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FROM THE CHAPTER PRESIDENT



Chapter President
Jeremy Miller

Greetings! I am very excited about the opportunity to serve as the Aviation Chapter President this next year. Hopefully many of you are as excited as I am about the coming year and are focused on how we can grow and improve as a chapter.

Did you know that our chapter is one of the top 10 ASMC chapters in terms of membership size? We have nearly 600 Aviation Chapter members! My concern though, is less than 10% of our members actively participate in Chapter activities. I need your help. One of my primary goals this upcoming year is increasing participation. I want to hear from you! Our executive board is open to making changes for the benefit of the Chapter. I am not an advocate of doing something the same way we always have done things. Specifically I am looking at our monthly Chapter meetings. Attendance has been very concerning at recent meetings. What can we do to reverse the current trend? I am open to suggestions, so please share them. I know there are multiple variables that factor into monthly Chapter meeting attendance. One of those variables is the topic and/or speaker. Our Programs Committee works very hard to bring in high quality and relevant speakers. Do you have someone you think would be a great speaker or a topic you would like us to focus on? Let us know! Also, we are open and looking to potentially shake up the construct of our monthly meetings. One of the biggest complaints I hear when I ask people if they are going to attend our monthly luncheons is, "I don't want to pay that much for lunch." Again, we're listening, if lunch cost is a primary deterrent to attendance we are open to looking at doing something different. Whether it is a brown bag style lunch, happy hour, different venue, or something else. We want to better serve the membership and increase active participation.

The purpose of our monthly meetings are to expose the Chapter to speakers who provide perspectives and insights applicable to our FM community, and also to foster networking and collaboration. I encourage all of you to take advantage of these benefits, the opportunities to learn, earn Continuing Professional Education (CPE) credit, and connect with others within the FM community.

I am personally very excited about our August luncheon. We are having a Workforce Development Panel made up of experts from AFMC, AFLCMC, and AFRL. This is a great opportunity to engage and ask these experts questions about hiring, training, promotions, general workforce development, and much more. These panelists are willing to share their expertise and insights, so please come ready with your questions. I hope to see you there and at other Chapter events.

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.

I look forward to this program year and serving you. Please feel free to contact me with any questions, concerns, or suggestions!

Website: www.asmonline.org

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

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



Aviation Chapter July Luncheon

Guest Speaker:

Col John Hansen

“Outside Your Comfort Zone”

The Aviation Chapter had the pleasure of Col John Hansen, HQ AFMC/FMA give us insights on why we should step outside our “comfort zone”. It’s not easy, but it can be VERY rewarding as he can confirm! He is an economist by education, but since there are not many jobs in the Air Force for an economist, he did a variety of jobs since he joined the Air Force. Here are some key points he focused on for HOW and WHY you should get out of your comfort zone:

- ◆ Be humble – be willing to learn from others, especially the experts if you are not one.
- ◆ Get integrated into the group – don’t sit on the sidelines, dig in and learn what you don’t know.
- ◆ Be willing to do something different.
- ◆ Take full advantage of ALL opportunities when they come around. It gives you the ability to do COOL things!
- ◆ You learn more about yourself – your leadership qualities and what you can do when you least expect it.
- ◆ Opportunities beget other opportunities! One thing can lead to another.
- ◆ Bloom where you are planted – learn and grow no matter where you are planted.

Being outside your comfort zone can give you experiences that you can’t learn from a textbook. Make sure you have a support system (family, friends, mentors, etc.) and be receptive to others who are also stepping outside their comfort zones!



TREASURER'S REPORT

June 2018

Treasurers: Rebecca Workman and Dawn O'Connell



	WPFCU - Chapter General Funds	Fidelity - Chapter Investments	Fidelity - Augsburg Scholarship
Beginning Balance	\$12,932.51	\$90,521.62	\$107,650.19
+ Income	\$100.03	\$794.20	\$912.56
- Expenses	\$1,028.45	\$0.00	\$0.00
Ending Balance	\$12,004.09	\$91,315.82	\$108,562.75

Note:

The Fidelity ending balances as of 30 Jun 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

Aug 23

ASMC Luncheon—FM Panel, Holiday Inn Fairborn



FERS Facts 26

When I started writing FERS Facts I figured 4 or 5 articles would cover it. I cannot believe I am up to 26 articles (either I am long winded or cannot concisely express myself ;=). I grossly underestimated just how much information there is regarding FERs retirement. Simply put there is a lot of material out there.

FEHB: One of the **greatest benefits** as a **FERS employee is the ability to continue health insurance coverage into retirement with the government continuing to subsidize the premium.** Looking at your health insurance withholding it may be hard to believe that we are not paying the full premium but trust me we are not. Federal employee health insurance premiums are heavily subsidized (60 to 75% depending on the plan). The other amazing thing is the variety of plans available to choose from. When I worked in private industry it was fortunate if your employer even offered health insurance coverage. There was no menu of plans to choose from. It was a simple yes I will take the coverage or no I won't. The costs were fixed as well if you accepted the coverage you paid your portion of the premium (in some cases almost all of it). Insurance carriers sometimes changed yearly and with it your benefits, coverage and doctors. If you retired you either lost coverage or were offered the option to pay the unsubsidized premium which almost no one could afford. Some of this has changed with universal health coverage but it is still expensive to buy medical insurance on the exchanges, so much so that many people would rather pay the tax penalty than buy insurance they cannot afford. As a federal employee you have subsidized options available to you, be grateful as this is a **major benefit**.

Medicare: Under FERS or other social security qualifying employment, working 40 quarters (basically 10 years) qualifies you for Medicare coverage. Up through the 1980's federal employees operated outside of Social Security but Social Security was running out of money (sound familiar?). As a way to keep Social Security solvent and reduce any further cost to the federal budget a new federal retirement system was instituted...FERS. New "young" employees being hired in the early 1980's would begin to pay into Social Security for the first time thus refilling the coffers for the next 30+ years. Congress side-stepped the issue, catastrophe avoided or at least postponed (until FERs employees start retiring in mass). Now that FERS employees are starting to think retirement, the topic of Social Security solvency is coming up again but that topic will not be addressed here. Back to Medicare, under FERS employment you have earned access to it. Let's look at it in more detail. There are four basic parts to Medicare: A, B, C & D

Part A: This is basically hospital insurance. It covers inpatient care, emergency hospitalization, skilled nursing facility care, provides limited health care and hospice coverage.

To qualify for part A:

You must be at least 65 years old

Have 40 quarters of qualifying Social Security credits (10 years qualifying employment).

You **must actually apply for Medicare coverage** (enrollment is automatic at age 65 if you are already receiving Social Security Benefits)

Part A is paid for during your active employment years so there is no additional fee to receive this coverage after age 65.

At age 65 Medicare part A becomes your primary insurance and your FEHB insurance becomes secondary unless you are still actively employed as a Federal Employee. In which case Medicare becomes your secondary insurance until you retire then it switches. If you

are still employed full time as a federal employee past age 65 you can wait to apply until you retire but it does not cost anything if you do apply for coverage before retirement.

Part B: This coverage adds doctors services, ambulance services, outpatient care, x-rays and lab tests, durable equipment, home health care, some preventive care, limited ambulatory transportation, and limited medical services not covered under part A.

To receive coverage you must apply for it when you hit 65 years old even if you are already receiving social security benefits (no automatic enrollment for Part B). There is an exception to the target age if you are still a full time federal employee. Unlike Part A **there is a monthly fee for Part B coverage. For most new applicants it is currently around \$120.00 per month (married joint AGI \$170K or less). The window to apply for Medicare coverage is 3 months before you turn 65, your birth month and 3 months after you turn 65 (7 months total). If you delay enrollment outside this window a 10% surcharge is added to your monthly premium for each year you delay. The added surcharge is permanent.**

Part B coverage is particularly helpful if you subscribe to a fee for service FEHB program like Blue Cross, Blue Shield, GEHA or Mail Handlers. Between your FEHB insurance and Medicare Part B most if not all routine out of pocket expenses should be covered. If you belong to an HMO part B will cover out of network costs and non-emergency treatment outside your HMO coverage area.

Of course no coverage combination is perfect, there will always be instances that are not covered or include additional out of pocket expenses. Medicare has limits as do all FEHB plans. Before retirement make sure you review what coverage and features are most important to you. Can you afford your current FEHB and Medicare premiums? Will a cheaper FEHB plan still give you the coverage you need? In FERS FACTs 27 we will continue the discussion on Medicare including Parts C and D.

Till the next time,

Richard

Richard.strode@us.af.mil



More Computer Tips to Make Daily Computer Usage Easier!

Securing Your Home Network

In a relatively short time, the home network has evolved from a single computer using a phone line to a multi-device network consisting of wired connections, multiple wireless connections, and even multiple guest connections. The router in your home is arguably the most critical piece of hardware in your digital life. This device connects all of your devices to the internet while serving as your first line of defense from any potential intruders. As a result, your router will have a large number of settings and features that enable you to balance convenience with security. Fortunately, routers have become much easier to setup and do not require an in-depth knowledge of networking to secure. Unfortunately, many users will leave most, if not all, of their router's settings in their default configuration. For many routers, this will leave your home network vulnerable. Below is a list of settings you should consider changing.

Routers come in a wide variety of configurations with different features. You can access your router's setup from any internet browser in most cases. Unfortunately, the specific address and default admin username/password will vary by manufacturer. Consulting your router's user manual is the best way to access your router's setup page and find the specific settings below. You can also find tutorials in video and written formats for setting up your specific router model with a few quick internet searches.

1. The first thing you should do is change your router's admin username and password. If you do not, anybody will be able to reconfigure your router. You should use a password with numbers, letters of varying case, and symbols. Remember, the longer the password, the stronger it will be.
2. Change the SSID (i.e., the name of your wireless networks) of your Wi-Fi network(s) from the default name. Using the default SSID will advertise what type of router you are using. For example, the default SSID for most AT&T supplied routers starts with "ATT". The less a potential intruder to your network knows about the specific hardware you are using,
3. Encrypt your Wi-Fi network(s). Most routers will have WEP, WPA, and WPA2 as encryption options depending on the age of the router. In short, you should be using WPA2 encryption. WEP encryption can be cracked in 15 minutes or less and WPA has some vulnerabilities. This article (<https://www.lifewire.com/how-to-encrypt-your-wireless-network-2487653>) does a good job of explaining the encryption and how to find the setting in more detail.
4. Use a strong password for your Wi-Fi network(s). Some routers may refer to the password as the "passphrase". If you do not have a password on your Wi-Fi, then anyone in range of your network can use your internet and access your network. A "strong" password for Wi-Fi will include numbers, letters of varying cases, and symbols. More importantly, a "strong" Wi-Fi password will be at least 20 characters long. Using less than 6 characters will make you vulnerable to basic brute force attacks.
5. Change the default IP address of your router. Many routers use 192.168.0.1 or 192.168.1.1 as their IP address. This IP address is the address you would enter into your internet browser to access the router's settings. For example, if you use 192.168.7.5 then it becomes more difficult for intruders to find your router's front door.
6. Disable remote access. Some routers have the option to access their settings from outside the local network. In other words, you can access your router's settings from anywhere in the world. With this option disabled, a user must be connected to your home network in order to access the router's settings.
7. Disable Wi-Fi Protected Setup (WPS). WPS is a feature which makes it easier for a device to access your network by using a random PIN which you are not able to change. Unfortunately, these PINs are often only numbers and not very long. As a result, the PIN could be cracked enabling an intruder to bypass your Wi-Fi password regardless of its strength.
8. Periodically check for updates to your router's firmware. Most routers have a section where you can check for updates in the settings. Some even check when you log into the router. Keeping your router updated will help protect you from vulnerabilities which are discovered after you buy your router.

Here are some additional considerations:

Keep your router as centrally located in your home as possible. This will not only improve your signal strength across your home, it will also help reduce the amount of your signal that bleeds outside your home.

Turning your Wi-Fi, or even your whole router, off when you are away will prevent intruders from accessing your network when you are away from home for an extended period of time. This should be done with caution, turning off your home network will prevent any web-based cameras or smart devices from being accessible. As a result, you may inadvertently disable the camera you use to check on your pets or even your webcam security system.

If possible, you should consider buying your own router instead of using a router provided by your internet service provider (ISP). ISP routers tend to have less flexibility in setup which will reduce the amount of security you can set. Additionally, ISP routers often lag behind mainstream routers with respect to firmware updates. Deciding to use an ISP router or not can be a tricky decision with many considerations. For example, you may have to buy your own modem in addition to a router. In this case, you also need to ensure the modem is compatible with your ISP. However, using an ISP router may incur surcharges or rental fees.

Ultimately, you want to make an effort to change as many of the default settings discussed above as you can. You may not need to change all of them and there are more advanced settings you can change as described in this article (<https://www.pcworld.com/article/3093362/how-to-secure-your-router-and-home-network.html>) . Making these changes can prevent you from being low hanging fruit for intruders.

Split Windows in Word

Microsoft Word has a handy feature called “Split Window”. This feature is very useful if you’re editing/reviewing multiple parts of a large document or if you simply don’t want to continuously scroll up and down between two sections of a document.

In any Word document, click on the View tab in the ribbon at the top of the window.

In the center of the ribbon you should see three buttons (New Window, Arrange All, and Split).

Click on the “Split” button. This will instantly move your cursor to the middle of the screen and you’ll notice a horizontal gray bar that moves with it.

Just left click in the middle of the screen. Your screen will be split in half.

You now have two windows on the same document that can scroll independently of each other. This will allow you to edit/review two parts of a document without needing to scroll between them.

To remove the split just click the “Remove Split” button that is in the spot the Split button was originally.

Random Excel Shortcuts

Ctrl+Shift+L to turn the filter on. If you have not selected the range, Excel will apply the filter based on the data surrounding the active cell.

Ctrl+Spacebar to select the entire columns for the selected range.

Shift+Spacebar to select the entire rows for the selected range.

Alt+PageDown will effectively page to the right.

Alt+PageUp will effectively page to the left.

Shift+F11 will create a new tab in the current workbook.

Happy Computing!



ASMC – Aviation Chapter Executive Board Meeting Agenda

24 July 2018 (1300-1400)

Call to Order - President: *Jeremy Miller @ 1:02 pm*

Attendance/Reports

Secretary: *JoAnne Wills – need new board members to update the Aviation Chapter roster*

Committee Chairs:

Awards and Recognition: *Chris Lahmann – Chris is the new chairperson for the awards committee*

Chapter Competition: *JR Frazier – Jeremy would want information on the Chapter status and want is needed to get the Chapter the Five Star status back*

Community Activities: *Darrell Allen II, Markina McKnight – 15 Aug VA Hospital Stand down for Women's Veterans, will be sending out information for volunteers.*

Membership – *Angela will send out the membership rosters to the VP to be able to confirmed membership*

Professional Development: *Maurice “Mo” Ottinger – There will be a subcommittee under Professional Development for career development*

CDFM-A testing – call into National concerning information on the testing

Programs: *April Kettlewell, Tammy Pendergast*

Holiday Inn for Aug: Speaker TBD

Jeremy spoke to Mr. Kendrick concerning having senior leadership to speak at the luncheons

General Business:

OLD:

July 2018 – June 2019 Board

Even Year VP's: AFMC, AFRL, At Large, Contractors, 88th

Awards- Christopher Lahmann new chair

There was a misstep concerning the award winners for the Mini-PDI, Chris is looking into the issue and will get with the Treasurers and Jeremy to get the issue resolve. Will be able to plan/request funding for the budget concerning the



awards for next year

Early Careerist – Professional Development Subcommittee – an effort to reach out to our younger FMers to help them and encourage them to join/ involvement in the Chapter

Saundra Moncree has volunteered to lead and planning/Stand up still in works.

Golf Tournament

27 July at Twin Base starts at 0700

23 people/team sign can go up to 36 people/team

Volunteers are needed

Treasurers need a cutoff date registration to be able to provide the payment to the club

NEW:

Increased participation/attendance

Communication

Alternative meeting options

Other ideas

Chapter vision

What are our goals? Increase the participation of the memberships

What should we focus on? Increase on training options for memberships

Next Luncheon Member meeting:

August 18

Next Board meeting: TBD



Virtual PDI 2018 is now available!

Wednesday, August 1st, 2018

What is Virtual PDI? Every year, ASMC offers online access to workshops and mini-courses recorded at the annual National Professional Development Institute (PDI). This year's live training event, held in Denver, Colorado, hosted over 4,000 attendees and was our most successful event yet. But if you missed it, or if you need to earn additional CPEs, Virtual PDI combines audio and slides from live sessions, allowing individuals to earn over 100 CPEs.

The PDI 2018 registration fee included (at no additional cost) access to Virtual PDI for both ASMC member and non-member participants, although they still must register for Virtual PDI to gain access. For non-PDI attendees, registration for Virtual PDI is \$99 (approximately \$1 per available CPE/CET.) Chapter access is also available for \$249, for ASMC chapters wishing to stream workshops and offer CPE credits at local ASMC Chapter professional development sessions and events.

PDI 2018 Presentation Slides Available!

Looking to catch up on a presentation from [#PDI2018](#)? Check them out at <http://bit.ly/PDI2018slides>!

For more ASMC National News go to <http://www.asmonline.org/>

THE ELSIE STEFFANY SCHOLARSHIP AWARD

The ASMC Staff and our National Executive Committee have developed an annual Elsie Steffany Memorial Scholarship Award in honor of Elsie's life and her dedication to public service. A committee will soon meet to determine guidelines for the scholarship, including nomination information, for distribution to chapter presidents. Each chapter will be able to nominate one individual (non-CDFM) to compete for selection for the scholarship which will cover enrollment as a CDFM Candidate, participation in an Enhanced Defense Financial Management Training Course, and also fees to take the three CDFM exam modules.

NEW CDFM EXAM & UPDATED ENHANCED DEFENSE FINANCIAL MANAGEMENT TRAINING COURSE

As a reminder, the new CDFM Module 1, 2, and 3 exams will be launched on **September 1, 2018**. However, for those who desire to take the current exams, ASMC will offer the new and current version of all three exams concurrently through December 31, 2018. The new EDFMTC textbook (v2018a) is now available for purchase and will be introduced in classrooms on **October 1, 2018**. The current EDFMTC textbook (v2013a) will continue to be sold and used in classrooms through August 31, 2018. New CDFM Blueprint: ASMC has released the full updated exam blueprint on its [website](#). The new blueprint will go into effect with the launch of the new exams on September 1, 2018.



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	TSgt Janene Garza
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 Kearns
Newsletter Editor	MSgt Pedro Padilla; Ms. Colleen Robinson
Photographer	MSgt Pedro Padilla; Ms. Markina McKnight
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
Early Careerist	Ms. Sandra Moncree
Programs	Ms. Tammy Pendergast; Ms. April Kettlewell
Tickets	Ms. Jeannette Dennis
Ways & Means	Ms. Cheryl Deckard
Golf Outing	Ms. Angela Ruter

