



# Wright Flyer

August 2019

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*Chapter President*  
*Ane Graham*

Greetings Aviation Chapter!

Mr. Jeremy Miller has completed an exceptional term as Chapter President, and now I am honored to succeed him in the position. I'm excited about this opportunity and look forward to serving as your ASMC Aviation Chapter President for the next twelve months!

We are certainly experiencing some unique fiscal times and it will be interesting to see what unfolds with FY20 on the horizon. FY19 began with a DoD budget for the first time in 10 years. It's hard to believe, but we're already nearing the end of FY19 and everyone is diligently managing their programs and trying to execute their funds. At first, FY20 was looking pretty bleak, but President Trump signed the Bipartisan Budget Act of 2019 on Friday, 2 August, permanently ending the threat of Sequestration, which would have taken effect at the beginning of FY20. In addition, the BBA suspends the debt ceiling through 31 July 2021, increases discretionary spending limits for both defense and nondefense spending, and specifies limits for OCO funding.

DEAMS is scheduled to deploy in AFMC beginning in March 2020, with the Acquisition community coming online at a later date. I know many of us are experiencing apprehension and uncertainty at having to learn yet another new system. Although change is difficult, let us remember, "The secret of change is to focus all of your energy, not on fighting the old, but on building the new." (Dan Millman, Way of the Peaceful Warrior). I know we will have lots of support from the phenomenal DEAMS Operations Center team. They have already been pushing out information and updates to the base to get everyone prepared for the DEAMS hands-on training that will take place closer to the Go-Live date.

Thank you to those who volunteered to work vendor booths at the Dayton Air Show in June. I volunteered to assist on Saturday morning and had fun working a slushie booth to help raise funds to benefit our chapter. I would like to commend SrA Zhuo Jiang who stepped in as the Airshow Volunteer Coordinator after Ms. Cheryl Deckard retired. That was a huge undertaking for a junior member of our organization, and she knocked it out of the park!

Also, thank you to those of you who came out to the USO to hear our Base Comptroller Lt Col Stephen Gray speak on "Space...but not the moon & stars". He provided some very insightful information to an appreciative audience.

If you enjoy playing golf and would like to get out of the office for a day, then hurry up and get a team together and get in touch with Mr. Jeremy Miller! He is heading up the ASMC Golf Classic on Thursday 22 August. He is still looking to add some more teams, but you will need to register by Friday, 16 August in order to participate. The entry fee is \$60 and proceeds will benefit ASMC. You can pay by cash, check, or our newly established Venmo account @ASMCaviation.

**Twitter:** @asmctweets  
**Facebook:** [www.facebook/pages/American-Society-of-Military-Comptrollers](http://www.facebook/pages/American-Society-of-Military-Comptrollers)  
**http://www.asmc-aviation.org/**



**August Member Meeting**  
**Speaker: Mr. Randall Bradley, HQ AFMC/FMC**

**Preparing for Retirement - FERS**  
**Retirement Tool Demonstration"**



Slides can be viewed at: <http://www.asmc-aviation.org/luncheon/>

Get CPE credit for attending a ASMC Member meeting. The CPE form can be found at: <http://www.asmc-aviation.org/luncheon/>

Upcoming Member Meetings:  
Oct, TBD

Location: TBD  
Topic: TBD



### ASMC Golf Outing

Thank you to our ASMC Aviation Chapter members for their generous donations for the ASMC Tornado Relief Effort. Your donations were sent to Hannah's Treasure Chest. Hannah's Treasure Chest is a nonprofit organization which enriches the lives of children in need by providing care packages of clothes, shoes, books, safety equipment and hygiene items including diapers through a network of nearly 50 partner agencies in Butler, Greene, Montgomery and Warren counties. Hannah's Treasure Chest will distribute your donations to those in need that have been affected by the Memorial Day tornadoes.



## Preparing for Retirement – FERS

Have you ever asked yourself, "Will I have enough income to cover my expenses?" or "How long will my money last?" Cash flow planning is an essential part of your retirement plan and requires an understanding of not only your gross income, but more importantly your net income when you apply for your retirement benefits. AFMC/FMC has developed a tool (an Excel workbook) to help FERS employees determine the age at which you can expect to make more money in retirement than you would if you continue working. After inputting your data, the tool accounts for your current age and, using OSD Inflation Rates, illustrates your estimated gross and net income streams at whatever age you might be planning to retire between the ages of 56 and 70. The tool then compares those numbers with your estimated gross and net pay should you decide to continue working, thereby making your decision when to retire a bit easier. And the tool also estimates how old you'll be when you can expect your Thrift Savings Plan (TSP) and any applicable Individual Retirement Account (IRA) and/or 401(k) accounts to run out of money.

The FERS Retirement Tool (affectionately named REST: Retirement Estimation Scenario Tool) was carefully crafted using many of the same principles used by a Certified Financial Planner (CFP) and the tax formulas contained in the tool were validated by a government employed Certified Public Accountant (CPA). The tool accounts for the following income sources:

- FERS Basic Retirement Benefit (Pension)
- FERS Annuity Supplement (if applicable)
- Social Security Benefits
- TSP Withdrawals (Traditional and Roth)
- IRA/401(k) Withdrawals (Traditional and Roth)
- Other Pension Benefits (e.g. Air Force Reserves, former employer, spouse's pension)
- Other Income (e.g. Rental income)
- Sale of Accrued Annual Leave

What you will need to get started:

- Current LES
- Estimated High-3 (page 6 of your Total Compensation Statement in the GRB Platform)  
<https://w45.afpc.randolph.af.mil/AFPCSecureNet40/CheckPortal.aspx>
- Current TSP balances (Traditional and Roth)
- Current IRA/401(k) balances (Traditional and Roth)
- Annual Social Security Statement  
How to get a Social Security Statement <https://faq.ssa.gov/en-us/Topic/article/KA-01741>
- Other employer pension statement (e.g. Air Force Reserves Retiree Account Statement)

Knowing what your income will be at retirement is a crucial element to successful planning and this tool illustrates your projected income streams. But estimating your expenses is equally as important



when deciding the best age to retire and this tool also gives you the option to budget for current and future expenses, and then reveals whether or not you'll have enough income to cover your expenses.

There are also embedded links in the tool's Introduction that provide some valuable information to aid in budgeting and retirement planning efforts.

Questions about the retirement tool can be directed to Mr. Randy Bradley, AFMC/FMC, 257-7472.

The tool can be found at: TBD depending on outcome of discussions with SAF/A1, AFMC/A1, AFMC/FM, AFPC. An update will be posted in this publication after a decision has been made of where the tool will be hosted.



# TREASURER'S REPORT

## July 2019

Treasurers: Dawn O'Connell and Rebecca Workman



	WPFCU - Chapter General Funds	Fidelity - Chapter Investments	Fidelity - Augsburg Scholarship
Beginning Balance	\$6,997.71	\$97,997.18	\$107,771.37
+ Income	\$5,183.06	\$909.22	\$966.00
- Expenses	\$440.06	\$0.00	\$0.00
<b>Ending Balance</b>	<b>\$11,740.71</b>	<b>\$98,906.40</b>	<b>\$108,737.37</b>

**Note:**


The Fidelity ending balances are **31 July 2019**. The Fidelity account balances are investments and fluctuate with the market. This causes unrealized gains and losses, which are captured in the Income.

### Aviation Chapter Calendar

Oct	Oct Member Meeting
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### Windows 10 Resolution Scaling per Monitor

Prior to Windows 8, we were only able to have a single resolution set for all of the attached screens. This can cause some viewing issues/inconsistencies when using multiple displays (e.g., monitor, projector, laptop screen) at the same time. In Windows 8 and Windows 10, you can set a resolution specific to each screen. To do this,  open the Settings window, click on the System icon and select Display or you can right-click on your desktop and select Display Settings. Getting there is probably the hardest part. Now you can select each screen. Click on the Identify link to see which screen is which, and use the slider for the “Change the size of text, apps, and other items” setting to your desired size. Repeat the process for the other screen. Once you are finished, a message will open indicating that you may need to close then reopen some applications for the resolution change to take effect.

### Excel Used Range

Most Excel spreadsheets will end at cell XFD1048576 which is over 17 billion cells. Most users only use a small portion of this available space unless the spreadsheet contains a large amount of data. Fortunately, Excel does not track all 17+ billion cells. In fact, Excel will only track cells in the farthest column and row which has been edited in some way by the user. This range that Excel tracks is called the Used Range. For example, a user puts a value in cell H15 and highlights cell B26 then the Used Range will end at cell H26.

Excel will continue to increase the Used Range as cells are edited further to the right and down of the spreadsheet. Unfortunately, Excel does not automatically reduce the used range. Using the example above, the value in cell H15 is deleted and cell E15 is now the cell furthest to the right which has been edited. The Used Range will still go out to cell H26. In certain circumstances, having a Used Range larger than what is actually being used can cause some slower performance and file size inflation. Fortunately, the Used Range can be manually reduced by selecting the unused rows and columns which Excel considers within the Used Range and deleting them. This article (<https://support.office.com/en-us/article/locate-and-reset-the-last-cell-on-a-worksheet-c9e468a8-0fc3-4f69-8038-b3c1d86e99e9>) contains more detailed steps for performing this action.

### Excel MAXIFS and MINIFS Functions

Excel 2019 introduced two handy functions. The MAXIFS and MINIFS functions will identify the max or min values within a certain range that meet criteria specified by the user. These new functions work the exact same way that the SUMIFS, COUNTIFS, and AVERAGEIFS functions do. For users who regularly make use of the SUMIFS, COUNTIFS, or AVERAGEIFS functions, I recommend you add these two new functions to your toolbox. If you are not familiar with any of these functions, I highly encourage you to practice using the SUMIFS function. It is a very powerful function which will give you a lot of capability when creating a spreadsheet. This article (<https://support.office.com/en-us/article/maxifs-function-dfd611e6-da2c-488a-919b-9b6376b28883>) contains a full description of what the MAXIFS function is and how it works along with some examples. The “See also” section at the end of the article contains links to each of the other \*IFS functions.



ASMC – Aviation Chapter  
Executive Board Meeting Minutes  
28 August 2019 (1000-1100)

I. Call to Order - President: Ane Graham

II. Attendance/Reports

**Treasurers:** Rebecca Workman, Dawn O’Connell - Sent budget input and need to know if there are any more cost categories. Ane will forward budget to committee chairs. Need to determine how we break out Mini PDI costs.

**Secretary:** JoAnne Wills

**President-Elect:** Sheena Fast

**Vice-Presidents**

**AFAA:** Kathryn Nash

**AFLCMC:** David Ohs

**AFMC:** Terri Desch

**AFRL:** Kristen Wentworth

**At Large:** Amy Williams

**Contractors:** TBD

**88th CPTS:** Shannon Noles

Committee Chairs:

**Audit:** Susan Duening Erine Chandler

**Augsburg Scholarship:** JoAnne Wills

**Awards and Recognition:** Chris Lahmann - We have no coins. Need to order them. April is working on it and has info on how to order them. Sheena - needs to be budget item.

**Chapter Competition:** JR Frazier

**Communications:** Colleen Robinson - need photos and results

**Community Activities:** Markina McKnight

**Health & Wellness:** Fernando Mason

**Membership:** Angela Brown, Cynthia Payne Professional Development: Regina Elliott, Julie

**Louthain Programs:** April Kettlewell, Tammy Pendergast,

**Ways & Mean:** Nathaniel Belvo

III. General Business:

A. OLD:

- i. Golf outing went well; raised \$1.7K+
- ii. Open positions: Community Activities still needs a chairperson
- iii. Contractors VP: Markina said that position has been filled by Ms. Patrice Solozano

B. NEW:

- i. 2019-20 Budget: Rebecca emailed Ane the 2019-20 Budget Forecast spreadsheet and asked for Committee Chairs to input if there are any new cost categories. Ane will forward spreadsheet to committee.
- ii. Golf Outing?
- iii. Mini-PDI registration, certificate process
- iv. Next member meeting:
  - 1. 17 July, USO – Lt Col Stephen Gray

IV. Next Board meeting: TBD, Ane will coordinate



### Catch up on some of the best Defense FM resources this month

Members of ASMC have exclusive access to resources that enhance the critical work you do to support our nation's heroes. With the sun setting on summer, we wanted to make sure you are in-the-know about the high-quality tools at your fingertips, including:

Virtual PDI [ <https://asmconline.org/pd/virtual-pdi> ] Access workshops and mini courses recorded at the National PDI 2019 and earn more than 100 CPEs.

\$49 with your exclusive member savings.

EDFMTC Textbook [ <https://imis.asmconline.org/net/products.aspx?category=textbook> ]

Secure your copy to gain additional knowledge of defense financial management and prepare for the CDFM Module 1, 2, and 3 examinations.

\$110 with your exclusive member savings.

CDFM Candidate Handbook [ <https://asmconline.org/cdfm/candidate-handbook> ]

Access the most comprehensive and free resource for current CDFM program requirements, policies and procedures to earn and maintain certification, all in one place!

Complimentary resource for all!

Armed Forces Comptroller [ <https://asmconline.org/current-issue> ]

Read articles on the latest FM happenings in our latest AFC journal. [ <https://asmconline.org/current-issue> ]

Copies of the AFC are included as a member benefit.

New! ASMC has partnered with Norwich University to provide members assistance in achieving their goals in certification, advanced degrees, and career enhancement. ASMC members receive a \$3,000 scholarship towards a master's degree and CDFM holders earn six credits towards the Master of Arts in Public Administration program. For more information about the partnership, please check out the ASMC Norwich Partnership [ [https://asmconline.org/wp-content/uploads/2019/08/ASMC\\_Norwich-Partnership.pdf](https://asmconline.org/wp-content/uploads/2019/08/ASMC_Norwich-Partnership.pdf) ] flyer. For additional information about Norwich University's offerings, please visit [online.norwich.edu](https://online.norwich.edu) [ <https://online.norwich.edu> ] .

Explore more resources to enhance your membership experience this summer!

Access ASMC member benefits [ <https://asmconline.org/membership/benefits> ]

The Summer issue of the Armed Forces Comptroller is online (<https://asmconline.org/current-issue/>) and in the mail!

The editorial board is currently seeking ideas for themes for the 2020 issues and we'd love your help. Please submit your ideas for upcoming themes to Kathryn Bradford, [grandstaff@asmconline.org](mailto:grandstaff@asmconline.org)



## 2018-2019 Executive Board

<b>President</b>	Ms. Ane Graham
<b>President-Elect</b>	Vacant
<b>Secretary</b>	Ms. JoAnne Wills
<b>Treasurers</b>	Ms. Rebecca Workman; Ms. Dawn O'Connell

### Organizational Vice Presidents

<b>88th CPTS VP</b>	Ms. Shannon Noles
<b>AFAA VP</b>	Ms. Sheena Fast
<b>AFIT VP</b>	Vacant
<b>HQ AFMC VP</b>	Ms. Terri Desch
<b>AFRL VP</b>	Ms. Kristen Wentworth
<b>AFLCMC VP</b>	Mr. David Ohs
<b>At Large VP Contractor</b>	Ms. Amy Williams
<b>VP</b>	Vacant

### Committee Chairs

<b>Audit</b>	Ms. Susan Duening; Ms. Erine Chandler
<b>Augsburg Scholarship</b>	Ms. JoAnne Wills
<b>Awards and Recognition</b>	Mr. Christopher Lahmann
<b>Chapter Competition</b>	Mr. Clarence (JR) Frazier
<b>Communications</b>	Ms. Colleen Robinson
<b>Advertising/Publicity</b>	Ms. Anita Kerns
<b>Newsletter Editor</b>	Ms. Colleen Robinson; MSgt Pedro Padilla
<b>Photographer</b>	MSgt Pedro Padilla
<b>Webmaster</b>	Mr. Jonathan Paden
<b>Community Activities</b>	Ms. Markina McKnight
<b>Health &amp; Wellness</b>	Mr. Fernando Mason
<b>Membership</b>	Ms. Angela Brown; Ms. Cynthia Payne
<b>Professional Development</b>	Ms. Regina Elliott
<b>Early Careerist</b>	Ms. Sandra Moncree
<b>Programs</b>	Ms. Tammy Pendergast;
<b>Tickets</b>	Ms. April Kettlewell; Ms. Jeannette Dennis
<b>Ways &amp; Means</b>	Mr. Nate Belvo

