



Wright Flyer

March 2018

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

This Issue:

<i>Message from the President</i>	1
<i>Chapter Luncheon</i>	2
<i>Treasurer Report/Chapter Calendar</i>	3
<i>FERS Article—No. 21</i>	4
<i>Computer Tips & Tricks</i>	6
<i>Executive Board Meeting Minutes</i>	9
<i>ASMC National News</i>	11
<i>Executive Board Roster</i>	12

FROM THE CHAPTER PRESIDENT



*Chapter President
Angela Ruter*

Look for a President's Message in the near future!!!

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

February 2018

Treasurers

Rebecca Workman

Dawn O'Connell



	WPFCU - Chapter General Funds	Fidelity - Chapter Investments	Fidelity - Augsburg Scholarship
Beginning Balance	\$13,319.61	\$85,697.29	\$102,079.12
+ Income	\$921.03	\$3,558.53	\$4,101.00
- Expenses	\$701.02	\$0.00	\$0.00
Ending Balance	\$13,539.62	\$89,255.82	\$106,180.12

Note:

The Fidelity ending balances as of 28 February 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

April 10	Aviation Chapter Mini-PDI—Hope Hotel
May 30—1 Jun	National PDI—Denver, CO



FERS Facts 21

This is the 21st article in the series dealing with retirement under the Federal Employee's Retirement System (FERS). Caveat Emptor "Let the buyer beware". Around 50% of the FERS retirement is self-directed. This means you have the freedom to make your own choices regarding your retirement. While these choices may seem inconsequential at the time you make them they will have a dramatic effect on your quality of life in retirement. The closest analogy I can come up with is marriage. Who you pick as a spouse will dramatically affect your life for good or bad. At the time we make this decision we don't have all the facts nor the wisdom to fully understand what we are about to do. We rely on the advice of friends, family, parents, church and our own feelings. Some of the advice is good, some bad, some of it really bad but ultimately the choice is ours to make and we make it hoping for the best. Looking back years later we may marvel at how good our decision was or how flawed. (To quote the Knight in the Indiana Jones film "The last Crusade" after Indy's rival head explodes: "He chose poorly"!) Just like in marriage we don't want to figure out we chose poorly long after the time is past when we can do anything about it. Unlike marriage where feedback is pretty immediate, feedback on your retirement strategy happens almost silently. You need to actively review it periodically and make corrections as needed.

Social Security Secrets revealed: As I have reviewed the FERS retirement system I have found there is a lot of advice out there on the internet. Some of it is pretty good, others is almost bizarre. I just finished an article on maximizing social security pay-outs. The author offers "dozens of secrets" for doing this. What he proposes is a complicated (red flag) multi step process for squeezing the maximum amount of money you can out of SS, including a start, stop, restart method, deferments, delaying, forfeiture, spousal, parents, & children's benefits, manipulation of retirement fundsOf course he has a website that will calculate the best method for you and your situation. He also claims that his methods are unique and superior to what advice SS will give you (red flag). I did not open his web site as I am sure it has fees attached to using it. I agree that Social Security is complicated; it is a government program after all but if I cannot understand the proposal and how it works I don't feel good recommending it to anyone else (remember KISS). This author and his product may be spot on but make sure you understand how any program works before signing up for anything. Be very wary of anyone promising things that seem too good to be true. Social Security has several features that can be quite unforgiving if you "choose poorly" and they cannot be undone! The best place to get information on social security is from social security, make an appointment and present your situation and see what they recommend. Then talk to a financial advisor you trust and bounce your situation off of them to see if they agree. Then if you want to look at a "secret" method, you should be able to understand if what you are hearing is possible (legal) or not.

Slow and Steady Wins the Race: The classic children's tale of the Tortuous and the Hare really does apply to investing. There are no shortcuts or magic methods to beat the system. Get rich quick schemes serve only to separate wealth from the uniformed and desperate. (The lottery is not a retirement plan). Most Americans are not very good at managing their finances. I say this because of the large amount of personal debt we carry, the fact we are not savers generally, most households live pay check to pay check and very few are investing for retirement. Merrill Lynch did a survey this year that found 29% of all Americans would be embarrassed if their friends or family knew how bad their financial situation truly is. This number rises to 50% for those under 40 years old. When asked how they intend to handle retirement 43% of those polled planned to ask family for financial help including children, family members and close friends. Reality Check, if half your peers are planning to ask the other half to cover their retirement will the money really be available? If you find yourself in this situation you are not alone, in fact you are an average American. The good news is you do not need to accept this as your fate. You can do something about it.

Budget: Spend less than you earn (not sexy I know, but debt is not your friend, no matter how many personal invitations you receive for new credit (DEBT!)) The average American gets 47 credit offers per year, almost one per week from the slickest marketing people in the world. "So what's in your Wallet?"

Stop borrowing money: Every time you use a credit card you are borrowing money, like taking out another loan and no most people do not pay them off each month. As for cash back or mileage points. I will happily loan you money at 24% interest and then give you back 1-3%, I wish my IRA paid 21%+! "Those who understand interest earn it, those who don't pay it".



Set up an emergency fund: Most people incur debt because they have no other choice when bad things happen, Guess what? Bad things happen to everyone. “Something evil this way comes”, do something to anticipate the bill.

Eliminate all debt besides your mortgage: There are ways to pay it off, you spent it you can pay it back and yes this is not sexy either. The debt snowball payoff method does work; it will take time but stick with it. The more debt you carry the closer to poverty you move, you cannot borrow your way to wealth, just the opposite will occur, no matter what the credit hucksters claim. You don't see payday lenders, rent to own stores, title loans or pay here car lots in truly prosperous neighborhoods. Debt and poverty come together.

Set up your Self Insurance Reserve: Gives you peace of mind you will never have if the wolf is constantly at the door and you have no financial reserves.

Invest for retirement: The sooner you start the better. Slow and steady really works. \$625.00 a month at 10% yields \$50,000.00 in five years. At ten years the investment will be over \$130,000.00. At 22 years the investment (\$500K+) will earn over \$53K in interest that year alone. At 28 years the account breaks \$1.1M! At 30 years the account is now worth \$1.4M earning \$135K per year in interest even if you stop contributing to it! Your contributions were \$225,000.00 or \$625.00 per month for 30 years which is a lot but your return on investment is \$1,175,000.00!!! If you invested in a Roth IRA this money is now tax free.

Under FERS one retirement option is Minimum Retirement Age (MRA) with 30 years of service or 20 years' service and 60 years old. Under the first option you have the time to invest for 30 years. If you use TSP and the matching funds your personal contribution can be lower than the \$625.00 per month in our example and still get the same results. At 20 years you still have over half a million dollars producing \$53K in interest income a year. Remember your FERS pension and Social Security is on top of this amount.

(Commercial Legal Disclaimer: This example is only an example, actual results may be higher or lower depending upon daily market fluctuations and the amount invested. Always read the prospectus carefully before making any investment decision, actual results are not guaranteed).....What I can tell you is if you do not invest, nothing is what you will get back....All kidding aside this is not a get rich quick scheme. Slow and steady investment does work and will work for you but you must give it time to work. Now do you feel better?

You do not have to accept poverty in your retirement years,

Till the next time, Richard

Richard Strobe (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.



CORRECTED**More Computer Tips to Make Daily Computer Usage Easier!***Windows 10 Snap Assist:*

I have discussed the Snap Assist in Weekly <https://my.eis.afmc.af.mil/personal/wrightpatterson_george_diehl/Shared%20Documents/Weekly%20Computer%20Tips%20035_16February2016.msg> Tips #51, but it is a handy feature that I thought was worth discussing again.

Windows 7:

Windows Key + Left Arrow OR Windows Key + Right Arrow will snap the active window to the left or right. Additionally, you could just keep going in one direction and the window will cycle through all of the positions across all your monitors.

Windows Key + Down Arrow will restore the active window (if it is maximized) or minimize the active window (if it is restored).

Windows Key + Up Arrow will maximize the active window.

You can also do this, except minimizing the window, by dragging the window all the way to the top (to maximize) or left/right (to fill the left/right half of the screen).

Windows 10:

Windows Key + Left Arrow OR Windows Key + Right Arrow will snap the active window to the left or right. Additionally, you could just keep going in one direction and the window will cycle through all of the positions across all your monitors.

Windows Key + Down Arrow will now snap the active window into the bottom corner/quadrant of the side it is on. Pressing it again will restore the active window (if it is maximized) or minimize the active window (if it is restored).

Windows Key + Up will now snap the active window into the top corner/quadrant of the side it is on. Pressing it again will maximize the active window.

You can also snap windows with your mouse. This can be done by dragging the window all the way to the top of the screen to maximize the window. Additionally, dragging the window to the left or right side of the screen to fill the left or right half of the screen. Dragging to a corner/quadrant of the screen will fit the window to that corner/quadrant.



This is useful when you have one monitor and want to write in a word document or spreadsheet while reading a pdf or website. Using Snap Assist can help you treat a single large monitor like two monitors to make the use of multiple windows at the same time easier.

Change Case in Outlook, Word, and PowerPoint

Outlook, Word, and PowerPoint have a handy Change Case feature. This feature enables you to toggle the case of the selected text. For example, you have a list of items that have all been entered as lowercase. However, you decide that you want to capitalize the first letter of each word. You can use the Change Case feature to do all of this with a single click versus manually change each letter.

In general, the Change Case feature is an “Aa” dropdown button which contains several case options. For Word and PowerPoint, the Font group in the HOME tab of the ribbon contains the “Aa” dropdown button. When editing an email in Outlook, the “Aa” dropdown button can be found in the Font group of the FORMAT TEXT tab of the ribbon. The FORMAT TEXT ribbon tab in Outlook will only appear if you are editing the email in its own window (i.e., click the “Pop Out” button if you are editing the email within Outlook’s Reading Pane).

To use Change Case, highlight the text you wish to change and select a case option. Below is a list of the case options:

Sentence case.
lowercase
UPPERCASE
Capitalize Each Word
tOGGLE cASE

Change Case is also available in Visio but not Excel or OneNote

Keyboard Shortcuts for Outlook, Word, and PowerPoint

Shift+F3 will toggle the case of the selected text

Ctrl+Spacebar will clear the formatting of the selected text

Ctrl+E will center the selected text

Personal SharePoint Page

With the upgrade to a newer version of SharePoint a few months ago, you will have likely found that many of your old SharePoint sites no longer exist. One of these lost sites is your My Site. My Site was a

personal SharePoint site which contained a Personal Document Library. This library was a place where the user could store various files that nobody else can access. Helpful if you will need to access some of your files from a conference room computer for a presentation. A Shared Document Library was also part of My Site. This library was a place where the user could store various files that other users can access. Helpful if you need to keep some files available to other users. In fact, the SharePoint archive for the Weekly Computer Tips is maintained on my My Site.

While the original My Site is gone, a newer one has replaced it. The new My Site can be located at <https://my2.eis.af.mil/>. This new site will have a blue bar across the top of the page which contains Newsfeed, OneDrive, and Sites. The OneDrive section contains the new Personal Document Library. Within this library is a permanent folder called “Shared with Everyone” which replaced the Shared Document Library. This OneDrive library will provide you with some cloud-like file storage options.

Happy Computing



ASMC – Aviation Chapter
Executive Board Meeting Agenda

8 March 2018

1300 – 1400

Call to Order - President: *Angela Ruter @ 1:08 pm*

Attendance/Reports

Treasurers: *Rebecca Workman, Dawn O'Connell* – Treasurers have given the folders to the audit committee

Vice-Presidents

AFLCMC: *David Ohs* – wanted to know when the flyers for the Mini-PDI

AFMC: *Terri Desch* –

Mini-PDI package is being processed

General Peccia has agreed with the \$50 fee

Working with Megan on the speakers for the Mini-PDI

Committee Chairs:

Augsburg Scholarship: *JoAnne Wills* – scoring the high school applicants – we only received 5 high school applicants and no continuity education applications.

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

Pet Walk 5K walk has been pushed back for the fall timeframe – sometime in Oct and we will be doing another project

Health & Wellness: *Fernando Mason* – Getting questions about the members getting refunded for \$25 for the AF Marathon registration. This was not part of the budget, Angela will send out a vote for committee concerning adding a budget for H&W.

Professional Development: *Maurice “Mo” Ottinger* - National PDI is in Denver – registration is open but there is issues with the site and National is trying to fixed the glitches.

Programs: *April Kettlewell, Tammy Pendergast*, -

April 2018 – Mini PDI – no luncheon

May - TBD



General Business:

OLD:

Budget – sending final voting with changes via email to the board/committee

NEW:

Finding other options for the members luncheon (suggestion of quarterly and new cheaper venue)

Next Board meeting currently scheduled for the below:

Date: 12 April 2018

Time: 1300 - 1400

Meet-Me-Number: 937-257-8000 DSN 787-8000



*ASMC National Information:***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!

ASMC MEMBER ENGAGE PLATFORM

Have you taken advantage of the newest ASMC member benefit? Engage, an interactive service platform provided by Higher Logic, has been adapted for integration with your ASMC membership. Our goal is to use the Engage platform to create an interactive space where ASMC chapters and individual members can communicate with their colleagues. You will be able to share best practices, event information, and professional development suggestions. In addition to the “ASMC Chapter Presidents” and the “All Member” communities, we have established a chapter community for use by the chapter officers and members of each A-1 and A size category chapter. We will establish the B and C category chapter communities by the end of this month. Also, we will soon be establishing a community wherein chapter membership chairs/VPs can collaborate with each other and ASMC HQ in sharing best practices, etc. In February we will establish a community specifically for our ASMC Early Careerists/Young Professionals member segment, so they can collaborate among each other regarding items of interest about their professional development.

It is our intention to make Engage a professional and creative sharing experience. We believe the use of Engage will allow our members to network and collaborate with each other. Log into Engage at <https://engage.asmconline.org/home>, using the email address and password associated with your ASMC member account.



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

