

# Wright Flyer



February 2025

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*Chapter President  
Thomas Giovingo*

Greetings SDFM Aviation Chapter,

I hope this short note finds you well. For the last few weeks, the pace of change swift.

SDFM National has canceled the 2025 National PDI in New Orleans, 28-30 of May. Stay engaged, connect with your peers, participate in chapter events, and take advantage of the many resources available. There has been no official reason behind the cancellation. The PDI was a great place to earn CPE in a short time. To that end, please visit [SDFM.org](http://SDFM.org) for opportunities to earn credits at not cost, just some time well spent.

Due to the Executive Orders, we are reviewing the Aviation Chapter’s position on holding our local Mini-PDI. We have sent out a survey to the membership to get your sense on attendance. It is a short survey and allows you to make comments and suggestions to your leadership team.

As we evaluate and wait for more information we are moving forward with the Mini-PDI 2025. It will be 6 May 2025 at the WPAFB Club. This is an all day event, don’t miss it. We will be getting more information out to the Chapter as it becomes available. If you are willing to volunteer to help with this event, please contact Ms. Andrea Hamilton, Committee Chair, Professional Development at [andrea.hamilton.3@us.af.mil](mailto:andrea.hamilton.3@us.af.mil).

I hope you caught the January, February, and March Lunch and Learns, participation has been well over 200 folks. Thank you for all those who attend. Please don’t miss our next Lunch and Learn on April, we will be hosting Mr. Lewis SAF/FMI

March 31 is the deadline for SDFM Scholarships for high school seniors or recent graduates pursuing a financial management baccalaureate education. SDFM provides financial assistance in the amounts of \$1,000 and 3,000 with the potential to receive scholarships up to three more years. Go to [SDFM.org](http://SDFM.org) for more information.

Twenty-five Years of the CDFM Program: This year marks 25 years of measuring competency and defining distinction through SDFM’s Certified Financial Management Certification (CDFM).

If you have not done so, please check out the revamped SDFM web page [www.sdfm.org](http://www.sdfm.org).

Thank you for your service.

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



On 25 Feb 2025, Miss Emily Duke presented, AFRL Overview. Miss Emily Duke is the Comptroller and Director of the Financial Management Air Force Research Laboratory, Wright, Patterson Air Force Base, Ohio. She is responsible for managing the Air and Space forces, \$3B science and technology program, along with an additional \$3B of externally funded research and development in the laboratories, nine component Technology Directorate, 711 Human Performance Wing and AFWERX.

Miss Duke said one of the things she loves to share about the job in an AFRL is just how fast things move. Being in AFRL you can see things move from inception to actual deployment. She stated it was hard to make that connection working on a weapons system in AFLCMC.

Miss Duke then shared the really exciting things that are happening in AFRL. She explained AFRL's central hub and Headquarters at Wright Patterson. They also have Aerospace systems, Sensors Directorate, Human Performance wing, Digital Capabilities Directorate, Manufacturing and Materials., and a large number of folks from AFWERXs at Wright Patterson. They also have organizations at Rome, NY, that do our cyber and Information Directorate. At Eglin, they have the Ignitions and Kirtland hosts both Space Vehicles and Directed Energy. They also a few around the country where they have facilities and organizations that are connected with those broader TDs, and international sites. Miss Duke said the team is largely at those central hubs and a handful of folks overseas supporting both London and Japan. So a global footprint, about 12,000 employees right now and our budget annually kind of bounces around \$7- \$8B. Half of that is core funds that we get appropriated and the other half is from external customers.

Miss Duke then explained how the funding aligns with each of these mission directorates. Basic research is largely executed by our Office of Scientific Research with lots of partnerships with industry or universities. They have about half a billion dollars a year and a large portion of that goes directly to university for grant work. Miss Duke stated that is really the very beginning of how we get new ideas. Other organizations 6.2, which is applied research, and 6.3, which is advanced technology development programs. Miss Duke asked, when you look at things like manufacturing and materials, what do you think about? She stated, the materials that things are made out of our human performance, like how we connect to human with a weapon system and how the human has to adapt and interact with that. Those are very foundational and obviously they can't work in isolation. So there has to be a large amount of collaboration across the entire lab. Miss Duke provided more examples of AFRL's mission and people they have to accomplish the mission.

Miss Duke was presented with a certificate of appreciation from the Aviation chapter and donation in her name to four paws for ability in Xenia.

The full presentation and slides can be found at <https://www.asmc-aviation.org/luncheon/chapter-luncheons/>

### **Volunteer Opportunities:**

Crayons to Classroom, Mar 28, 1-3 pm. To sign up: <https://www.signupgenius.com/go/10C094FA8AA2AABF4C16-55199702-sdfm>

Dayton Food Bank, Apr 14, 1-3 pm. To sign up: <https://www.signupgenius.com/go/10C094FA8AA2AABF4C16-55199952-dayton>

Memorial Day Flag Placement Ceremony, 24 May, 9:30 am. Flags are placed through the whole cemetery, not just portions. To sign up: <https://www.signupgenius.com/go/10C094FA8AA2AABF4C16-55275239-memorial>

### **Upcoming Member Meetings:**

04 Mar 25 - Mr Todd Baker, SAF/FMF - Topic: Understanding Technology Hype

Apr 25 - Mr Eddie Lews, SAF/FMI - Topic: TBD

06 May 25 - Mini PDI

11 Jun 25 - Ms Angela Palma, AFAA - Topic: TBD

10 Jul 25 - Ms Vanessa Sims, Deputy, SAF/FMB - Topic: ECQ Development



## Congratulations

Belated congratulations to Kenzie Everette, AFRL/RQFSP, on her new baby. Robert Everett Jr. "RJ" was born 8 October.



## Retirement

Shawn Kain, HQ AFMC/FMA5/8/9, on his retirement. Shawn is retiring after 37 years of federal service and served as the SDFM Aviation Chapter Secretary.

JR Horne, SAF/FMIE, on his retirement. JR served in the military along with his 14 years of federal service.

## Welcome

Katherine Hammer, AFMC/FMAO  
Andrew Dick, AFMC/FMAO  
Jennifer Dick, AFMC/FMAH  
Jackson Mantkowski, AFMC/FMFR



## Deferred and Postponed Annuities Under CSRS and FERS

Published: FEDWeek, January 28, 2025, by Reg Jones

Most federal employees retire when they have the right combination of age and service to do so. However, there are two additional forms of retirement that on the surface sound alike but are actually different. One is the deferred annuity, and there's quite a lot of interest in this of late. The other is the postponed annuity. Let's take a look and see if these options might be for you.

### Eligibility Requirements – Deferred Retirement

If you leave federal service before you meet the age and service requirements for an immediate retirement, you may be eligible for a deferred annuity. To be eligible under either FERS or CSRS, you have to leave your retirement contributions in the retirement fund when you separate from the government and you have to have at least five years of creditable civilian service. If you do, you can receive a deferred annuity at age 62 or, if you have at least 10 years of service under FERS, your minimum retirement age (MRA), which is 55-57, depending on your year of birth.

### Eligibility Requirements – Postponed Retirement

If you are eligible for immediate retirement under FERS, you can retire but postpone the starting date of your annuity. Most FERS employees are eligible for an annuity if they meet the following age and service requirements: age 62 with 5 years of service, age 60 with 20 years, MRA with 30 or MRA with 10. See below for why you might want to do this.

### Calculating Your Annuity

If you will be eligible for either a deferred or a postponed annuity, the formula used to calculate your annuity will be the same as it is for any other employee: FERS, if all your civilian service has been under that system; FERS and CSRS if you are under FERS but will have a CSRS component in your annuity; and CSRS if all your service was under CSRS.

When calculating your annuity, your highest three consecutive years of average pay (your high-3) will be the one in effect at the time you left government. It won't be increased by any cost-of-living adjustments (COLAs) that are given to retirees between the time you separate and the date your annuity begins.

### CSRS

$0.015 \times$  your highest three years of average salary  $\times$  5 years of creditable service, plus

$0.0175 \times$  your high-3  $\times$  5 years of service, plus

$0.02 \times$  your high-3  $\times$  all remaining year of service

### FERS

$0.01 \times$  your high-3  $\times$  years of service.

Note: The first multiplier is changed to 0.011 if your annuity begins at age 62 with at least 20 years of FERS service.

### Annuity Reductions

Whether you are applying for a deferred, <https://www.fedweek.com/ask/federal-retirement/calculating-deferred-annuity/>, or postponed annuity, you'll have to make a deposit for any post-1956 military service before you leave the government. You won't be able to do that when you later apply for your annuity. The consequences of not making a deposit are clear. If you become eligible for a Social Security benefit at age 62, those years of military service will not be included in your annuity computation. Any dollar benefit due for that time will only show up in your Social Security check.

While there isn't any age-based reduction in the annuity of CSRS retirees, there is for those covered by FERS. Let me explain. If you are less than 62 years old when you apply for your FERS deferred annuity, it will be reduced by 5/12 percent for each month (5 percent per year) you are under age 62 unless you have 1) at least 30 years of service, 2) 20 years of service and postpone your retirement until you are age 60, or 3) at least 20 years of service as a law enforcement officer, firefighter or air traffic controller.

The same penalty applies to a FERS postponed annuity. That's the reason why some retiring employees defer the starting date of their annuity until the benefit reduction is reduced or eliminated.



If you don't make a deposit for any post-1956 military service before you leave, you won't be able to do that when you apply for your deferred annuity. If you decide to retire and postpone your annuity commencing date, you'll also have to make that deposit before separating. The consequences of not making a deposit are clear. If you become eligible for a Social Security benefit at age 62, those years of military service won't be included in your annuity computation.

#### **Downsides to Deferred and Postponed Retirement**

If you are a former CSRS employee who is applying for a deferred annuity, you'll be able to receive the annual cost-of-living adjustment (COLA) on your annuity. However, if you are a former FERS employee, in most cases you'll have to wait until age 62. Whether you were covered by CSRS or FERS, you won't be eligible to reactivate your Federal Employees' Life Insurance (FEGLI) coverage or re-enroll in the Federal Employees Health Benefits Program (FEHB).

If you are a FERS retiree who has postponed the receipt of your annuity, you'll be treated the same as if you were a deferred annuitant with regard to COLAs and eligibility for FEGLI coverage. On the other hand, if you participated in the FEHB for 5 years before you left government (or from your first opportunity to enroll) and 1) separated after reaching your MRA and 2) have at least 10 years of service, you can reenroll in the FEHB when your annuity begins.

#### **What about FEHB and FEGLI?**

If you were enrolled in the FEHB or FEGLI programs for the five consecutive years before you retired, when your annuity begins, you can reenroll in either or both of those programs. You also can reenroll in the FEDVIP vision-dental insurance program with no five-year requirement.

Early retirement, <https://www.fedweek.com/ask/federal-government-policies/early-retirement/>, buyout, <https://www.fedweek.com/ask/federal-government-policies/buyouts/>, deferred annuity, postponed annuity? That's a lot of possible choices. On the other hand, there's one more. Hunker down, stay on the job, and hope for the best.

*Former head of retirement and insurance policy at the Office of Personnel Management, and longtime FEDweek contributor, Reg Jones is known throughout the federal workforce community as an authority on pay and benefits.*



# TREASURER'S REPORT

January 2025

Treasurer: Rebecca Wilkins



Not Reported

Note: The Fidelity ending balances are 31 January 2025. The Fidelity account balances are investments and fluctuate with the market. This causes unrealized gains and losses, which are captured in the Income.



**Tax Scams**

Now that the holiday season has passed, we enter the season of tax scams. The complexity of taxes and the types of taxes creates many opportunities for a variety of tax-based scams. The Internal Revenue Service (IRS) has provided this page and content, <https://www.irs.gov/help/tax-scams/recognize-tax-scams-and-fraud>, that can be used to help users identify tax scams and fraud. Keep in mind, most scams rely on the promise of big payouts and savings or the threat of some form of harm. Evaluate any tax-related links that you receive for misspellings or unfamiliar sites that are not the IRS.

**Windows S Mode**

When shopping for a new computer or when receiving a new computer, users may meet the S Mode version of Windows 11. The Windows 11 S Mode is a more locked and slimmed down version of Windows. When running a computer in S Mode, only applications from the Microsoft Store can be installed and used. Additionally, certain Windows features like the Command Prompt, PowerShell, or Registry Editor are unavailable. With the limited application options and the inability to reconfigure Windows or install any EXE files, S Mode makes Windows more secure and can provide some benefits to performance and battery life.

S Mode is ideal for children learning who are still learning proper cyber safety, other users who are uncomfortable with computers and the internet, and users who want a simplified experience. However, the locked down nature of S Mode is not for everyone. Users can switch out of S Mode and unlock all of Windows' features as well as the ability to install any applications they want. The transition from S Mode to regular Windows is a one-way change as Windows cannot be reverted to S Mode. Full details on what S Mode is and how to switch out of it can be found in this Microsoft page, [https://support.microsoft.com/en-us/windows/windows-10-and-windows-11-in-s-mode-faq-851057d6-1ee9-b9e5-c30b-93baeebc85#WindowsVersion=Windows\\_11](https://support.microsoft.com/en-us/windows/windows-10-and-windows-11-in-s-mode-faq-851057d6-1ee9-b9e5-c30b-93baeebc85#WindowsVersion=Windows_11).

If shopping for a new computer, users should not worry about whether or not the computer comes with S Mode or the normal version of Windows when comparing costs. Switching out of S Mode is quick and users should not pay extra to avoid it unless they are wanting Windows Pro. This article, <https://www.howtogeek.com/354057/what-is-windows-10-in-s-mode/>, also does a good job of summarizing S Mode and describing the steps to switch out of it.

**Make Computer Content Easier to See**

The displays we view our digital content, and the environments we view it in, vary greatly. For example, users may find text difficult to read or the mouse pointer difficult to find. Windows and macOS provide a variety of settings and Accessibility options that can be used to improve the viewability of the content on your device as well as the mouse pointer.

Microsoft has a page describing these Windows settings and features here, <https://support.microsoft.com/en-us/windows/make-windows-easier-to-see-c97c2b0d-cadb-93f0-5fd1-59cfe19345d>.

Apple has a page describing these macOS settings and features here, <https://support.apple.com/guide/mac-help/make-the-pointer-easier-to-see-mchlp2920/mac>, and here, <https://support.apple.com/guide/mac-help/increase-the-size-of-whats-on-your-screen-mchlb4c53ca/15.0/mac/15.0>. You can increase your mouse pointer's size

**Windows 10 End of Support and Other Products' Support**

This is a reminder that on 14 October 2025, Windows 10 will reach the end of its support. When this occurs, the use of Windows 10 online will become unsafe over time and users should consider switching their operating system or upgrading their computer to a newer one. This guide, <https://www.microsoft.com/en-us/windows/learning-center/complete-guide-to-windows-end-of-support>, provides the minimum system requirements for Windows 11, which users can upgrade to for free from Windows 10. Windows 10's loss of support is driving the end of support for several key pieces of software. For example, even though Internet Explorer has not been supported since 2020, users could still access the app on some computers with Windows 10. Without Windows 10, users will lose access to Internet Explorer completely. Below is a list of other large Microsoft products that will lose support:

**Office 2016 & 2019** (<https://learn.microsoft.com/en-us/microsoft-365-apps/end-of-support/resources>)

**OneNote for Windows 10 & OneNote 2016** (<https://support.microsoft.com/en-us/office/what-is-happening-to-onenote-for-windows-10-2b453bfe-66bc-4ab2-9118-01e7eb54d2d6>)

**Full list of product ending support in 2025** (<https://learn.microsoft.com/en-us/lifecycle/end-of-support/end-of-support-2025>)

**Note: Office 2021 will be supported until 13 Oct 2026** (<https://learn.microsoft.com/en-us/lifecycle/products/office-2021>)

**OneNote Support Clarification**

In short, OneNote will continue to be supported going forward. When Windows 10 was launched an alternate version of OneNote was created. Microsoft supported and developed OneNote for Windows and OneNote 2016/2019 in parallel. However, Microsoft has changed which version it will continue supporting overall and changed how it named the different versions. A result of the change in decision and version names, many incorrectly believed OneNote would go away.

Some versions of OneNote will end support in October 2025 BUT OneNote will continue to be supported as an app within Office 365. This link, <https://support.microsoft.com/en-us/office/what-s-the-difference-between-the-onenote-versions-a624e692-b78b-4c09-b07f-46181958118f>, provides Microsoft's clarification of OneNote's support.

**Outlook Keyboard Shortcuts for Indenting Text**

While composing an email in Outlook, the following shortcuts will add and remove indents:

**Ctrl+T** to apply an indent to the selected text.

**Ctrl+Shift+T** to remove an indent from the selected text.



**ASMC – Aviation Chapter  
Executive Board Meeting Minutes  
12 February 2025 (1200-1221 hrs)**

I. **Call to Order:** Thomas Giovingo at 1200 hrs

II. **Attendance/Reports**

**Treasurers:** Rebecca Wilkins (A), Vacant

**Secretary:** Shawn Kain (A)

**President-Elect:** A1C George Walton

**Vice-Presidents**

**AFAA:** Jonathan Pepples (A)

**AFLCMC:** Julie Louthain

**AFMC:** JoAnne Hutchison (A)

**AFRL:** Tammy Pendergast

**At Large:** Rhonda Pepitone (A)

**Contractors:** Shawn Coil (A)

**88th CPTS:** A1C George Walton

**Committee Chairs:**

**Audit:** Stephanie Burd (A), Michelle Bahan (A)

**Augsburg Scholarship:** JoAnne Wills (A)

**Awards and Recognition:** Sheena Fast, Amie Satterfield

**Chapter Competition:** Heather Brodess (A)

**Communications:** Colleen Robinson (A)

**Community Activities:** Jennifer Caplinger, Jessica Pauley

**Health & Wellness:** Fernando Mason (A)

**Membership:** Jaime Iaquina (A), Edward Jackson

**Professional Development:** Trent Harpest (A), Andrea Hamilton (A)

**Early Careerist:** Sandra Moncree

**Programs:** Shawn Coil (A)

**Tickets:** Vacant

**Ways & Means:** Sarah Garrette

**Historian:** James Davis

Other Attendees: Tracey Hearn (A), Jonathan Paden (A)

(A) = In Attendance

III. **General Business**

A. OLD:

- i. Mini PDI Committee - Andrea Hamilton and Trent Harpest provided an update on the Mini PDI.
- ii. Leadership Meeting - President, Vice President, Treasurer, Secretary. Need wet signatures for private org paperwork.
- iii. Revive the monthly networking gatherings in-person at a local establishment (rotating venues). We're looking for ideas and for someone to lead this effort.





" NEW:

- i. Upcoming Volunteer Opportunities - Jen Caplinger/Jessica Pauley update (no report).
- ii. Upcoming Lunch & Learns - We have the following speakers lined up:
  - 1. 25 Feb, Ms. Emily Duke, AFRL/FM
  - 2. March - Mr. Todd Baker, FMIE DEAMS
  - 3. April is open
  - 4. May has the Mini PDI
  - 5. 11 June, Ms. Palma, AFMC AFAA/QLF
  - 6. 10 July, Ms. Sims, SAF/FMB
- iii. Scholarship Opportunities - Joanne Wills provided an update
- iv. VPs/Committee Chairs. Colleen stated she needs member news for the next edition of the newsletter. Shawn Kain, recording secretary, has his retirement set for Thursday, Feb 27, at 1400, Hope Hotel, B-29 Superfortress Room.

IV. Meeting Adjourned: 1221



**Update on SDFM's National PDI [ <https://sdfm.org/professional-development/professional-development-institute/> ]**

Regrettably, the National Professional Development Institute (PDI) scheduled for May 28-30, 2025, in New Orleans will not take place this year. However, as SDFM continues to evolve, we remain committed to our mission and the professionals we serve. Our rebrand was built on the foundation of adaptability, ensuring we are positioned to meet the changing needs of the defense financial management community.

With that in mind, we will adjust, innovate, and continue to provide valuable education, certification, and professional development opportunities. We encourage you to stay engaged—connect with your peers, participate in chapter events, and take advantage of the many resources available to you.

For the full notification, please visit SDFM.org [ <https://sdfm.org/professional-development/professional-development-institute/> ]. If you have any questions regarding the National PDI conference, please contact [education@sdfm.org](mailto:education@sdfm.org) [ <mailto:education@sdfm.org?subject=Re%3A%20National%20PDI%20> ].

Together, we will continue to advance the mission of national security by strengthening and supporting our community. Thank you for your dedication and for being a valued part of SDFM.

**SDFM Updates [ <https://sdfm.org/> ]****Attend FATE for Free, as an SDFM Member [ <https://sdfm.org/event/finance-accounting-technology-expo-fate/> ]**

Thanks to SDFM's partnership with The CIO Leadership Council, 200 SDFM members can attend the Finance & Accounting Technology Expo (FATE), November 13-14, 2025, for FREE! Learn More & Reach Out for Your Complimentary Code (through March 31!) [ <https://sdfm.org/event/finance-accounting-technology-expo-fate/> ]

**25 Years of the CDFM Program [ <https://sdfm.org/cdfm/25th-anniversary/> ]**

This year marks 25 years of measuring competency and defining distinction through SDFM's Certified Defense Financial Management (CDFM) certification. Check out the milestones for the program in the last quarter century and how it's been beneficial to so many in directing their FM career trajectory. Here's to 25 Years of Excellence [ <https://sdfm.org/cdfm/25th-anniversary/> ] & Share Your CDFM Story [ <mailto:marketing@sdfm.org?subject=My%20CDFM%20Story> ]

**SDFM Awards [ <https://asmc.secure-platform.com/a> ]**

The deadline is approaching to submit applications for scholarships for high school seniors or recent graduates pursuing a financial management baccalaureate education. SDFM provides financial assistance in the amounts of \$1,000 - \$3,000 with the potential to receive scholarships up to three more years. Submit by March 31 [ <https://asmc.secure-platform.com/a> ]

**Save the Date for Chapter Mini PDIs**

- March 13, Utah Regional Mini PDI [ <https://sdfm.org/event/utah-regional-mini-pdi/> ]
- March 26, Washington Regional PDI [ <https://sdfm.org/event/washington-chapter-ncr-pdi/> ]
- March 27, Southside VA Mini PDI [ <https://sdfm.org/event/southside-virginia-chapter-mini-pdi/> ]



## 2024-2025 Executive Board

President	Mr. Thomas Giovingo
President-Elect	A1C George Walton
Secretary	Mr. Shawn Kain
Treasurers	Mr. Lucas Compton, Ms. Rebecca Wilkins

### Organizational Vice Presidents

88th CPTS VP	A1C George Walton
AFAA VP	Mr. Jonathan Pepples
HQ AFMC VP	Ms. JoAnne Hutchison
AFRL VP	Ms. Tammy Pendergast
AFLCMC VP	Ms. Julie Louthain
At Large VP	Ms. Rhonda Pepitone
Contractor VP	Mr. Shawn Coil

### Committee Chairs

Audit	Ms. Stephanie Burd, Ms. Michelle Bahan
Augsburg Scholarship	Ms. JoAnne Wills
Awards and Recognition	Ms. Sheena Fast, Ms. Amie Satterfield
Chapter Competition	Ms. Heather Brodess
Communications	Ms. Colleen Robinson
Advertising/Publicity	Vacant
Newsletter Editor	Ms. Colleen Robinson
Photographer	Ms. Tracey Hearn
Webmaster	Mr. Jonathan Paden
Community Activities	Ms. Jennifer Caplinger; Ms. Jessica Pauley
Health & Wellness	Mr. Fernando Mason
Membership Professional	Ms. Jaime laquinta, Mr Edward Jackson
Development	Mr. Trent Harpest, Ms. Andrea Hamilton
Early Careerist	Ms. Sandra Moncree
Programs	Mr. Shawn Coil
Tickets	Vacant
Ways & Means	Ms. Sarah Garrette
Historian	Mr James Davis

