

# THE WATCH



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# Join us in Puerto Rico!



Join Professional Women Controllers, Inc. at the tropical Caribe Hilton Hotel in San Juan, Puerto Rico for our 45th annual training conference on **April 25-28, 2023**. Enjoy all of the support, training, encouragement, and camaraderie you will experience during our time together.

Let's celebrate Caribbean Synergy en la "Isla Del Encanto!"

Visit [pwcinc.org](http://pwcinc.org) for more information



Learn more about Puerto Rico



Questions? [pwcinc.ncc@gmail.com](mailto:pwcinc.ncc@gmail.com)  
[www.pwcinc.org](http://www.pwcinc.org)

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# PWC

Professional Women Controllers, Inc.  
info.pwcinc@gmail.com | [www.pwcinc.org](http://www.pwcinc.org)

**PWC Purpose:** The purpose of Professional Women Controllers, Inc. (PWC) is to encourage women to enter the air traffic control profession; assist in professional and personal development; maintain accountability, responsibility, and professionalism; and promote a better understanding, cooperation and coordination among individuals toward the continual improvement of aviation safety.

**PWC Vision:** PWC's vision is to achieve a balanced workforce that reflects the demographics of society and creates a safe environment where all air traffic professionals have passion for their career, can excel, and feel a sense of community at work.

**PWC Mission:** PWC is a resource that provides support, training, encouragement, and camaraderie for all air traffic professionals. PWC advocates balancing work and family life, recruiting and retaining excellent employees, developing people, enjoying work, and maintaining a positive sense of community.

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**2023 Local Conference Chair** Nadeska James

## CONTRIBUTORS

Jenn Dempster  
Alicia Barry Whitman  
Veneca Coulanges  
Management Concepts  
Tawni Pettigrove  
Ashley Doster  
Meagan Roper  
Vanessa Shanners  
Chrissi Sperduto  
Karrie M. Krear  
Sandy Holcomb  
Wendy Stevens  
Dennis Edmonds

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Courtesy of Women In  
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Director of Development at  
STEM Flights

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# View from the Tower

By Jenn Dempster, PWC President

The temperature has dropped and the Christmas trees are out, we are in the holiday season. I hope you are all doing well and staying safe. This has been a crazy past few months of storms; I hope all our Professional Women Controller (PWC) family have been able to stay safe and come away unharmed.

I wanted to share some updates on what PWC has been up to the past couple of months. PWC representation was at two main events: FAA Managers Association (FAAMA) convention in Orlando, Florida and the Air Traffic Controllers Association (ATCA) Symposium. Attending these events has allowed PWC to have continuous networking opportunities with current/future partners. These events also allow us to increase our visibility. Between FAAMA and ATCA we welcomed 14 new members! Check out our new member's section in this edition to see who has joined.

It is also that time of the year for the PWC Scholarship and PWC Elections. PWC Scholarship applications are being accepted until February 15, 2023. All information can be found on the [pwcinc.org](http://pwcinc.org) website under the PWC Scholarship tab. Elections are also open for the following positions: President, Secretary, Membership Director, Central Regional Director, Eastern Regional Director, and Great Lakes Regional Director. Nomination forms can be found on the [pwcinc.org](http://pwcinc.org) website under PWC Board. If you are interested in any of these positions and have questions, please reach out for more information. Election nominations are due to [pwcinc.vp@gmail.com](mailto:pwcinc.vp@gmail.com) by February 15, 2023.

As some of you may know I was selected for a detail position within AJI Safety and Technical Training as the Group Manager for AJI 1300 (AJI 13), Joint Air Traffic Operations Command (JATOC) Safety Event Network team. Another fun fact about AJI, the Vice President, Mr. Frank McIntosh, is also the VP sponsor for PWC. Since March, I have found it to be an amazing partnership as we find ways that PWC can help improve the National Airspace System (NAS), one transmission at a time. Frank and I have been working on bringing a different way to think about safety to the 2023 PWC Conference in Puerto Rico. We both hope you join us all there; I don't think you are going to want to miss this.

Being the Group Manager of AJI 13 I was asked a few weeks ago to attend a briefing at FAA Headquarters about Southern Air 242. Having been raised in the airline industry, I was quite perplexed after hearing the airline name because this was not an airline I was familiar with. After looking up the information about this flight, I saw this was an accident in April of 1977. I admit I was hesitant to go, however, I am glad I attended this briefing. The gentlemen that spoke to the group told us about graduating the day prior from the Army, how he boarded the DC-9 with his friends that morning, how he sat in the smoking section of the plane yet didn't smoke but didn't want to be apart from his friends, how the engines of the plane were so loud that when he noticed the sound of almost silence he realized there may be an issue, and how there was enough room on this plane that when they had to "brace for impact" he had enough room to put his head between his knees and stare at the floor without hitting the seat in front of him. I listened for 90 minutes in awe at this gentleman's story. Not only did he live through this tragic accident but then years later became a flight attendant and worked during another tragic event, September 11, 2001. One transmission at a time, he broke down the accounts of the Southern Air 242 accident and the impactful weather sequence encountered from Muscle Shoals, Alabama to Atlanta, Georgia, which now we would classify as "severe" turbulence.

The flight deck crew on Southern Air 242 included the Captain, 54, and the First Officer, 34. The Captain was eager to land in Atlanta so he could join his family in New Orleans, whom were all flying to Hawaii at the end of the week for his daughter's wedding. The First Officer was a previous military pilot with over 3,800 flight hours and was also excited to get back to New Orleans. The flight carried 83 passengers of which only 20 survived. Nine additional people on the ground also lost their lives. One of the main findings in the flight data recording is the crew thought "If we just push through we'll be ok". They pushed through the line of weather, lost both engines, and ended on a narrow road in New Hope, GA in pieces.

I do not tell this story to bring anyone sadness so close to the holidays. This is a self-awareness reminder that we all need. I am just as guilty of the "just push through" mentality. Long drives across the country, pushing through the nights, wanting to get home to loved ones and going out with friends for holiday festivities and thinking it's ok to drive home when you should Uber are a few examples. PWC, do not push yourself, your loved ones are worth you coming home safely.

*Jenn*



# EDITOR'S NOTE



¡Bienvenidos! Welcome! Holiday season is in full swing. If you were here last issue you may recall I am from New Mexico. My favorite tradition has always been setting up luminarias, or farolitos if you are from Northern New Mexico. Luminarias are paper lanterns (a candle set in sand inside a paper bag) that carry different meanings depending on your background. Perhaps just as important is the food. My personal favorites to make are posole, tamales and sugar cookies. If I could make them as good as my auntie I would also bake biscochitos. If you have any tips please send them my way!

In the air traffic world this is the season of changing weather conditions and variables in air traffic volume. With hurricane season coming to an end, icing becomes the topic of conversation on frequency, in eLMS and recurrent training. Terms such as "snowbird" and "ski country" become a part of our every day vernacular.

It is also the season of community. Our members have a wealth of knowledge and big hearts. So, it comes as no surprise they are out in the community giving back and educating young people about our profession.

*Alicia Barry Whitman*

WATCH MANAGING EDITOR



## IN THIS ISSUE

One of the most rewarding experiences I have had as a controller is participating in Girls In Aviation Day events. Seeing the enthusiasm of something truly awesome through young eyes is not only refreshing, but gives me the extra motivation to continue doing what I do. In this issue we will hear about our members' participation in these events and how they helped inspire young minds around the United States. We will also learn about scholarship and involvement opportunities, progress for our workforce and success of our members.

# BECOME A PWC BOARD MEMBER



NOMINATION PERIOD:  
OCTOBER 1ST, 2022 -  
FEBRUARY 15TH, 2023

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- PRESIDENT
- SECRETARY
- MEMBERSHIP DIRECTOR
- CENTRAL REGIONAL DIRECTOR
- EASTERN REGIONAL DIRECTOR
- GREAT LAKES REGIONAL DIRECTOR

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[PWCINC.ORG/PWC-BOARD](http://PWCINC.ORG/PWC-BOARD)  
OR SCAN THE CODE BELOW



# HOPE, OUR RUN FOR BREAST CANCER: A PERSONAL ESSAY

By Veneca Coulanges,  
Southern Regional Director



**T**he battle against breast cancer stretches from today to the distant past. And for too many, that long waged battle becomes all too personal when we receive the news of a breast cancer diagnosis. Have not the greatest minds of the world collectively studied enough people to eradicate this disease? If not for us or the average person, has there not been enough world leaders, royalty, Chief Executive Officers

(CEOs), millionaires and billionaires threatened with breast cancer to incentivize its annihilation decades ago? How much time and money does it take to get to an answer?

The aforementioned is my internal dialogue. I ask, as I am sure you have asked yourself, what have we gained for this exchange of mind power, money and resources? Well, let's address what we have gained versus what we have yet to gain.



Today the breast cancer survival rate is over eighty-nine percent, a dramatic increase from sixty-eight percent in 1950. We went from a mastectomy being the only treatment for breast cancer for over a hundred years, to chemotherapy and lumpectomies in the 80's, to targeted radiation in the 90's. And in the 00's we identified different subtypes and various hormone altering medications specifically targeting each subtype. Now not only are the chances of survival greatly increased, but the ability to have a full life many years beyond diagnosis increases with each advancement. Also, research has improved breast cancer detection so that cancer treatments are less invasive and treatment can remain localized. None of the last are the cure that we hope for, but they are advancements that have saved many



Today the breast cancer survival rate is over

**89%**

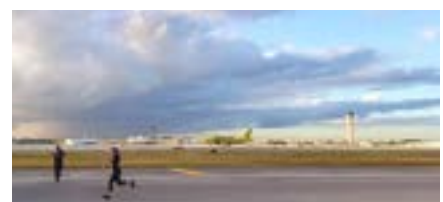
women from ever experiencing the debilitating effects of untreated or late-stage cancer. Each new therapy has added many years to many lives so we can show love to our loved ones that much longer.

Organizations like the American Cancer Society pool the world's resources to fight breast cancer with science and provide opportunities for everyday people to contribute to the fight against breast cancer. In October, Professional Women

Controllers (PWC) and National Black Coalition of Federal Aviation Employees (NBCFAE) teamed up to sponsor fifteen members to run a 5K at Miami International Airport (MIA) in the name of breast cancer awareness. The race took place on runway 08L on a beautiful morning next to landing and departing aircraft. Our members joined two thousand runners to support those affected by breast cancer. The race not only raised money for cancer research but showed those battling breast cancer that they have a community of support. Being a part of the race, with my fellow runners helped me to realize that the most important thing we were providing was hope... and hope is powerful healer.

Of course, we should not give up on a cure, there are legions of professionals and organizations working tirelessly to realize a cure

and all the mitigating treatments in-between. And again, there is us, we can make sure the attention and resources stay directed on the cure for breast cancer because it is important to us. We want to spend more days with our loved ones without the threat of breast cancer taking those days away. I want to thank both the members of PWC and NBCFAE for running on behalf of both our organizations, it was an honor to cross the finish line with everyone.



## 5 KEY QUESTIONS FOR GOAL-BASED RETIREMENT

### WHAT TO DO ONCE YOUR FINANCES ARE TAKEN CARE OF

It's never easy to plan for retirement, but for Air Traffic Controllers, mandatory early retirement can sneak up even more quickly, with controllers going from a full day of high-stress action-packed work to 24 hours of free time. Here's 5 tips to help you transition into a fulfilling retirement.

### WHAT CAN YOU DO TO KEEP YOURSELF BUSY?

Think about finding volunteer work for a cause you care deeply about, perhaps even one that can make use of your years of experience. This can help to fill out time during the week and maintain a routine.

**Goal 1** Identify an organization to work or volunteer with to help maintain a routine.

### HOW CAN YOU KEEP YOURSELF HEALTHY?

Goals to keep yourself healthy can involve ensuring you have a supportive group of family and friends, creating a plan to take care of your physical and emotional health, and exploring health as a new challenge.

**Goal 2** Identify an activity that can keep you active through your retirement.

### HOW CAN YOU BUILD AND DEVELOP RELATIONSHIPS OUTSIDE OF A WORK ENVIRONMENT?

It's important to develop social circles independently as well, by joining clubs based on your interests with people who show up regularly and maintain preexisting connections with family and friends.

**Goal 3** Identify a group of people who you can regularly spend time with.

### WHAT CAN YOU DO TO RELAX AND HAVE FUN?

Expand your hobbies prior to retirement or try something entirely new. Keeping your mind and body engaged can be incredibly cathartic and give you a great way to unwind, be creative, and channel your energy!

**Goal 4** Find an activity that engages you and that you can do purely for enjoyment.

### HOW CAN YOU GROW AS A PERSON, AND DEVELOP YOURSELF INTO WHO YOU WANT TO BE?

A great way to grow yourself is to try new things: take classes you may not have thought to before or engage with new creative fields that can help you push the boundaries of an identity that you may have previously.

**Goal 5** Determine what it is that you want to engage with and begin to research these higher-order ideas.

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Not quite ready to retire, but want to make sure you're planned and ready when the time comes? Sign up for Retirement Planning for Federal Employees to learn about federal retirement benefits, insurances, Medicare and Social Security benefits, financial and income tax planning, options when pursuing a second career, and more (<https://www.managementconcepts.com/course/id/4903>). Set yourself up for success today!



# PROFESSIONAL WOMEN CONTROLLERS AT GIRLS IN AVIATION DAY

*September 24, 2022*

**By Karrie M. Krear, Great Lakes Regional Director**

Girls in Aviation Day was launched in 2015 by the non-profit organization Women in Aviation International (WAI). This free, annual event draws thousands of young people from across the country and around the world to learn more about aviation and Science, Technology, Engineering and Math (STEM) career fields.

Local chapters of the organization held 80 events in various locations in the United States and abroad this year on Saturday, September 24, 2022.

Among those representing Professional Women Controllers (PWC) were four PWC Regional Directors, the PWC Membership Director, and numerous other PWC members involved with GIAD and STEM events. Some of the events our PWC members participated in were:

- PWC Membership Director, Tawni Pettigrove, PWC Corporate Recruitment, Chrissi Sperduto, and PWC Past President, Christina Calvert were in Texas.
- Western Pacific Director, Sandy Holcomb, attended the California STEM event and Panel Discussion.
- Central Regional Director, Laura MacAllister, and another PWC member conducted a STEM event.
- Eastern Regional Director, Wendy Stevens, joined WAI at the Washington Dulles Airport (IAD) Plane Pull.
- Great Lakes Regional Director, Karrie Krear, was at GIAD 2022 at Flying Cloud Airport (FCM) in Eden Prairie, Minnesota.
- New England Regional Director, Isaac Lind and PWC Vice President, Vanessa Shinnars were at a STEM event at Aviation High school in Queens, New York.
- PWC members were at GIAD in Reno-Tahoe and Maryland.



# Creating Opportunities

STEM FLIGHTS MEETS GIRLS  
IN AVIATION DAY

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By Alicia Barry Whitman, WATCH  
Managing Editor

One of the most rewarding things I have been a part of while working for the Federal Aviation Administration (FAA) is Girls in Aviation Day (GIAD). There is something about the wonderment in the eyes of young women as they learn about the awe inspiring opportunities for their futures. It is not only exciting to attend or to volunteer, but establishing and putting on one of these events can feel like you are giving back to your younger self and providing opportunities for all young women to see their potential. Carley Walker, who has a background in nonprofit marketing and development, is the Director of Development at

STEM Flights headquartered at Winchester Airport (OKV) in Northern Virginia.

Founded in 2018 by Dave Brubaker, STEM Flights is a national nonprofit organization that connects students with volunteer pilot mentors to learn about Science, Technology, Engineering, and Math (STEM). It is their goal to inspire young people to pursue careers in STEM through aviation careers with a unique flying experience. Soon after establishing, the company grew at a fast pace. Because of her background, Dave hired his daughter, Carley as the Director of Development in 2019.

This family owned and operated business has reached 42 states and leans on volunteer pilots. Pilots are vetted, go through background checks and complete training. What makes STEM Flights unique is that they require students to submit a letter of recommendation and complete an online curriculum before they are paired with their pilot mentor. Upon completion of the program the company has follow up efforts for the students by way of scholarships and networking.

It is all too natural for Carley to reach out to young people and inspire them through aviation. That is why it was fitting that at the FAA's Women in Aviation Advisory Board event to publish and deliver their annual report to stakeholders, Carley met the President of the Capital Region Chapter of Women in Aviation (WAI), Natelie Chappell. The two women spoke about GIAD and Carley knew the event would be a natural fit at OKV. They have the space, they have the interested volunteers, but do they have interest in attendees? That question was answered two weeks after announcing the event when it was sold out. The team capped the event at 50 attendees and have already determined to double if not triple that cap for next year!

If anyone is ever interested in establishing their own GIAD event, Carley not only encourages it but

explains that WAI has everything so organized that it can be an "easy" event to plan. Of course it is not easy in the loose definition of the term but rather, formulated. The relationship Carley has through STEM Flights with WAI, OKV, and flight schools was symbiotic in that they all have one goal, "to get the youth excited."

Young people learn at GIAD about many industries within aviation, one being Volunteer Pilot Organizations (VPO). Under this category are Angel Flights that arranges free air transportation for any legitimate, charitable, medically related need.

The takeaway for volunteers in GIAD is exposing young women to career possibilities that weren't an option before. For the young girls, exposure to the possibilities. Like in STEM Flights, the greatest reward is taking the students flying above their town and realizing that "the world is so much bigger than they thought it was." Having that realization makes the possibilities endless.

If you are interested in volunteering as a pilot for STEM Flights, feel free to contact Carley at [carley@stemflights.org](mailto:carley@stemflights.org) or visit [www.stemflights.org](http://www.stemflights.org) to learn more.



# NEW ARRIVALS



Jaime Blye - MD  
Barrett Brown - NH  
Steve Collison - D.C.  
John Cullings - NY  
Todd Daniels - FL  
Danielle Gorrell - CA

John Hannon - NY  
Keyon Harden - FL  
Matthew Harrison - CA  
Tanya Heller - MN

Hayley Jennings - FL  
Joshua Jennings - FL  
Tracey Johnson - D.C.  
Alex Nelson - VA  
Rebeca Rivera - NY  
Candace Taylor - GA

Welcome to the PWC family!

PWC membership benefits can be found at [pwcinc.org/membership](http://pwcinc.org/membership)

Please reach out to Tawni Pettigrove, PWC Membership Director at [pwcmembershipdirector@gmail.com](mailto:pwcmembershipdirector@gmail.com) with any questions regarding membership.

# HIGHLIGHTS FROM THE ATCA GLOBAL CONFERENCE



## By Wendy Stevens, Eastern Regional Director

Professional Women Controllers (PWC) had a booth at the 2022 Air Traffic Controllers Association (ATCA) Global Conference held in Washington, D.C. The conference was a unique event and allowed us to connect with industry professionals, including air navigation service providers, air traffic controllers, manufacturers, consultants, and representatives from other lines of business within the government and the military. Some will join us for our 2023 conference in San Juan, Puerto Rico!

On day two of the conference, PWC Eastern Region Member Hannah Browne was awarded the David J. Hurley Memorial Award for Aviation Traffic Management. A Medallion Award is presented to an individual working in the field of Aviation Traffic Management for outstanding achievement or contribution in the area of Air Traffic Control collaborative decision-making, balancing air traffic demand and capacity, or maximizing airspace and airport use, which has added to the quality, efficiency and/or safety of the Global Airspace Systems. In Warrenton, Virginia, the Air Traffic Control Systems Command Center stands as a legacy of the vision of David J. Hurley. Congratulations, Hannah; we are incredibly proud of you and your dedication to the Air Traffic Organization!



Hannah Browne and Tim Arel, FAA Chief Operating Officer



Jenn Dempster, PWC President, Maaliyah Bowden, and Wendy Stevens, PWC Eastern Regional Director

We also had the 2021 PWC Jacqueline Smith Burdette Career in Aviation Scholarship award winner, Maaliyah Bowden, visit the booth. Maaliyah is finishing up her senior year at Embry Riddle's Daytona Beach campus and looking forward to what the future holds for her in aviation. It's always great to see you, Maaliyah. PWC wishes you a great last year!

For our readers, scholarship season is now upon us and available until February 15, 2023. Visit our scholarship page for more details.

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# THE WRIGHT SISTER

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By Sandy Holcomb, Western Pacific Regional Director and winner of the 2006 Orville and Wilber Wright Graduate award from the American Institute of Aeronautics

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Orville Wright at the controls of the Flyer, just airborne on its first flight at Kill Devil Hills, North Carolina, 17 December 1903. Wilbur Wright is running along to stabilize the wing. This photograph was taken by John Thomas Daniels, Jr., using the Wright Brothers' Gundlach Optical Company Korona-V camera. (Library of Congress Prints and Photographs Division)

## 17 December 1903, 10:35 a.m.

Most of us in aviation are familiar with the Wright brothers' accomplishments, but not everyone knows about their sister Katharine Wright. Katharine was a major influence and assistant to the brothers and their world-changing endeavors. Born on her brother Orville's third birthday, she is the youngest of the Wright siblings and was the only girl to survive infancy.

Katharine supported, encouraged and nurtured her high-flying, inventor brothers through their aviation triumphs and struggles. Biography author, Richard Maurer, writes that on that famous chilly December day in 1903, "Katharine came home from her teaching job in Dayton, Ohio, to find a telegram waiting for her. The telegram, from her brother Orville, announced the first successful airplane flight in history." This would mark the beginning of Katharine's lifetime of service to others.

She was not only smart and well-educated (despite their intellect, her famous brothers didn't graduate high school or go to college),

but Katharine was an important confidant and loving caregiver to her bachelor brothers and managed many of their business affairs. She frequently traveled with them to demonstrate and promote their inventions, as well as, cared for them when they were sick or injured.

Like many women throughout history, in doing so much for others she gave up her ambitions. In Katharine's case, she gave up her ambitions to continue as a teacher and hopes of early marriage.

After the deaths of Wilbur in 1912 and Milton in 1917, Katharine and Orville became especially close. She was a dedicated sister and promoted many advancements for women. She served as a director of the Young Woman's League of Dayton, supported efforts to gain women the right to vote, and remained active in Oberlin College affairs, leading its alumni group and gaining election to its board of trustees. (ATC fun fact-Oberlin Ohio is where Cleveland ARTCC is located). "When the Wright brothers' fame and



fortune were secure, the Wright sister eventually married a college friend, Kansas City newspaper owner and editor, Henry J. Haskell, in 1926.”

While her other brother Lorin Wright heartily approved of the marriage, it was a rupture to Katharine's relationship with Orville. Orville, who never married and reportedly was socially shy, believed that Katharine's marriage was a rejection of him as a brother. He was so moved by her marriage that he refused to interact with the couple, who lived in Kansas City, shunning Katharine only reuniting with her until sadly, days before her death. She passed away from pneumonia on March 3, 1929. Orville asked her husband, who agreed, if she could be buried in Dayton and was interred with her parents and brother in Woodland Cemetery.

Richard Maurer's account of this little-known but pivotal member of the Wright family is based on an in-depth study of her personal papers and of the Wright family archives. Katharine's portrayal of family life in the Wright household, her descriptions of the wondrous early days of flight, and her intimate recollection of her reclusive, publicity-shy brothers cast a unique and fascinating light on one of the twentieth century's great technical achievements and two of its most famous men.

Highly recommended book: *The Wright Sister: Katharine Wright and her Famous Brothers* by Richard Maurer is the acclaimed, first complete biography of the Wright Brothers' sister.



Next time you're in Ohio, check out the Dayton Aviation Heritage National Historical Park which preserves and interprets the history and legacies of the Wright Brothers and other aviators.

## The Wright siblings in 1875



Reuchlin Wright  
at age 15



Lorin Wright at  
age 13



Wilbur Wright at  
age 9



Orville Wright  
at age 4



Katharine  
Wright at age 1

# ICING

JO 7110.65Z PCG I - 1

## Types of Icing

### CLEAR

A glossy, clear, or translucent ice formed by the relatively slow freezing of large supercooled water droplets.

### RIME

A glossy, clear, or translucent ice formed by the relatively slow freezing of large supercooled water droplets.

### MIXED

A mix of both clear and rime icing. Liquid and frozen particles coexist.

## Adverse Effects to Flight

Increased Drag

Decreased Lift



Increased Weight

Reduced Thrust

### TRACE

Perceptible, no significant accumulation. Not usually a significant event if de-icing equipment is NOT used.



### LIGHT

Significant accumulation for a prolonged flight (over 1 hour). Occasional use of de-icing equipment removes or prevents further accumulation.



### MODERATE

Significant accumulation during short flights. Rate of accumulation makes encounters potentially hazardous. Use of de-icing equipment or flight diversion is necessary.



### SEVERE

Rapid and dangerous accumulation. De-icing equipment fails to control the event. Immediate flight diversion is necessary.

# THE “BIGGEST LITTLE” GIRLS IN AVIATION DAY

By Ashley Doster, Air Traffic Control Specialist at Reno Air Traffic Control Tower (RNO ATCT)



During the last two decades, the number of women involved in the aviation industry has increased, but numbers are still small by comparison. As of today, with over 9,000 controllers, only 21% are women.

Events like Girls in Aviation Day (GIAD) are put together to not only educate young ladies, but to encourage them to become involved in aviation or Science, Technology, Engineering and Math (STEM) careers in the future.

Excitement, enthusiasm and curiosity are a few words that could be used to describe the overall feeling around GIAD. On September 24, 2022, events all across the country were put together in order to introduce young ladies to careers in Aviation.

In Reno, Nevada, the Sierra Battle Born Chapter of Women in Aviation hosted this very special day for over 50 girls, ranging from 5 to 18 years old. These young ladies were able to participate in many hands-on activities.

During the event, they were able to meet first female Naval Top Gun Academy graduate, marshalled a plane to parking and even completed a “sectional scavenger hunt”. The girls also were able to learn about air traffic control (my personal favorite).

This day created the perfect environment for someone that has a passion for their role in aviation and a desire to share the love of that with others who wanted to learn more. It was incredibly rewarding to be able to educate so many future air traffic controllers. The ability to reach so many and share the “air traffic world” is a gift that I will treasure forever. What made this day even more special was that these girls wanted to be there, showed genuine interest and were excited.

There are many lessons that I learned, as it was my first time participating. I was truly unaware of just how many people (kids and parents) had no idea what air traffic control was, or how important we are to the safety of the National Airspace System (NAS). However, I can say that after rotating through my station at GIAD, they have been educated!

Last but not least, I would like to thank Professional Women Controllers (PWC) and National Air Traffic Controllers Association (NATCA) for assisting with swag to be handed out as part of my table’s activities. I would certainly not have been as successful without the help.



# Nursing Mothers’ Room Reveal at Potomac TRACON

“

It is encouraging to see several different groups of people come together to fulfill such a worthy need.

”

**By Tawni Pettigrove, PWC Membership Director and mother of two children that have benefited from a nursing mothers' room in three different facilities**

Professional Women Controllers (PWC) Board of Directors had the wonderful honor of being present at the reveal the new nursing mothers' room at Potomac TRACON (PCT) in late September of 2022. PWC hosted a ribbon cutting event to celebrate this beautiful moment of the opening of a comfortable and safe place for mothers to use when needed while at the TRACON.

The effort to bring the nursing mothers' room to

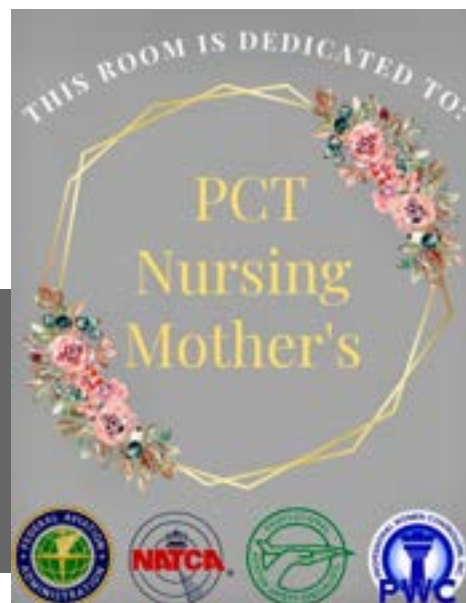
PCT started with PWC member and Eastern Regional Director Wendy Stevens. She identified that there was a need at her facility for a room for nursing mothers. She wrote a proposal to her facility to get the ball rolling on the project. She then started bringing together multiple groups of people who contributed and supported this endeavor with their time, money, and ideas that brought this amazing space to fruition. The Federal Aviation Administration (FAA) and PCT National Air Traffic Controllers Association



(NATCA) both provided funding for the room and members of PCT Professional Aviation Safety Specialists (PASS) provided time and resources to repaint the space. The FAA National Child Care Program provided guidance and assistance in the design and implementation of the new room. The result of all of this hard work is a beautiful and comfortable space that current and future mothers can benefit from. It is encouraging to see several different groups of people come together to fulfill such a worthy need.

The ribbon cutting event was a celebration of gratitude for everyone involved in creating this space. It was a pleasure to have Angelia G. Neal, Assistant Administrator for Human Resource Management present with PWC President Jenn Dempster for a gracious opening ceremony. I counted myself lucky to be present for the discussion about the importance of taking care of our working mothers and the value of having a functional nursing mothers' room at all facilities that need it. Caitlin Bellini, an air traffic controller at PCT and new mother to baby Michael, cut the ribbon for the new room. Caitlin will be the first mom to utilize the space.

If you have a need at your facility for a nursing mothers' room or would like more information on the requirements of having a nursing mothers' room at your facility, please reach out to the FAA Child Care Program as a resource.





\*Previous scholarship recipients

Each year PWC awards a Family Scholarship to PWC Members and/or an immediate family members of a PWC member for any field of study. A PWC Recruitment Scholarship to women enrolled in or attending an accredited Air Traffic Control training school; PWC membership is not required. PWC Special Scholarship, listed below, are awarded to an applicant that has a desire for a career in aviation; PWC membership is not required.

Open NOW until  
February 15th

## PWC Scholarship Season is here!

The PWC Scholarship fund has grown consistently, with help from your donations and those of our sponsors. In the past, PWC has awarded between \$1,500 and \$9,700 in scholarships. PWC scholarship application season is open from October 1st to February 15th. Application packages must be emailed to [pwcscholarships@gmail.com](mailto:pwcscholarships@gmail.com).

[www.pwcinc.org](http://www.pwcinc.org)

# SCHOLARSHIPS

**Mary McBurney Memorial Scholarship:** The PWC Board of Directors designated the "Mary McBurney Memorial Scholarship" in honor of our late past president, whose passion for PWC's Scholarship program got it off the ground. This honor goes to every PWC member who is awarded a PWC Scholarship.

**The Herman J. Lyons, Jr. Memorial Scholarship:** Awarded to a candidate that stands out above the rest for their service to their community, excellence in academics, and dedication to the advancement of aviation education or design.

**The Jacqueline Smith Burdette Scholarship:** PWC co-founder Jacqueline Smith Burdette created an annually funded scholarship to encourage those planning careers in aviation or to advance their career in aviation. Pre-requisites include enrollment in an accredited college or technical school, in an aviation-related program, and intention to pursue an aviation-related career. PWC membership is not required.

**The Sue Townsend Scholarship:** This scholarship encourages women who are active FAA air traffic controllers or operational supervisors to advance their aviation careers. Pre-requisites include enrollment in an accredited college or technical school in an aviation on-related program. PWC membership is not required.

**The Margaret Hoffman Scholarship:** This scholarship is for women in the FAA who are active air traffic controllers. This scholarship can be used for any course of study, either to advance an ATC career or prepare the recipient for a second career. Staff, supervision, and management are ineligible.

**[WWW.PWCINC.ORG](http://WWW.PWCINC.ORG)**

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# NATCA Member Featured in Newly- Opened Smithsonian ATC Exhibit



America By Air Gallery at the Smithsonian's National Air and Space Museum in Washington, D.C.

## By Meagan Roper, NATCA Senior Social Media Representative

After four years of renovations, new galleries at the Smithsonian's National Air and Space Museum in Washington, D.C., have opened to the public, including an exciting new exhibit about our nation's air traffic control system. NATCA has been one of the supporters of the museum's transformation, and the air traffic control exhibit will inform museum visitors about U.S. aviation safety professionals and our proud history. The Air and Space Museum is one of the world's most popular museums, with more than 4.5 million visitors in 2019.

Air traffic controllers are featured in the educational air traffic exhibit, which is part of the museum's America By Air gallery, including NATCA member Mylinka Brogdon from Atlanta Center (ZTL). Brogdon's image, taken by ZTL retired member Jay Tilles, is prominently displayed as part of the exhibit's video explainer of how air traffic control works.

"It is an absolute honor to be a representative of NATCA for the 'Safety in the Skies' exhibit in the Smithsonian's National Air and Space

Museum," Brogdon said. "For my beloved profession to be seen by millions is astonishing. That honor is only surpassed by the fact that I get to work with an amazing group of individuals who work tirelessly to ensure the safety of the flying public and the National Airspace System (NAS)."

NATCA Executive Vice President Andrew LeBovidge, his wife Anna LeBovidge, and several NATCA staff members were invited to tour the newly opened museum, including the NATCA-sponsored air traffic control exhibit. About the exhibit, LeBovidge stated, "NATCA is proud to be a supporter of the Air and Space Museum and its new exhibit about air traffic control. The millions of visitors touring this museum every year will have the opportunity to learn more about the essential work we do. NATCA's support of the museum is a part of our shared mission to spark the imagination of the next generation to lead future innovation in air and space and to pursue aviation careers."



NATCA Executive Vice President Andrew LeBovidge, his wife Anna LeBovidge, and several NATCA staff members recently toured the newly opened museum, including the NATCA-sponsored air traffic control exhibit.



Images of air traffic controllers, including this photo of NATCA member Mylinka Brogdon from Atlanta Center (ZTL), are prominently displayed as part of the exhibit's video explainer of how air traffic control works.



# MILITARY OUTREACH

By Vanessa Shinnors, PWC Vice President

Pictured left to right: Brandi Walker (MYR), Tonya Bolling (CLT), Vanessa Shinnors VP, PWC (ZNY), Robin Rush Ret., Latasha Ingram (CLT), Diana Eldridge Ret.

One of Professional Women Controllers' (PWC) organizational goals for 2022-2023 was Military Outreach and Recruitment. To help achieve this goal, PWC staffed a booth at the Air Traffic Control Association (ATCA) Joint Services Air Traffic Control (ATC) Symposium in Myrtle Beach, South Carolina in August of 2022. A big thanks to former PWC Presidents, Robin Rush and Diana Eldridge (United States Air Force), and former military, now Federal Aviation Administration (FAA) controllers from Charlotte Air Traffic Control Tower/TRACON (CLT) and Myrtle Beach Air Traffic Control Tower/TRACON (MYR) for volunteering at the event. I would like to also thank Brandi Walker (MYR), Tonya Bolling (CLT), and Latasha Ingram (CLT) for their service and for helping PWC reach hundreds of military air traffic controllers. For three days, participants learned about the benefits of becoming an ATC Specialist in the FAA, becoming a member of PWC, and asked the controllers how PWC could help serve their needs. Prior to the symposium, Brandi and Tonya

knew very little about PWC, yet they volunteered for this event because they know how important it is to promote and empower women in our profession. They joined PWC on the spot! Congratulations and welcome ladies! It was an honor for me to attend this special event and I leave you with some inspiring words that Latasha Ingram wrote about her experience:

"I had the great pleasure of attending and representing PWC at the ATCA Joint Services Symposium in Myrtle Beach, SC. This event focused on military air traffic controllers. PWC proudly accepted the invitation and opportunity to be in the room with nearly 100 other exhibitors to inform, engage and enlighten the rising professionals in our career field. Many military members stopped by our booth because they had never seen an organization geared mainly towards women, especially in our profession. It was a great opportunity to talk about our mission and inform

young women and men on pathways to a successful future. Whether that may be within the military, FAA, Department of Defense (DOD), Contract towers and the various technical organizations that support us. Some of exhibitors included Adacel, Midwest ATC, Russ Bassett, SAIC, etc. As a Navy veteran it gave me great pride to network with these young professionals and to be a part of this event."



# IT TAKES A VILLAGE - HOW YOU CAN HELP ENSURE OUR FUTURE CONFERENCES ARE A SUCCESS

By Chrissi Sperduto, Corporate Recruitment

It has been a complete and absolute honor to be able to assist in planning Professional Women Controllers' (PWC) 2023 Conference in Puerto Rico over the past few months. Watching an idea become a full-blown event has been great and I cannot wait to spend time with each and every one of you in paradise!

Long before the event starts, there are many moving pieces happening behind the scenes. One of them is a huge fundraising push to cover the massive expense that conferences entail.

My role as your Corporate Recruitment Officer is to nurture our relationships with current corporate sponsors and continue to make new contacts so that we can continue to grow and share the mission of PWC.

I have five years of experience fundraising for various organizations – most notably, I helped my local Women in Aviation Chapter raise more than \$100,000 in donations to support our annual Girls in Aviation Day event. The biggest thing I've learned from this experience is that no one person can do it alone. No one person has the contact base,

the experience, or the bandwidth to do this job alone. So I'm asking for your help.

It takes a village – all standing behind a common cause to make history. PWC is known to have an amazing collective voice, and I want to harness that passion to help us continue to encourage the next generation of female controllers.

I want to invite you to chat with other organizations, businesses, contacts that you have and see if PWC's mission is one they would like to stand behind. If it is, I want you to connect us!

Many times, we overthink what we're trying to do – so I want to help you KISS – Keep it simple sweetie!

- **Step 1:** If you have someone in mind, send them a note (email is great!), give them a call, or bring up PWC in a conversation.
- **Step 2:** Tell them about PWC's mission: To encourage women to enter the air traffic control profession; achieve a balanced workforce that reflects the demographics; and be a resource that provides support, raining, encouragement, and camaraderie for all.

- **Step 3:** Ask them if that's a mission they'd like to stand behind! Let them know we have sponsorship opportunities that would provide them great advertisement, an opportunity to get in front of PWC members, and will help propel PWC's mission. The answer is always NO if we don't ask!
- **Step 4:** If they're interested, send them my way! My email is [pwinc.corporate@gmail.com](mailto:pwinc.corporate@gmail.com)

Once you connect us, I'll take it from there. I will be sure they are recognized for their generous partnership, given opportunities to connect with us, and know how their donations have impacted our members.

If you feel as though PWC has helped your career, is helping us achieve a more balanced workforce, or is just a great group of women that "get it," this is your chance to help us continue the legacy. Who do **you** know that would make a great partner to our organization?





# Who is an Executive Technical Representative?

An Interview of Executive Technical Representative, Heather Mullane

By Karrie M. Krear, Great Lakes Regional Director

## What does an Executive Technical Representative (ETR) do?

To be honest, after three years, I am still learning new things every day. I consider the ETRs a “jack of all trades.” ETRs work within Management Services (AJG), supporting the Lines of Business (LOB) throughout the Air Traffic Organization (ATO) in all matters relating to Labor and Employee Relations (LER). We often assist in translating Policy and Procedures in a way that resonates with the manager needing assistance. We often give guidance that helps managers navigate their way through eleven Collective Bargaining Agreements (CBA) from the ATO’s eight different unions. We assist managers in determining which policies or rules apply to them, and often connect them with individuals to best assist them during any given scenario. We work very closely with the LER counterparts to ensure that we have a consistent message and delivery across the National Airspace System (NAS). There are two types of ETRs: field and Headquarters. I work at Headquarters.

The field ETRs directly support the Director of Operations for the Service Area and are assigned and typically work at the Service Area Regional Office. They work very closely with LER within the Regions in their Service Area on grievances, all the way up to Pre-Arbitration (PAR). They also work with General Council to assist in navigating Adverse Actions, the Regional Flight Surgeon Office, and FAA Office of Security and Hazardous Materials (ASH) on security matters.

## What interested you in the ETR position?

I was facilitating an Operations Supervisor Workshop (OSW) and a director of operations saw the chart that showed how long we had all been in management. He asked, “who has been a supervisor for 15 years?” I proudly said, “I have!” He said, “that’s too long” and walked out of the room. It took me a bit to understand what he meant. As I reflected on all the accomplishments I had as an operations supervisor I realized I had developed myself as much as I could in that position at my location. The next step for me had to be one that would progress me beyond air traffic control. Not long after a bid came out for the ETR position and I took the leap with support of my facility and family and applied.

## What is a typical day like for you?

No day is ever the same or goes ‘as planned’. I usually start my day by reviewing my calendar and then going through my emails. I review items such as High Visibility Cases, Hotlines, and emails and look for anything that would need the attention of the senior managers within the office. I navigate negotiating Memorandums of Understanding (MOU), document Change Proposals and Article 114 Agreements throughout the day and field questions from the managers I support within the Program Management Office (AJM). A field ETR begins their day discussing hot topics within their Service Area that developed

overnight or pop up as a developing situation. They are more involved in grievances and discipline matters, as well as policy and CBA interpretation. At the end of the day, the field and Headquarters ETRs support one another to problem solve and research.

**What has been the most challenging as an ETR?**

The most challenging part of being an ETR was learning, and accepting, that nothing happens fast. I learned that the matters I was working were not always going to be resolved immediately. As an air traffic controller, it seems there is always a rush to get answers and solve problems. When you are looking at things from an organizational aspect, you learn that you must take time to research, connect, and develop. Everything is a collaboration of sorts and collaboration takes time.

**If someone is interested in an ETR position, what should they do to prepare for the ETR position i.e. classes, details, experience?**

I would suggest diversifying your career as much as possible and learn as much about the Federal Aviation Administration (FAA) or ATO as you can, however nothing supersedes establishing a network. You can build your network by requesting to work special projects or becoming actively involved in organizations such as Supervisors Committee (SUPCOM), Professional Women Controllers (PWC) or other employee associations. Volunteering for activities outside of work will also help teach the nuance of organizing and working with people outside of air traffic. For me, becoming a member of the SUPCOM National Officers Group and facilitating OSW were the best experiences and networking opportunities.

**What has been a highlight of being an ETR these past two years?**

When you work in Terminal Services (AJT), it is difficult to see that the FAA is anything but air traffic. Working at headquarters as an ETR has taught me so much about our corporate structure and the complexity of the ATO. I have been in the room with senior executives while they are working issues and I have seen how much they really care about the agency and their people. I now understand why "things take so

long" when you are the person waiting in operations for answers. I can't begin to express how appreciative I am for the opportunity to serve the FAA in the capacity of an ETR.



# WOMEN OF THE COMMAND CENTER

## PART ONE

By Alicia Barry Whitman, WATCH Managing Editor

### INSIDE THE SYSTEM

Like a central nervous system to the human body, the David J. Hurley Air Traffic Control System Command Center (ATCSCC or Command Center) is the central controls of the National Airspace System (NAS). The ATCSCC was established in 1970 at Federal Aviation Administration (FAA) Headquarters in Washington, DC. It relocated twice and is now in its permanent location in Warrenton, Virginia.

Being the ATCSCC's overall goal is to balance air traffic demand with system capacity, it identifies inefficiencies and collaboratively finds solutions with facilities and stakeholders. Constraints can be weather, equipment outages, runway closures and emergencies. To mitigate impacts to the system, traffic management initiatives (TMI) such as airborne metering, miles-in-trail, reroutes, ground delay programs, ground stops and airspace flow programs are used. These TMI are used to minimize delays and effectively manage the flow of air traffic.

According to the FAA website, the FAA coordinates and works over a quarter of the world's scheduled flights, 50,000 flights being in the United States.

Over the course of the next few WATCH issues we will learn more about the women of the Command Center.



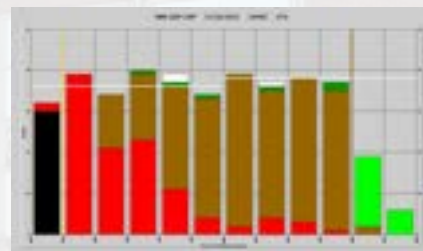
Alicia Barry Whitman, Terminal NTMS at ATCSCC

### TERMINAL

When a Traffic Management Specialist around the NAS calls the Command Center, they are typically speaking to a National Traffic Management Specialist (NTMS) in one of two areas: Terminal or Severe Weather. Terminal NTMSs identify constraints relating to an airport and collaborate with the affected facilities and stakeholders on the best course of action for the scenario.

Facilities will establish metering and scheduling and request miles-in-trail. Terminal NTMSs will evaluate the effectiveness of these initiatives and help facilitate the decision to establish a ground delay program or ground stop depending on the circumstances. They will hold conferences explaining the constraints, the proposed solution, and collaborate on a final decision. Evaluating miles-in-trail, making changes in Expect Departure Clearance Time (EDCT), managing hotlines, and sharing information through Traffic Flow Management System (TFMS) Messaging are a few more of the items we are tasked with. Though it is typically a Severe Weather function, Terminal will initiate Airspace Flow Programs (AFP) for special events or constraints to an airport.

I have recently taken interest in Formula 1. It was fun for me to know the hype and importance of the United States Grand Prix in Austin, Texas while also working the initiatives that were in place. There are many events similar to this that easily translate to our interests outside of work.



Example of a Ground Delay Program at Newark Airport (EWR) due to winds and configuration (November 2022).



North/Southbound volume dependent routes

### SEVERE WEATHER

Elle Slovak, who has been a Severe Weather NTMS for four years, explained to me that there are many functions of the area that can happen at any given moment. However, the focus of the area can come down to three functions: mitigating volume over centers, route aircraft around weather without overloading other sectors or centers, and facilitating conversations between centers to accomplish shift goals. Severe Weather has two seasons; Severe

Weather Avoidance Procedure/Program (SWAP) and Snowbird. The difference between the two are the ways we mitigate the impacts to the NAS. SWAP mitigates impacts around weather and Snowbird mitigates volume.

Prior to the Command Center, Elle was a controller at Potomac TRACON. The most notable change for her was to evolve the way she evaluated the situation. At a TRACON, you may focus on a smaller scope of roughly 30 miles, where at the Command Center you not only have to have knowledge of the entire National Airspace System, but also International partners' airspace (Canada, Japan and Mexico).

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Written by Dennis Edmonds ChFEBC<sup>SM</sup>  
President & CEO

## What Should You Look for in a Federal Retirement Planning Consultant?

Let's say that as a federal employee you are a year away, perhaps even three or four years from retirement. The light at the end of your career tunnel is looking brighter and sexier each day. You are starting to question whether you have done everything you could up to this point to prepare for a secure retirement. But where do you turn? Whom should you ask for help or answers?

You may be thinking about retirement or wondering whether you're doing the right thing with your Thrift Savings Plan or other retirement savings. You may also have a financial advisor, but is your advisor versed in the ins-and-outs of the unique benefit programs for federal employees?

How many other federal employees like you do they have as clients? There are several key characteristics that you should look for in a financial advisor if you work for Uncle Sam and need advice on what to do with your money and benefits. At the root of the matter, your financial advisor should be as much a knowledgeable federal benefits educator as they are a financial guide and coach.

Obviously, the first trait that any financial advisor that you decide to use should display is an in-depth knowledge of federal benefits. They should understand the various options you have with your Federal Employee Group Life Insurance (FEGLI), health, disability, dental, vision, and long-term care insurance – not to forget your pension benefits and Thrift Savings Plan.

If you were a member of the military, does your advisor understand the rules pertaining to buyback time? Do they understand how military pay is taxed? Then there is the issue of going into the private sector and working for a while and then returning to government employment at a later date. Such is a common occurrence with former members of the military, who transition into civilian life and then decide to work for Uncle Sam again.

An effective federal benefits advisor will also know the differences in the pension benefits of Civil Service (CSRS) employees and FERS employees. Although there are not many CSRS employees still working today, those who are still working need specialized attention when it comes to retirement planning. The chief factor that applies to CSRS employees is the Windfall Elimination Provision (WEP). In simple terms, this provision can lower the amount of Social Security benefits that CSRS employees receive if they are among those who get a non-covered pension plus Social Security benefits.



There is also the Government Pension Offset (GPO), which applies to those who get a pension plus spousal or survivor benefits from Social Security. The individuals in this category can see their Social Security benefits reduced by up to two-thirds of the amount of their pensions in some cases. Those with Social Security benefits that are less than two-thirds of the amount of their pensions will see their Social Security benefits disappear. However, these rules do not apply for spousal pensions.

A very special provision eligible to CSRS employees is the Voluntary Contribution Plan (VCP). This savings plan will allow an employee the opportunity to deposit, using after-tax monies, up to 10% of their total aggregate base pay over their career. In time, this is an account that can be rolled over at retirement with significant tax- favored treatment.

Let's not forget about FERS employees, either. Surely, they have their own benefits that can require specialized benefits knowledge as well, right?

They do. Among other benefits, there is the special FERS Supplement for FERS employees who retire before age 62. This benefit will pay retirees an additional benefit for the years between their retirement dates and the date that they reach age 62 when they can begin drawing social security.

A rough estimate of this benefit can be calculated by dividing their number of years of service by 40 and then multiplying that fraction by the Social Security benefit that they would get if they applied for benefits at age 62.

There is also a certain cadre of federal employees who have different rules for retirement than the rest of the government workers. This specialized group of employees includes:

- Air Traffic Controllers
- Firefighters
- Law Enforcement Officers
- Capitol Police
- Supreme Court Police
- Nuclear Materials Couriers

Those who work in these areas have different rules regarding when they can take their pensions. They can retire at age 50 with 20 years of service or at any age with 25 years of service. And those in one of these specialized categories will also get a higher pension multiplier for their first 20 years of work.

Regular FERS employees, with at least 20 years of service have a multiplier of 1% if they retire prior to 62 or 1.1% if they retire at 62. Special provision FERS will have a multiplier of 1.7% for the first 20 years of service and 1% for every year after that.

A competent federal benefits advisor who works with government employees will know these things – not to mention hundreds of other benefits provisions affecting government employees – and, most importantly, how they can fit into the employee's overall financial plan.

There is an ever-changing patchwork of rules and regulations pertaining to the retirement plans of federal employees. The room for error is small and the stakes are very high.

To this end, government employees may want to see one professional certification after their federal benefits advisor's name on their business card. The Chartered Federal Employee Benefits Consultant<sup>SM</sup> (ChFEBC<sup>SM</sup>) designation is a nationally recognized credential that financial advisors can earn in order to learn more about federal benefits and service their clients more effectively. This designation covers several areas relating to federal insurance and retirement benefits and how they work, including the FERS and CSRS systems, the Thrift Savings Plan and Social Security.

There are also other credentials that can demonstrate an advisor's dedication to their craft and continuing professional education. The Certified Financial Planner (CFP)<sup>®</sup> designation is one of the most recognized credentials in the financial planning industry, for example. Those who earn marks such as the ChFEBC<sup>SM</sup> designation and CFP<sup>®</sup> designation must take rigorous coursework and agree to adhere to specific standards of professional practices.

Finding an advisor who works as an impartial educator may be one of the smartest moves you can make. It is even better if that advisor is affiliated with a non-profit organization dedicated to educating federal employees about their benefits. You may get the most value from someone who is an educator by nature instead of just a mere financial "advisor".

But what is one of the most important things that any federal employee should look for in a federal benefits advisor? Finding someone whom they feel like they can trust, someone with whom they feel at ease. This person may or may not have any credentials to their name, but having this trait is indispensable.

Talk to a long-time government employee, and chances are they have heard stories of financial salespersons hawking specific financial products to colleagues, but with no clear outline of how it would benefit the employees' futures. Meanwhile, others are genuinely concerned about employees' welfare and want to do right by them.

Don't feel uncomfortable about trusting your gut instincts. Carefully review your options for your federal benefits advisor and make your selection. After all, nothing less than your financial future is on the line.

Make the right choice, and it can pay off for years and years to come

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