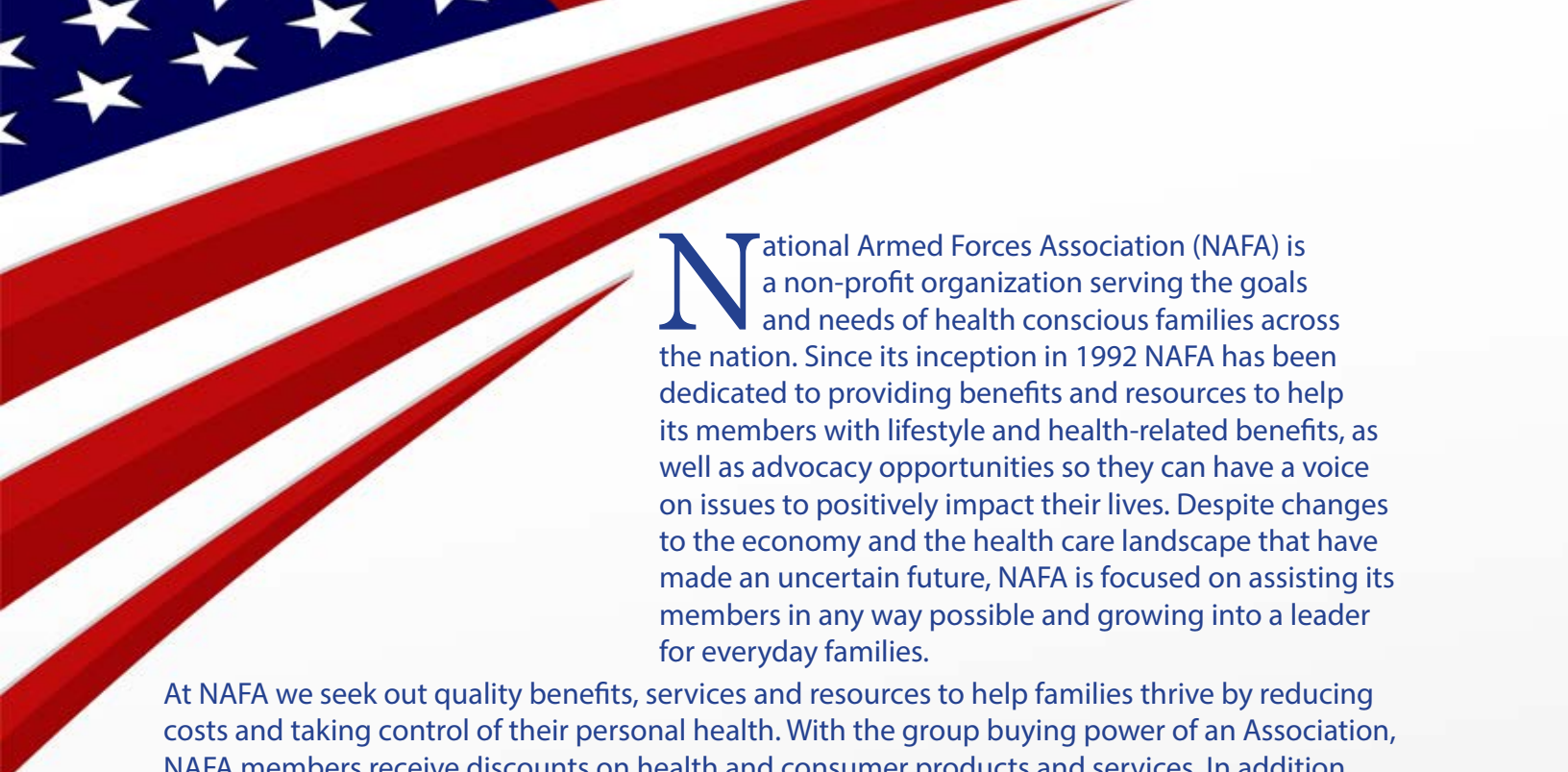
- Maintain a healthy lifestyle to help your body fight germs.
- Stay up to date with all CDC-recommended vaccines.
- Stay home when you're sick so you won't spread viruses. Reduce close contact with people who are sick to avoid getting and spreading illnesses.
- Improve indoor ventilation and air filtration. Open windows, use portable air purifiers with a HEPA filter, and turn on fans. Change your HVAC system filters frequently.
- Wear masks or respirators when in high-risk settings, such as in health care facilities, or if you are at high risk of getting very sick.

system to improve ventilation can cost a lot of money, particularly in older buildings. Schools might not always have the funds to make the necessary upgrades.

Lai is testing how well portable air purifiers with high-efficiency particulate air (HEPA) filters reduce virus levels in classrooms. She hopes this could be a less costly alternative to upgrading an HVAC system. But to work effectively, they need to be used correctly. Different air purifiers are designed for different-sized rooms.

"A small air purifier you buy for your bedroom, for example, is not going to work in a large, crowded public space, like a school classroom," Lai explains. It also needs to be placed properly to ensure that all the air in the room reaches the purifier.

Lakdawala points out that no single strategy will be 100% effective at preventing infections. So she recommends using a combination of strategies to slow the spread of viruses.



National Armed Forces Association (NAFA) is a non-profit organization serving the goals and needs of health conscious families across the nation. Since its inception in 1992 NAFA has been dedicated to providing benefits and resources to help its members with lifestyle and health-related benefits, as well as advocacy opportunities so they can have a voice on issues to positively impact their lives. Despite changes to the economy and the health care landscape that have made an uncertain future, NAFA is focused on assisting its members in any way possible and growing into a leader for everyday families.

At NAFA we seek out quality benefits, services and resources to help families thrive by reducing costs and taking control of their personal health. With the group buying power of an Association, NAFA members receive discounts on health and consumer products and services. In addition, we strive to provide our members with valuable information relevant to your life. NAFA shares information on wellness, lifestyle, nutrition, and more through our newsletters, website and emails.

Our commitment to membership defines us. We will continue seeking out new and improved benefits so that we may remain a valued resource and valued partner to the consumer and for small businesses throughout the nation.

The Crossroads newsletter is published by:
National Armed Forces Association

For information regarding your membership
and association services, call or write:

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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.