Dear ESP Alpha Delta Life Members & Colleagues:

Never Say Never . . . I told our chair, Mary Chernesky, that I would no longer write and edit Senior Moments, however, I think we have a new editor lined up starting in 2010, so I told Mary that I would come out of editor's retirement long enough to get out the Fall edition. Therefore, PLEASE continue to send me member updates now through the end of October. I hope to get the Fall edition out prior to Thanksgiving. Send to: mckcar@msn.com

Let us know what you're doing in retirement, who's been ill and any other news worth sharing.

Attachments: Latest update on the upcoming ESP Cruise in January and the Alpha Delta Memorial given at the EPAF Conference in August.

Fun in Fargo: See pictures below.

Above: Attendees at the 2009 EPAF Retires Luncheon in Orlando.

Below: Alpha Delta Memorial Honorees
National Representatives: Mike McKinney, National Committee Member; Betsy Mayfield-Crisp, Southern Region DSA Recipient, and Brenda Rogers, Alpha Delta (Past) President.

Betsy Crispreceiving the Southern Region DSA from Mary Ellen Blackburn (GA), Southern Region ESP Vice President.
The Florida gift. The Alpha Delta Chapter gave Linda this beautiful ceramic dish as a token of our appreciation and love as she retires as our national ESP Executive Director.

Linda....hard at work as usual.
Jim and Linda Cook in Fargo, ND with our old friend, Sue Fisher.

(left) Our new National Executive Director, Mr. Bob Ohlensehlen of Idaho
(right) Meet our new Alpha Delta President, Mr. John Lily.
Last Call: ESP's
Panama Canal Cruise
Sailing on the beautiful Holland America
ms Zuiderdam
January 12-22, 2010
Ports: Ft. Lauderdale; Fl, Half Moon Cay,
Bahamas; Oranjestad, Aruba; Willemstad,
Curaçao; Panama, and Puerto Limon, Costa Rica.

Dear ESP Members, Family & Friends,

This once in a lifetime cruise to the Panama Canal is sold out, but ESP is
still holding a limited number of staterooms for our ESP family. We currently
have 40 signed up to join us on this fantastic adventure. Time is crucial
however. If you decide to join us before October 23rd, chances are that you
can qualify for our ESP reduced group rates. Only five staterooms remain and
will be lost after the 23rd. ACT NOW!

ESP Reduced Price List

<table>
<thead>
<tr>
<th>Category</th>
<th>Availability</th>
<th>Description: (Includes cruise, travel insurance, and all port charges &amp; taxes)</th>
<th>Total Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>J</td>
<td>One</td>
<td>Inside Stateroom</td>
<td>$1,366.02</td>
</tr>
<tr>
<td>K</td>
<td>One</td>
<td>Inside Stateroom</td>
<td>$1,336.02</td>
</tr>
<tr>
<td>D</td>
<td>One</td>
<td>Outside sea view</td>
<td>$1,526.02</td>
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<tr>
<td>VD</td>
<td>One</td>
<td>Deluxe Balcony</td>
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<tr>
<td>VA</td>
<td>One</td>
<td>Deluxe Balcony Plus</td>
<td>$2,016.02</td>
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</tbody>
</table>

* Travel insurance is included in the price as a mandatory requirement of ESP.
** Rates are based on double occupancy. Singles may inquire on the availability of sharing.
*** Due to the limited availability, room categories will be awarded on a first payment policy.

Contact: Mike McKinney, ESP Cruise Liaison: 813-973-4263 or 813-391-3371
(between Oct. 6-20) Email address: ESPcruise@msn.com

AAA Travel Consultant: Linda Pinholster @ 813-929-3430 ext. 2226 (*Always identify yourself as part of the ESP Group Cruise) Donna Balmer will be at Linda’s desk from Oct.
3-19th and can take your payments.