



Wright Flyer

April 2019

<http://chapters.asmconline.org/aviation>

This Issue:

Message from the President	1
Chapter Luncheon	2
Chapter Member News	3
FM Article	4
Treasurer Report/Chapter Calendar	6
Computer Tips & Tricks	7
Executive Board Meeting Minutes	9
ASMC National News	11
Executive Board Roster	12

FROM THE CHAPTER PRESIDENT



Chapter President

Jeremy Miller

Greetings,

Thank you to those who came out to the social and networking meeting at the Fox and Hound. I had hoped this venue would draw a lot of interest, but attendance was very poor. As usual, we are always looking for feedback. We are trying to serve the Chapter. Supposedly we have over 500 ASMC members, but monthly meeting attendance is still an issue. We are trying to branch out and try new alternatives for our monthly meetings to best serve our membership. Please reach out and give us some feedback on how we can best serve you and increase attendance and participation. Speaking of Chapter involvement, we have a few officer positions open if you are looking for a way to get more involved. We are currently looking for a Ways and Means Chair, as well as a Professional Development Chair. If you have interest in filling one of these roles please reach out and contact me.

In place of our May meeting we will be hosting the Mini PDI at the Hope Hotel on 16 May. We hope to see many of you there for this wonderful training even. There is a lot of work that goes into planning and organizing this event. We have a great lineup of speakers so come out and join us for a great day of learning. The registration deadline is 30 April. Again, thank you to all of those who took the time to nominate individuals or teams for ASMC awards. We look forward to sharing the winners with you at the upcoming Mini PDI.

Also, registration is open for the National PDI. Hopefully many of you will be able to attend the national PDI this year which will be hosted in San Antonio. The national PDI is a great opportunity to hear excellent speakers and network with employees across the DOD spectrum.

Do you have someone you think would be a great speaker or a topic you would like us to focus on? Let us know! Finally, If you move to a new organization, please ensure that you let your local VP know so that your membership VP affiliation can be updated. If you are not receiving information from your VP, please contact our membership chair Angela Brown at 656-2618, or myself, and we will ensure that you are put in contact with your respective VP.

As always, please feel free to contact me with any questions, concerns, or suggestions!

Website: <https://engage.asmconline.org/home> - communities - Aviation Chapter

Twitter: @asmctweets

Facebook: www.facebook.com/American-Society-of-Military-Comptrollers



**April Member Meeting
and Networking Social Event at the Fox and Hound**



May 16, 23rd Anual Mini PDI

Location: Hope Hotel and
Conference Center



Looking for ways to get involved with the ASMC Aviation Chapter?

The ASMC Aviation Chapter has several committee and Board openings -

- Ways and Means Chair -
- Professional Development Chair
- AFIT VP

Ways and Means: The Ways and Means Chair is responsible for fund raising events. Part of those events include the Dayton Air Show and the recently added golf event. The Chair will need to develop budget information for the upcoming year and oversee those events. With the new guidance on fund raising, the new Chair will have to review what can and can't be done with the president and possible with base personnel.

Professional Development: The Professional Development Chair leads and directs the Chapter in developing members professionally. Primary roles include leading, planning and coordinating the annual Mini PDI. Also helps oversee the Early Careerist program for the Chapter. Attends monthly Board meetings and provides input on professional development issues.

ASMC Aviation Chapter VPs: Chapter VPs are representatives for their ASMC Aviation Chapter members of the applicable organization. They are responsible for attending monthly ASMC Aviation Chapter board meetings, provide a voice for their organization they represent, and communication focal point for all Chapter information to members within VP's organization.

Contact your ASMC Aviation Chapter VP if you are interested in filling these positions. For VP positions contact ASMC Aviation Chapter President Jeremy Miller.

Community Actions Committee Needs You

The committee is looking for new community action service ideas that members would be interested in participating/supporting. In addition, the committee is looking to host a Dog Walking event with the Dayton Humane Society. Currently this event is in the planning stages and needs to know if members/non-members would be interested in supporting.

If you have any interest, ideas or suggestions please contact Markina McKnight, markina.mcknight.1@us.af.mil.

10 Ways to Cut Your Debt Now - WorkLife4You

For many, the decision to get out of debt is preceded by weeks, months or possibly years of worry about these obligations. But it's important to know that getting rid of debt can actually start with some very small steps and strategies that you can begin today.

Advice is a good first step. A meeting with a financial planner can help you investigate all sources of income and total up all your obligations — most will make you bring all your bills with you — and tailor a plan that matches your needs and circumstances. But in general terms, here are 10 steps you should follow:

1. Get a grip on the amount of debt you have: You can't overcome a debt problem without knowing how much you owe. Start pulling together every bill with a balance where you're charged non-tax-deductible interest — credit cards and auto loans for a start — and get a total. If you've missed any payments on any of these balances, bring those current first. Then organize the rest of the debt with interest rates and set a payment order that attacks your highest rate balances first. Also, this is a good time to check your credit reports to make sure there are no other surprises in your credit picture. You are entitled to three free credit reports each year on AnnualCreditReport.com. Any other credit report with the word "free" in its name that asks for a credit card number will likely charge you — avoid those.
2. Put the credit cards away: Cut up your cards if you have to, but at the very least, put them in a safe place where they're far away from your wallet and your phone or computer (so you don't use them for catalog or web orders). Once your debt is paid off, then you can consider which accounts you will use — sparingly — in the future.
3. Now get a grip on spending: It's time to make a budget. For a month, start tracking your spending — every dime. You can do this on paper or by using a computer-based solution. As you go through the numbers weekly, start identifying things you can live without — coffee and doughnuts, expensive lunches (carryout is a huge budget-buster) and any other frills that can be cut or eliminated. Once you start to suspect that a particular spending item isn't absolutely essential, cut them immediately — don't wait for the end of the month. When you get to the end of the month, build a spending plan that covers the essentials and then direct any additional savings you've identified toward paying off the debt.
4. Try to refinance your home debt: If you have not recently refinanced your mortgage or home equity debt, see if there's an opportunity to do so while rates are still low. You'll need at least 10 percent equity in your home and a credit score exceeding 740 to qualify for the best rates, but start negotiating with your current lender first and see how well you do.
5. Try to refinance your credit card debt: If you are facing an overwhelming amount of credit card debt, talk to each credit card company directly to see if you can lower rates or monthly payment amounts. Don't fall for the 2:00 a.m. come-ons from debt resolution companies — they generally



charge high fees and take the payment process out of your hands, which may mean late or missed payments. It's not easy to negotiate a better deal and you may need to insist to speak with several supervisors. But if you succeed at getting a more favorable deal, it's better if you keep the payment process in your hands so you can keep a constant eye on how your situation is improving.

6. If you need outside help, use some smarts: The Credit Card Act requires credit card issuers to print a toll-free number for a nonprofit credit counseling service on every bill. It's important to know that the credit card companies fund these nonprofits, so they're not acting completely in your interest. Nor are they foolproof in making sure bills get paid on time — any time you let someone else handle your finances you face that risk. But if you are looking for outside assistance and negotiation with your balances, these agencies are a better option than those credit-repair agencies you'll see advertised on TV. Yet a financial planner may be able to offer specific negotiation tips that can help you keep better control of your debt issues.

7. Learn to use cash or debit: Try to migrate as much spending as you can to cash as long as you get receipts that help you track that spending. A more efficient solution — particularly if you download your bank transactions into a financial tracking computer program — is the debit card. Debit cards wearing a bank card logo are typically welcome at most stores where credit cards are accepted. This way, you pay cash without carrying cash. If you don't have such a card, you can probably get one from your bank to replace your traditional ATM card. But remember to tell them to limit your buying power on the card to only what you have in your account. And use overdraft protection to avoid fees.

8. If you can do it safely, do it yourself: You don't have to pay for a hand car wash or a lawn service if you can do such things yourself. For any home or auto maintenance chores you may have during the year, learn as much as you can about those tasks and how much skill, money and time it takes to do them. Previous generations made do-it-yourself a necessity. See if that option is right for you and you might save a considerable amount of money doing it. Also, for bigger jobs, pair up with friends and family and help each other save money.

9. Plan your shopping in advance: Impulse buying had its own role in the debt crisis. It's time to stamp it out at least until your debt issues are fully under control. Start making a centralized list of necessary shopping items — keep the list for grocery, discount store and other locations on one page so you can see everything you're considering. Mark off what seems less than necessary. Use coupons and other discounts — the same goes for online purchases. Always do a search for coupon and discount codes to save money on shipping and overall purchase price. Oh, and when you can, buy used — recycled clothes, furniture and home goods will save you money, and if you're making smart purchases, no one will care. Again, direct all savings toward debt.

10. At the end of the rainbow, don't restart the problem: Once the slate is clean, don't start spending again. Start saving and investing.

*This article provided by the Financial Planning Association (FPA)



TREASURER'S REPORT

March 2019

Treasurers: Dawn O'Connell and Rebecca Workman



	WPFCU - Chapter General Funds	Fidelity - Chapter Investments	Fidelity - Augsburg Scholarship
Beginning Balance	\$15,106.30	\$91,944.42	\$101,302.98
+ Income	\$0.06	\$1,712.92	\$1,843.89
- Expenses	\$595.00	\$0.00	\$0.00
Ending Balance	\$14,511.36	\$93,657.34	\$103,146.87

Note:

The Fidelity ending balances are **31 March 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

May 16

23rd Annual Mini PDI, Hope Hotel



Common Smartphone Questions

In the eons (i.e., about 20 years if you count the first Blackberry and about 12 since iPhone and Android arrived) since smartphones have become accessible, a couple questions have stood the test of time. Unfortunately, the answers to these questions have changed during this short time. Below are some recommendations if you want to squeeze every last drop of life out of your pocket computer.

Should I restart, or power off, my smartphone on a regular basis? Well, it depends...

While using your smartphone, programs open and close while files are added, read, and deleted. Over time, digital leftovers (e.g., fragments of code and rogue process) could begin to accumulate due to improperly closed programs. These leftovers may cause a memory leak resulting in poor performance, high battery use, and even crashes. As with most electronic devices, a restart can help clear these leftovers out and keep your smartphone running optimally. The software in modern smartphones is much better at preventing this from happening. Some argue that this negates the need to restart or shut down your smartphone altogether.

However, there is another side to this coin. Your smartphone is still a smartphone that relies on a service provider. As such, it is constantly connected to a large wireless network. Over time, your smartphone may experience errors in its connection which cause messaging issues and poor call performance. A common way to resolve these issues is to perform a restart.

Overall, restarting your smartphone has the potential to resolve a variety of issues. So if you are noticing performance issues or messaging and calling issues then a restart is a good thing to try. If these problems persist then you may have other issues. Otherwise, restarting your smartphone or completely shutting it down for a few minutes may not offer any noticeable benefit beyond giving you some piece of mind. So if restarting or shutting down your smartphone periodically is your preference, then go ahead as it will not cause any harm and could help a little. There are also some mental benefits to powering off for periods of time to help reduce stress which should not be overlooked.

Does charging my smartphone overnight decrease the life of my battery faster? Technically yes but...

Older smartphones were very susceptible to overcharging that occurred when charging your smartphone overnight. Today, smartphones and most charging devices have technology which monitor the charge and heat of your battery. This smart charging technology turns off the charge when the battery reaches full charge or shows signs of overheating. So charging your smartphone overnight will not damage the battery by overcharging it. However, an argument does exist that charging overnight will put your smartphone into a loop. After your smartphone reaches full charge it will stop charging until it has drained down to a certain level. In effect, your smartphone will be constantly charging back to 100%. This could technically reduce the life and performance of your battery but the effect may not be noticeable for a couple years.

We cannot forget the relentless stalker of electronics. Heat can cause premature wear on your electronic devices. If you use a case and charge your smartphone overnight, check to see if the smartphone feels warm when you first take it off the charger. When your smartphone charges, it warms up and some cases may not allow heat to dissipate quickly.

A good practice is to keep your smartphone charged between 50-80%. This can be inconvenient if you are a heavy smartphone user due to the multiple short charges during the day. If you prefer to charge your smartphone overnight, make sure your case does not keep your smartphone warmer longer. The benefits of not charging your smartphone overnight are likely to only kick in after your smartphone is two or three years old. If you are getting a new smartphone at that rate anyways then this issue is probably moot.

One common fix for inaccurate charge percentages or issues charging to 100% is putting your device through a charge cycle. Drain the device down to 0% then charge it to 100% to retrain the battery.

Proper Disposal of Your Smartphone

Whether your smartphone is running slow, the battery has gone bad, or you simply want the newest model, you will eventually replace your device. Similar is true with tablets and smart watches. These devices will likely contain large amounts of personal information which accumulates over the time you use them. Whether you are going to donate your device, gift it, loan it, or dispose of it, you need to make sure you clear your data. The best approach to this is using the device's reset function to clear the data and reset the device.

Additionally, do not forget the SIM card. If your device contains a SIM card, make sure you remove the card before the device leaves your possession. In some instances, you may no longer have a need for that particular SIM card. When that happens, just destroy the card and toss it.

If you are going to throw your device away, make sure you do so properly. Most electronic devices should not go into the garbage. Many of them contain precious metals and hazardous materials which should not go into a landfill. Many electronics stores, such as Best Buy, have begun offering free recycling and disposal bins for electronic devices. A quick internet search for e-waste disposal locations should help you find where to get rid of your devices.



Locked and Unlocked Smartphones

When shopping for a new smartphone, you may have come across phones that are locked or unlocked. This week I will describe the key differences between the two types of phones. In short, locked phones contain software specific to the carrier that provided the phone. As a result, the phone will only work with that carrier's network. If you try to change from Sprint to AT&T, then your locked Sprint phone will likely be unusable with AT&T. As you may have guessed, an unlocked phone is the opposite. Unlocked phones can be used with multiple carriers. This is often accomplished through the use of SIM cards or eSIM cards. Just because a phone has a SIM card does not mean it is unlocked but it may have the ability to become unlocked.

Unlocked phones offer a few benefits. Since they are not carrier specific, unlocked phones are great when traveling internationally as you can purchase a local carrier service and insert the SIM card they provide. Now your phone will work with the local network and help you avoid large international charges. Additionally, unlocked phones often cost less than locked phones if you can buy them directly from the manufacturer. The lower price is due to the fact that the unlocked phone does not contain any carrier specific software which would add to the costs. This lack of carrier specific software also gives the user a little more control over some of their phones settings and which apps can be added or removed.

The primary benefit to locked phones is the guarantee that the phone will work with the carrier you purchased the phone from. While most modern unlocked phones are compatible with both CDMA (i.e., Sprint and Verizon) and GSM (i.e., AT&T and T-Mobile) technology, each carrier has varying network specifications. Additionally, carriers may have some additional rules around unlocked phones. As a result, you will need to do a little extra homework to ensure that the unlocked phone you are planning to purchase is supported by the carrier you want to use. You can generally look up which service a phone is compatible with. Several carriers sell unlocked phones themselves. However, you will need to read the fine print if you pay for the phone in installments. For example, the phone may not be truly unlocked until you have paid the phone off in full.

Styles in Word

In Microsoft Word, many of us tend to directly format text as we write a document. For example, for certain sections we have the text italicized and centered. Other sections, we may use single spacing or numbered bulleting. This method works ok and will get the job done. However, this manual editing and reworking can add a large amount of time to the creation of your document. The longer your document is, the more time you spend formatting it as you have to make extra effort to ensure consistency throughout the document. Word provides sets of pre-defined text formats called Styles. Styles can enable you to quickly and consistently apply a variety of formatting to your document. While Styles have been a part of Word for quite some time, the last few versions have made Styles much easier to access and use. In fact, Styles now have their own group front and center on the Home tab of Word's ribbon. Word provides Styles for paragraphs, lists, and tables. The use of Styles can make it easier to create document outlines as well as quickly create a table of contents or a new pre-formatted template.

Getting the hang of Styles may take a little practice and be somewhat intimidating. If you take the time to learn even the basics to Styles, the investment will pay back several times when you write documents on a regular basis or need to edit large documents. This site provides a nice introduction to using and modifying styles. For those who are interested in the details, this guide provides a fairly comprehensive description on the what and how of using Styles.

A handy tool when using Styles is the Apply Styles box and the Styles box. Pressing Ctrl+Shift+S will open the Apply Styles box which can help you quickly apply a Style to the selected text. Additionally, the Modify button allows you to quickly edit the selected Style. Pressing Ctrl+Shift+Alt+S, will open the Styles box which contains several options along with a full list of the existing Styles. Hovering over a style in this list will open a tip box containing some of the details of the Style's formatting.

Style Formatting Shortcuts

Ctrl+Shift+N applies the normal style
Ctrl+Shift+1,2,or 3 applies heading styles 1, 2, and 3 respectively
Ctrl+Shift+L applies bullet list style
Ctrl+Spacebar removes all manual character formatting
Ctrl+Q removes all manual paragraph formatting
Shift+Alt+left/right arrow toggles through the styles



ASMC – Aviation Chapter Executive Board Meeting Minutes 16 April 2019 (1300-1400)

I. Call to Order - President: Jeremy Miller

II. Attendance/Reports

Treasurers: Rebecca Workman, Dawn O'Connell

Secretary: JoAnne Wills - Needs to update roster

President-Elect: Ane Graham

Vice-Presidents

AFAA: Sheena Fast

AFIT: Rhonda Pepitone

AFLCMC: David Ohs

HQ AFMC: Terri Desch

AFRL: Kristen Wentworth

At Large: Amy Williams

Contractors: Ellen Gill

88th CPTS: Shannon Noles

Committee Chairs:

Audit: Susan Duening Erine Chandler – JR needs to complete the final audit memo.

Augsburg Scholarship: JoAnne Wills - Scholarships have gone out.

Awards and Recognition: Chris Lahmann

Chapter Competition: JR Frazier

Communications: Colleen Robinson - Need to follow-up with Jonathan on new ASMC
Aviation Chapter Web page.

Community Activities: Markina McKnight

Health & Wellness: Fernando Mason

Membership: Angela Brown, Cynthia Payne

Professional Development: Maurice "Mo" Ottinger

Programs: April Kettlewell, Tammy Pendergast,

Ways & Mean: Cheryl Deckard – Air Show call for volunteers will be coming out soon.

Still looking for a replacement committee chair.

III. General Business:

A. OLD:

- i. iMini PDI- Still don't have conference package approved. Legal office believes lunch cost should not be included in registration fee, since this is local. May be able to go around it by not having a co-sponsorship. If legal will not change opinion there are two options: 1) attendees pay for their own lunch, or 2) adjust speakers less than 50% not Air Force. If we go option two then need help in getting non-Air Force speakers.

- ii. ASMC Awards – Plaques for winner's status



iii. Ensuring 5 Star Status: submission, April 1-March 31st ASMC year – JR submitted.

iv. “Engage” – website options, board approved chapter website.

v. National PDI sponsorship – received four nominations. Ranked and voted – Shannon Noles.

B. NEW:

i. Golf outing this year?

ii. Open positions – Ways & Means – VPs sent out to members. Professional Development – what is activities fall under Professional Development?

iii. Community Activity event ideas – provide them to Markina.

iv. Next Member meeting:

1. April 23, Fox and Hound Social

v. Next Board meeting: 21 May 19



April 2019 Chapter Highlight

APRIL CHAPTER HIGHLIGHT: Cleveland Chapter, by Elena Baykal, Chapter President

What are your plans for the Chapter this year? Events, programming, etc

In the beginning of the Chapter year the plans were made to increase membership by having membership drives, provide professional luncheons to members so that members can enjoy listening to great professionals and earn CPE, hold joint events with local chapter AGA, summer picnic, and joint professional local pdi in the spring. Provide scholarship to members and bring on site CDFM tests. We also have quarterly social event where members can enjoy good company and bring new friends so we can recruit them into joining the chapter. Majority of the plans have been accomplished and successful. The next big event is on April 18, we are hosting joint local pdi with AGA at the Cleveland City Club. We have 180 attendees from different areas of the government and private sector. Members enjoy meeting new people at pdi and listen to professional speakers.

What event or program has had the best response from your Chapter?

The best response that we have is monthly luncheons, quarterly social events and local pdi. Members like to attend these events because majority of members are from DFAS and they get to meet other DFAS employees and sometimes managers and that can open up some new opportunities in the future.

How have you been able to engage and grow your membership?

Chapter membership is marketed to federal agencies with outreach to military personnel, civil servants and contractors. ASMC membership awareness events included participation in the DFAS Cleveland Diversity Fair and presentations given to civil servants in the DFAS Leaders in Motion (LIM) program. Two Membership Drives also were held in the cafeteria of the AJC Federal Building. In addition, prospective members were recruited at Chapter social events including a joint picnic with AGA Cleveland, and an after-hours social at the Barley House in Downtown Cleveland.

What is your favorite chapter memory?

My favorite Chapter memory is social event with members and sponsor at the Cleveland Cavaliers basketball game in the penthouse.



2018-2019 Executive Board

President	Mr. Jeremy Miller
President-Elect	Ms. Ane Graham
Secretary	Ms. JoAnne Wills
Treasurers	Ms. Rebecca Workman; Ms. Dawn O'Connell

Organizational Vice Presidents

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

Committee Chairs

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

