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FROM THE CHAPTER PRESIDENT



Chapter President
Angela Ruter

Our professional development committee is busy planning our mini-PDI. Save the date—**10 April 2018!** Registration information will be available in the coming weeks.

Each year our Chapter fills the day with exceptional speakers. The investment of a single day will pay dividends in the knowledge gained. Those who have attended in the past can appreciate what a wonderful opportunity our mini-PDI is to network as well as gain new insights into a variety of topics. If you haven't had a chance to attend previously, then, hopefully, this year you will be able to join us.

I look forward to seeing you there!

Website: www.asmconline.org

Twitter: [@asmctweets](https://twitter.com/asmctweets)

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



FEBRUARY LUNCHEON

Guest Speaker:

Ms. Renee Richardson
Executive Director, AFICA



Ms. Richardson gave a great overview of AFICA and it's role in getting the most capability for our tax dollars!

TREASURER'S REPORT

January 2018

Treasurers

Rebecca Workman

Dawn O'Connell



	WPFCU - Chapter General Funds	Fidelity - Chapter Investments	Fidelity - Augsburg Scholarship
Beginning Balance	\$13,844.17	\$85,697.29	\$102,179.12
+ Income	\$2,306.85	\$5,878.38	\$6,675.16
- Expenses	\$2,831.41	\$0.00	\$0.00
Ending Balance	\$13,319.61	\$91,575.67	\$108,854.28

Note:

The Fidelity ending balances are 31 January 2018. 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

March 22	ASMC Luncheon - Holiday Inn—Mr. Gerald Waugh
March 31	National PDI Nominations due to Mo Ottinger
April 10	Aviation Chapter Mini-PDI



FERS Facts 20

This is the 20th article in the series dealing with retirement under the Federal Employee's Retirement System (FERS). Remember when I said there always seems to be more to write about, well I found some more. When I started writing this series, I figured four articles would do it. I guess I am more long winded than I thought.

“New” Once per year IRA rollover rule: Effective 1 January 2015 you may only rollover one IRA per year without triggering a 6% tax penalty according to Edward Zumdorfer, Certified Financial Planner. This only applies if you take possession of the money (or check) and redeposit it to another IRA or the same IRA within 60 days (you can do this only once per year if you try to do it again within the same year the penalty triggers). If you exceed the 60 days before re-depositing the money taxes are triggered on the amount involved regardless even if this is the only time you have done this. It no longer matters how many IRA accounts you own. You personally may only transfer money once per year between any or all accounts.

There is still a way to make penalty free transfers between IRA's and that is to make the institution do a “trustee to trustee” (direct) transfer. Then there is no yearly limit to how many times this can be done. Other exemptions from the rule include direct Roth to traditional conversions in either direction (although you will pay taxes on the amount converted if you go from a traditional to a Roth you just avoid the 6% penalty). You may also direct transfer from TSP to an IRA or the reverse. The key to this is “trustee to trustee direct transfer” (never taking possession of the money yourself) and you will be safe. Having the check made out to the other IRA is considered a direct transfer as long as you accomplish it within the 60 days.

Other got ya's include a 10% penalty if you are under 59 ½ when you violate the rollover rule. Regular taxes also become due for the full amount moved under this situation.

FERS Pension (Annuity) Estimate: One to two years prior to retirement request an estimate of your FERS retirement benefit from OPM. **(From Lisa Shannon) You can either log into myPers and request an estimate or call the BEST office at 1-800-525-0102. When OPM moved most of the civilian personnel function to Randolph we lost these local services.** This makes it even more important to contact them lead time away from when you need this information. According to Tammy Flanagan from Government Executive, “*Predicting the Future*”, September 2, 2011 there are several important reasons to do this review.

Income estimate: How much you can expect to be paid monthly by your FERS Pension.

Summary of Service: Confirm that your work record is complete which in turn affects your retirement computation and eligibility date. Even though you did not generate the record, You as the employee are responsible to ensure your record is accurate and complete.

Civilian or Military Deposits: Do you need to pay back any refunds or employment where FERS contributions were not taken?

Service without credit: Were you off work for military pay or LWOP for over 6 months at a time (sabbatical, maternity....)

Survivor Benefits: Estimate can show reductions for survivor annuity or partial survivors benefit.

Insurance: Options available for health and group life insurance including premiums

Sick Leave: How unused leave will impact your retirement eligibility date. Compare this to your LES to make sure it is accurate.

Annual Leave payout: Tells you what to estimate as a final payout based on un-used hours.

High Three: Amounts and how this was calculated.

Staying Longer: If you asked for more than one retirement date, compare to determine if there is any real financial benefit to working longer.

FERS Supplement: If retiring before age 62. How much will this be? Unlike SS this is 100% taxable.

Remember this will be an estimate, not exactly what you will get but really close. While you are at it request social security give you an estimate as well. **1 800 772-1213 or visit a local SS office and make an appointment. The Xenia office is at 80 Progress Drive, Xenia OH 45385 1 866 755 5372. There are 3 more offices listed in Dayton.**

Taxes in Retirement: So the saying goes, “Death and taxes are the only certainties in life”.



Social Security: Way back in FERs Facts 3 we discussed social security taxes, assuming you receive SS, a FERS pension and funds from a traditional TSP you will be paying taxes on your social security benefits. It's not a matter of if but how much.

Social Security Supplement: If you retire before age 62, this supplement replaces the income social security would provide until age 62. Unlike SS this benefit is 100% taxed. This benefit was provided as a compromise since under CSRS many folks were able to retire in their 50's with a full pension. The supplement was implemented to allow FERS employees a similar retirement option. The inherent nature of FERS generally requires employees to work to at least to age 60 or older.

FERS Pension: This will be taxed at your total income level just like your check is now.

TSP: If you invested as a "traditional" saver. This money becomes taxable the moment you withdraw it unless you roll it over into another tax deferred account (IRA) It will be taxed eventually upon withdrawal. If you invested into TSP using post tax money (Roth). This money is not taxed upon withdrawal. If you mixed your TSP with Roth and Traditional contributions, then only the portion attributed to the Traditional deposit, interest earned on that piece will be taxed. All withdrawals will be a proportional mixture of Roth and Traditional money. (This can become very complicated for tax purposes as each withdrawal will be calculated separately over the year)

Loss of Deductions: Most likely you will eventually pay off your home. When that happens you lose the interest deduction. Your children will have also become emancipated (hopefully) so that is another lost deduction. Student Loans once those are paid that is another deduction removed. Health Insurance is one most people forget, remember when OPM changed FHEB from post to pre-tax. That goes away when you retire and the insurance premium is now paid with post tax dollars. The same is true for flexible spending accounts and traditional contributions to your TSP or IRA. Since you are not actively contributing to TSP/IRA you cannot claim these deductions either.

Roth IRA: If you invested in a Roth any money you pull from these accounts will be considered tax free!

Traditional IRA: Taxes will be charged at your total income level for any money withdrawn. Most institutions will automatically withhold 20% of each withdrawal.

Tax Withholding: You can have taxes withheld from each piece of your retirement, SS, FERS pension and TSP. If you do not do that, then quarterly estimated payments must be set up or you may find you have penalties, interest and taxes due April 15th.

COLA's, inflation and cost of living increases: All of these may push your income up. Good for you! Maybe bad for taxes though if it pushes you into the next higher bracket. Early in my working days a fellow employee received a raise but since he was right on the line of the next higher bracket, his take home pay actually dropped even though on paper he was making more money!

If you have managed to replace your entire income stream to match when you were working, you will be paying more in taxes due to the loss of deductions. You may want to talk to your financial planner on ways to legally reduce your tax burden. This would be a good thing to do prior to retirement... like now

Till the next time, Richard

Richard Strode (HQ AFMC/A5/8OB) writes informative articles like this one for his two adult daughters (Stacey and Krista). He enjoys taking the time to explain how different things work or to provide guidance on a variety of everyday topics. Like any Dad, he wants to ensure they are prepared as they venture out into this world. We hope you enjoy his article(s) as well.

More Computer Tips to Make Daily Computer Usage Easier! Happy Computing!

Windows Presentation Mode

One annoyance that can occur while you are giving a presentation with your computer is pop-up notifications. Generally, these notifications are helpful but when you are trying to give a presentation, they are a distraction at best. While the notifications themselves are specific to each program running on your computer, Windows has a few features that may help.

The Mobility Center contains, among other options, a presenting mode which can be toggled on and off. When your computer is presenting, it will automatically change a couple settings which are helpful when you are trying to connect your computer to a projector. Within the Presentation settings, you have the option to have the volume go to a predetermine level, remove your desktop wallpaper or pick a specific one to display, or disable the screen saver. Additionally, your computer should disable all notifications and prevent sleep mode when “presenting” is turned on. Generally, your computer will automatically enable “presenting” when a projector is detected. However, you can manually turn it on via the Mobility Center. You can search the Start Menu for “Mobility Center”, or press *+X, and select Mobility Center from the list.

Some programs (e.g., instant messaging programs) which use notifications heavily will have settings that can prevent, or even hide, notifications while you are presenting. For example, Lync (a.k.a. Skype for Business) has some automatic “Do Not Disturb” settings. In the Status section of the Lync Options, you will find settings that start with “Show me as Do Not Disturb when...” you present your desktop or duplicate your screen. While these settings will not stop someone from sending you a message, they will at least discourage them.

Finally, you can go straight to the Notifications settings in Windows 10. You can access these settings by running the Settings app and going to the Notifications settings. In this list of settings, you will find a setting that is labeled “Hide notifications while presenting” or “Hide notifications when I’m duplicating my screen”.

Most of the settings and options described above only apply automatically when your computer is duplicating the screen. This means that some of the settings will not take effect while you are extending your desktop to the connected display. If you are still encountering notifications while presenting, you can go to the Windows 10 Action Center (i.e., small comment box icon in the bottom-right corner of your screen by the clock) and turn on Quiet Hours. Quiet Hours is a manual way to disable all notifications.

Excel Data Types

While Excel offers a wide variety of cell formatting options (e.g., number, accounting, dates, percentage, text), all of the work Excel does boils down to working with three primary types of data. Below is a brief description of the three data types. These data types apply to the true value of the data entered into a single cell, not how the cell is formatted. If you are working with VBA and macros, you will have more fine control and wider options with respect to data types.

- 1) String (i.e., Text) – this type applies to cells containing any combination of characters including numbers, letters, symbols, spaces, and non-printing characters.
- 2) Values – this type applies to cells containing strictly numerical values including positive and negative numbers as well as decimals and fractions.



- 3) Formulas – this type applies to cells containing a formula (i.e., any combination of references, equations, or functions).

Being aware of the difference between these three data types and the cell formatting options may help prevent some confusion when you are attempting to develop, or troubleshoot, a spreadsheet. For example, you may have a number with a large decimal value. When you set how many decimal points can be shown or use an accounting format, it will appear as if you have rounded the number. Excel will still have the full decimal value stored in the background and uses this value in all calculations. As a result, you may try to follow the math in your spreadsheet using the rounded values and quickly begin getting values different than what Excel displays. Using the ROUND, ROUNDUP, and ROUNDDOWN are some functions you could use to have Excel actually round the stored values.

Strings usually only cause issues when you are attempting to use a number which has been stored as text. The reason the “Number Stored as Text” error is a problem has to do with how Excel handles string data. Excel will not perform any mathematical operation or function on data stored as text. Similarly, Excel has some functions which only work with strings (e.g., MID, LEFT, RIGHT, CLEAN, TRIM, PROPPER, UPPER, ROMAN, DOLLAR, REPLACE, SUBSTITUTE, T).

While the formula type is more straight-forward, knowing the difference between a string and a value can help you better use Excel functions. Some functions can use both strings, values, and other functions and references. For example, if you want to use the COUNTIF function to count how many times B4 appears in a list of BINGO numbers you will need to be careful. If you enter B4 into this function’s criteria, then it will use whatever value is in cell B4 as the criteria. However, if you enter “B4” into the criteria, it will use the B4 text as the criteria. Basically, use parentheses when you are wanting to use a text string within a function and do not use them when you want to use a numerical value or reference.

Dates and Times in Excel

Dates are somewhat confusing. Excel stores dates as a number, so they are technically a value. This is done even if you enter a date as text. For example, you enter “February 23, 2018” into a cell, Excel will actually store that as 43154. The reason for this is because Excel stores dates as the number of days since January 0, 1900. As a result, you can actually do some math with dates. Times are also stored as numbers with dates. For example, if you enter “February 23, 2018 12:00 PM” into a cell, Excel will actually store that as 43154.50. In other words, times are stored as the decimal values of a date (i.e., noon is halfway through a day and 6:00 PM is 0.75 of a day). Additionally, there are some time and date specific functions (e.g., DATE, DAYS, MONTH, HOUR, WORKDAYS, TIME). So dates and times can be tricky because you may think of them as text or as a number and even enter them as a string of text, Excel actually stores them as values.

Move Emails and Calendar Items from Outlook to OneNote

With OneNote being a part of the Microsoft Office Suite, you can easily copy emails and calendar items from Outlook into OneNote. Once you move an email or calendar item into OneNote, you are able to access the full text of the item and add notes to it. Additionally, attachments are copied into OneNote. All formatting is preserved when the item is moved. So if you have an email which you are viewing in HTML and then move it,

the copy in OneNote will have the same formatting and the links will be preserved. Calendar items will also have an expandable list of participants with check boxes which you can use for attendance. A “Link to Outlook Item” will also be included. When you click on the link, the original calendar item will be opened. Taking notes that are linked to a specific email or calendar item can be useful. You can also use this feature to archive emails for a specific topic or project together with any other notes you have taken.

To move an email to OneNote, select the email. In the “Home” tab, you should find an “OneNote” button towards the middle of the ribbon. If you have the email open, the “OneNote” button will appear in the “MESSAGE” tab of the ribbon.

To move a calendar item to OneNote, select the item. In the “MEETING OCCURRENCE” tab, you should find a “Meeting Notes” button towards the left side of the ribbon. If you have the calendar item open, the “Meeting Notes” button will be in the “APPOINTMENT” tab of the ribbon. When you press the button, you will want to select the “Take notes on your own” option in most cases.

Whether you use the “OneNote” button for emails or the “Meeting Notes” button for calendar items, the “Select Location in OneNote” window will open. From here you will select which notebook and section the item will be copied. Once you have selected a location, press OK. OneNote will then open to the newly created page with the information described above for the selected item.

Alt Keyboard Shortcuts in Windows

These shortcuts should work in any program you run in Windows.

Press Alt+Spacebar to bring up the window menu. These are all things that you can do with the mouse and the buttons in the top right corner of the window. If you use them regularly most of them can be faster than a mouse.

Alt+Spacebar+R will Restore window if it is Maximized.

Alt+Spacebar+M then pressing the arrow buttons will let you move the window around with the keyboard if it is not Maximized then press Enter.

Alt+Spacebar+S then pressing the arrows will let you change the window size with the keyboard if it is not Maximized then press Enter.

Alt+Spacebar+N will Minimize the window.

Alt+Spacebar+X will Maximize the window if it is not already.

Alt+Spacebar+C will close the window.

Pressing Alt+F4 will close the window you are in.

ASMC – Aviation Chapter

Executive Board Meeting Agenda

22 February 2018

1300-1400

Meet-Me Number: DSN 787-8006, Commercial (937) 257-800

I. Call to Order - President: *Angela Ruter*

II. Attendance/Reports

Treasurers: *Rebecca Workman, Dawn O'Connell* – nothing to report

Secretary: *JoAnne Wills*

Executive Board SharePoint: if individuals need full access to the site to be able to create and add folders to their committee folder, please let me know so that I can change their access or they need to request access to the SharePoint. The SharePoint is only met for the board and committee members to have access to it for uploading the documents.

Also please do not create folder and upload files outside of the Executive Board section because it is difficult to move the items into the correct areas. I have to save the information onto my desktop and then upload them to the correct folders which takes a lot of time.

President-Elect: *Jeremy Miller* – nothing to report

Vice-Presidents

AFAA: *Sheena Fast* not in attendance

AFIT: *Janene Garza* – nothing to report

AFLCMC: *David Ohs, Col David Peeler* - not in attendance

AFMC: *Terri Desch* – nothing to report

AFRL: *Kristen Wentworth* – not in attendance

At Large: *Amy Williams* – nothing to report

Contractors: *Ellen Gill* nothing to report

88th CPTS: *Ane Graham, Shannon Noles* -nothing to report

Committee Chairs:

Audit: *Susan Duening Erine Chandler*- not in attendance

Augsburg Scholarship: *JoAnne Wills*

Received 5 high school applications and no adult continuity applications. I will work on getting the applicants score in the beginning of March just in case I receive any more applications. Hoping to have the winners announced by mid-March or beginning of April.

Awards and Recognition: *Steve Swiderski* - not in attendance



Chapter Competition: *JR Frazier* –

End of March items due several items are due to national including tax form, audit, and meeting activities

Communications: *Colleen Robinson* –

Chapter Facebook page is up and running. Cleaning up the web page and SharePoint.

Community Activities: *Darrell Allen II, Markina McKnight* –

Considering pet walk. Markina will send an email to VP's. Considering it as a health and wellness event as well as fundraiser.

Health & Wellness: *Fernando Mason* not in attendance

Membership: *Angela Brown, Cynthia Payne* not in attendance

Professional Development: Maurice "Mo" Ottinger

New CDFM exams

ASMC National completed early (at least for now) its requirement for groups of testers for the new CDFM exams. They are now focusing on specific demographics for passing score validations for the new tests, and have been in contact with specific individuals they need for this effort directly. If they need additional individuals from our area, they will be reaching out to Mo Ottinger to discuss

Nomination procedure for national PDI sent to VPs

Mini PDI

Price change proposed to \$50.

Reduction to adjust to break even

Conference package almost done

Checking with treasurer to confirm dollar amounts

Scheduling meeting with Gen Peccia to discuss package

Programs: *April Kettlewell, Tammy Pendergast*, not in attendance

Ways & Means: *Cheryl Deckard*

At mini PDI will have 50/50 raffle

III. General Business:

OLD:

Awards

MAJCOM and Below MAJCOM

Minimum number for category to have both



Budget Vote

NEW:

Next Member meeting: 22 Mar 18

National PDI Nomination due to Mo by 31 March

Mini PDI is 10 April

IV. National News: None

V. Next Board meeting currently scheduled for the below:

Date: 8 Mar 18

Time: 1300 - 1400

Meet-Me-Number: 937-257-8001

ASMC National Information:

FEDERAL EMPLOYEE EDUCATION & ASSISTANCE FUND SCHOLARSHIPS

Since 1986, FEEA has offered scholarships to more than 10,000 individuals, including providing nearly 200 scholarships to the children of federal civilian employees who died or were severely injured in the line of duty during the terrorist attacks on the Alfred P. Murrah Federal Building in Oklahoma City, the Pentagon on 9-11, and the US Embassies and Consulates in Kenya, Tanzania, and Libya.

Collectively, FEEA's scholarship program to date totals over \$14 million. FEEA champions the pursuit of higher education and each year supports approximately 300 students with merit-based scholarships.

The 2018 application deadline is March 21, 2018 at 11:59pm EDT. Application information and details can be found here: <https://asmc.secure-platform.com/a/organizations/main/home>.

PDI 2018 REGISTRATION IS NOW OPEN!!

PDI 2018 will take place at the Colorado Convention Center in Denver, CO. Please join us for this event May 30 through June 1. Thanks to our wonderful host chapters (Pikes Peak and Utah), PDI Chair (Laura Sandy), local committee chairs and members, Professional Development Committee (chaired by Glenda Scheiner), DoD and US Coast Guard Service Day leads, workshop speakers and Mini-course instructors, and our ASMC corporate members, PDI 2018 is shaping up to be an outstanding professional development opportunity!

While registering for PDI 2018, please note the following:

- PDI 2018 website for more details including pricing for additional events.
 - Registration and Housing Information
 - You will need your registration number from your confirmation email and the email address you used to register.
 - PDI Registration prior to making housing reservations. Links to housing will be available upon completion of the online registration process.
 - pdihousing@rhq.com or (702) 798-8376.
- **Registration Fees**
 - Registration includes three breakfasts, three lunches, and one dinner, as well as access to Virtual PDI 2018.
 - Please note that in order to receive the member registration rate, you must be a member in good standing at the time of registration. **Additionally, there are no refunds on cancellations made after April 30.**
 - Should you have any questions about registration, please contact pdiregistration@rhq.com or (702) 798-8376. Registration office hours are 0700 – 1630 Pacific Time.

We look forward to seeing you May 30 – June 1 in Denver!

For more information go to the ASMC National website: <http://www.asmconline.org/>



2017-2018 Executive Board

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

Organizational Vice Presidents

88th CPTS VP	Ms. Ane Graham
AFAA VP	Ms. Sheena Fast
AFIT VP	Ms. Janene Garza
AFMC VP	Ms. Terri Desch
AFRL VP	Ms. Kristen Wentworth
AFLCMC VP	Mr. David Ohs; Col David Peeler
At Large VP	Ms. Amy Williams
Contractor VP	Ms. Ellen Gill

Committee Chairs

Audit	Mr. Khanh Ensign; Ms. Susan Duening
Augsburg Scholarship	Ms. JoAnne Wills
Awards and Recognition	Mr. Steve Swiderski
Chapter Competition	Mr. Clarence (JR) Frazier
Communications	Ms. Colleen Robinson
Advertising/Publicity	Ms. Anita Kearns
Newsletter Editor	Ms. Tamie Bertke
Photographer	Ms. Elaine Norsworthy
Webmaster	Mr. Jonathan Paden
Community Activities	Mr. Darrell Allen II; Ms. Markina McKnight
Health & Wellness	Mr. Fernando Mason
Membership	Ms. Angela Brown; Ms. Cynthia Payne
Professional Development	Dr. Maurice "Mo" Ottinger
Programs	Ms. Tammy Pendergast; Ms. April Kettlewell
Tickets	Ms. Jeannette Dennis
Ways & Means	Ms. Cheryl Deckard

