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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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COVER PHOTO

All in a Row by Robert Betchel

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View from the Tower



By Jenn Dempster, Professional Women Controllers (PWC) President

The temperature has dropped, risen, and dropped again like a yo-yo. The holiday season is in full swing with many starting their yearly traditions. Do you have a favorite tradition this time of the year? Are you the Christmas decorations up right after Halloween type of person? I for one am all about the holiday movies already starting. Whatever your fun traditions are, I hope our PWC family is doing well and staying safe.

Here are a few updates on what PWC has been up to the past couple of months. PWC was in Alaska for our 2nd quarter PWC Board of Directors meeting. We had a social where we reestablished our relationship with the University of Alaska-Anchorage where we held a STEM (science, technology, engineering and mathematics) event. PWC represented at Communicating for Safety in Las Vegas and the FAA Managers Association (FAAMA) Convention in Orlando, FL. We also participated in the Air Traffic Controllers Association (ATCA) Expo where PWC had the opportunity to be a part of an aviation podcast. Finally, we participated in a panel discussion at Elizabeth City State University HBCU (Historically Black Colleges and Universities) Summit and then held a STEM event the next day. Attending these events has allowed PWC to have continuous networking opportunities with current/future partners and allowed us to increase our visibility and membership by 24 people! PWC has been asked to participate in multiple events across the National Airspace System. The hard part is we need help to support these events. As a member of this amazing organization, I would like to ask that you keep an eye on your e-mail and encourage you to participate in an upcoming event.



PWC at CFS

It is PWC election season. Elections are 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 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 by February 15, 2025.

Conference planning is full steam ahead and you should start seeing updates on the website in the next few weeks. Do not forget to book your hotel room and bid your leave. PWC will be submitting our agenda for FAA administrative time to attend approval. Look for updates in this edition too for opening reception and closing banquet details.

Your Board of Directors wishes everyone a safe and happy holiday season!

Jenn



Mooses Tooth Social in Alaska



PWC at ECSU STEM Event



UAA STEM Event



FAAMA Convention in Orlando

EDITOR'S NOTE



¡Bienvenidos! Welcome!

The holidays are upon us and it is a wonderful time to reflect on people and things for which we are thankful. With that said, I wanted to take this opportunity to thank you, The WATCH readers, for coming on this journey with me. It has been an educational and fulfilling experience being able to reach out to so many of our membership through the written word. Together we have learned about leaders around the NAS, recapped three PWC Conferences (two as your Editor), and were given personal accounts of outreach events put on by our peers.

The first edition I produced as your Editor, I showcased the Albuquerque International Balloon Fiesta. I thought it fitting to highlight the closing chapter as the Editor of The WATCH by doing the same. As I mentioned in that first 'Editor's Note,' that I am from Albuquerque and the Fiesta is near and dear to my heart.

Something that is also important to me is elevating women and making sure their voices are not being silenced. Through The WATCH I took every opportunity I could to elevate the voices of those who did not feel they could speak for themselves. It is my hope that this platform continues the endeavor to be a space where everyone is heard.

If you are interested in becoming a part of The WATCH team or would like to submit an article for the next issue, send an e-mail to pwinc.watch@gmail.org.

From my heart to yours,

Alicia Barry Whitman

WATCH MANAGING EDITOR



IN THIS ISSUE

What a fun issue! Not only do we get more information about PWC's 2025 Conference, but recaps from events like Girls in Aviation Day and other STEM events. We are also introduced to leaders throughout the FAA, whether that be by title or their contributions to the National Airspace System.

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NEW ARRIVALS



Welcome to the PWC family!

PWC membership benefits can be found at pwcinc.org/membership

Please reach out to Tawni Pettigrove, PWC Membership Director, at pwcmembershipdirector@gmail.com with any questions regarding membership.

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WELLNESS & AVIATION



By Jenn Malloy, PWC Southwest Regional Director

People often think about wellness in terms of physical health — nutrition, exercise, weight management, etc., but there is so much more.

The focus on mental health among pilots and controllers has become a prominent issue. Concerns such as depression, anxiety, exhaustion, and overall mental well-being often go untreated due to fears of jeopardizing medical certifications. Exploring ways to lead a balanced and fulfilling life without relying on medications has become a priority. (Note: medication and medical attention may be necessary in some cases.)

In 2020, many of us faced various challenges. I organized a virtual event for controllers with a controller's spouse, Tiffany Swiley from ZFW. I learned valuable insights into mental well-being, especially about Tiffany's eight pillars of wellness. I now display these as a visual reminder at home to maintain balance. Tiffany stressed the significance of family core values, placing health at the forefront. This principle influences their decisions, prompting them to consider,

"is this healthy for us?"

Defining core values, whether personal, in relationships, friendships, or within a family, can assist in making choices and guide you towards your desired lifestyle.

I often hear from co-workers, "I wish I had your schedule." Well, you do in some way. The daily choices we make, big or small, shape our future.



8 PILLARS OF Wellness

1. Relational
2. Mental
3. Emotional
4. Physical
5. Spiritual
6. Professional
7. Financial
8. Community



Relational

Relational wellness is defined as something:

- that relates to the relationship between members of a group of people or a family
- that forms or describes a connection between things

Use this as a guide to create your own definition. I decided my relational wellness with everything in my life needs to bring me joy, be functional and inspiring. Ask yourself "are the relationships in my life healthy for me? Is my home set up for success and healthy for me/us?"

Mental

Mental wellness is state of well-being that allows people to cope with life's stresses, reach their potential, and contribute to their communities. It is different for each individual. Prioritize what works best for you to maintain your well-being. Take charge of what influences you by regulating what you expose yourself to. This includes interactions with loved ones, content on social media, movies, TV shows, artwork, reading material, and your phone/text messages.

Emotional

Emotional wellness interprets how you feel can affect your ability to carry out everyday activities, your relationships, and your overall mental health. How you react to your experiences and feelings can change over time. Emotional wellness is the ability to successfully handle life's stresses and adapt to change and difficult times.



Physical

Physical wellness consists of recognizing the need for physical activity, healthy foods, and sleep. It also encompasses preventing illness and injury or managing chronic health conditions.

Spiritual

Spiritual wellness is defined as expanding a sense of purpose and meaning in life, including one's morals and ethics. It is a person's need for meaning, purpose, and connection to something greater than themselves. It's a diverse and individualized aspect of health that can affect physical, mental, and social health. Some say spiritual well-being is the most important aspect of health because it gives context and meaning to all other parts of ourselves and our life experiences.

Professional

Professional wellness is the ability to achieve a balance between work and leisure in a way that promotes health, a sense of personal satisfaction and is (for most people) financially rewarding.

Financial

Financial well-being is defined as having financial security and financial freedom of choice, in the present and in the future.

Community

Community wellness can encompass a variety of domains including social, economic, environmental, cultural, political, and spiritual.



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April 8, 2025
Colorful Attire Requested



PWC Name and Logo are Trademarked



**By Rachel Parramore, PWC Great Lakes
Regional Director**

Certainly you have heard of the term “Trademark.” However, you may not know how trademarking can benefit an organization. Trademarks fall under the broad umbrella of “intellectual property,” along with copyrights and patents. The US recognizes three official ways to protect intellectual property rights: 1) trademarks 2) patents and 3) copyrights.

In general, trademarks apply to logos, symbols, names, and branding. Patents apply to inventions and innovations, while copyrights apply to creative works. All of them are designed to make sure that other people cannot take advantage of your ideas or work.

A trademark protects the specific, unique name, logo, and symbols pertaining to your products or business brand. Trademark protection may apply to business names, symbols, logos, sounds, and even colors that are emblematic of one specific brand.

Think of the red-orange Reese’s Peanut Butter Cup packaging; that specific orange color is trademarked. Think of the bite-marked fruit associated with Apple computers; that specific symbol is trademarked. Both the distinctive orange color and the familiar Apple logo create immediate brand and product recognition for consumers.

Trademarking is an important step for protecting your brand identity. It will stop competitors from poaching your customers by imitating your brand. It can also offer you some protection if those copycats do something reputation-damaging.

In May 2017, Professional Women Controllers (PWC) started to pursue trademarking its name and logo. The paperwork was filed with an attorney who agreed to work on the trademark process for us pro bono. This was a great opportunity for PWC to get started in the process, but pro bono work can often fall to the bottom of the work pile. This is what happened to our files. In early 2023, then Central Regional Director, Laura MacAllister and Great Lakes Regional Director, Karrie Krear took on the task to see where the PWC trademark process was and get the process finished.

Laura was able to contact the original attorney that filed the paperwork. The paperwork was only filed for the PWC logo and not the PWC name. The attorney was willing to work with us, but it was still workload dependent. When the original trademark filing was made, it was rejected as the terms “Professional Women Controllers” is considered too broad of a term. PWC decided in June 2023 to work with a different lawyer that specializes on trademarks

domestically and internationally. The PWC Board of Directors met with the new lawyer in September 2023 and who would refile the trademark paperwork for the PWC name and logo. The lawyer filed the PWC name and logo paperwork on September 25, 2023.

On May 22, 2024, PWC heard back from U.S. Patent and Trademark Office (USPTO), stating that our request to trademark our name and logo were not descriptive enough and the USPTO was requesting additional information. In early-August 2024, PWC requested members to submit a Declaration to be submitted towards the descriptiveness of the PWC name and logo along with how long that the name and logo have been used. The lawyer submitted the response to the USPTO on August 19, 2024.

PWC was notified on September 4, 2024, that our trademark application for PWC name and logo had been approved and would be published for opposition in the Official Gazette on September 24, 2024. Once it is published in the Gazette the public would have thirty (30) days to raise any objections to the issuing of the registration. After the publication window closed, the PWC name and logo (mark) would be registered within a few weeks.

PWC is EXCITED to announce that our name of Professional Women Controllers (PWC) and our logo have passed the opposition phase and are TRADEMARKED!

Completing this process was only the start for PWC. We are now moving on to Internationally register and trademark our name and logo. We have just started this process, which will take another 12-18 months to finalize, but PWC would like to register and trademark in Canada, Nigeria, Great Britain, United Kingdom, Scotland, European Union, and England. Once this process is completed, PWC will be able to establish International Chapters. Stay tuned for future updates.



Planning for Long Term Care

By Glenn Livingston and Michael Livingston

Throughout the years of working with Federal Employees, we have talked about Long Term Care and the need to protect you and your family for the time that you would need to have this care provided for you. Many times, we have referred employees to the Federal Long Term Care Insurance program (FLTCIP) as a good option for a basic plan that was available to you at a reasonable cost. However, in December of 2022, the FLTCIP program was suspended the program to assess benefits offerings. This suspension was set for two years but is open to an extension of that period.¹

Because of this suspension, we thought we should take some time to explain again what Long Term Care and Long Term Care Insurance is and some options you have that are outside of the FLTCIP Plan.

What is Long Term Care?

Long Term Care is not a single activity. It refers to a variety of medical and non-medical services needed by those who have a chronic illness or disability that is most commonly associated with aging.

Long Term Care can include everything from assistance with activities of daily living, like providing help with dressing, bathing, using the bathroom, or even driving to the store. It may also include more intensive therapeutic and medical care requiring the services of skilled medical personnel.

Long Term Care may be provided at home, at a community center, in an assisted living facility, or in a skilled nursing home. It's also important to recognize that extended care is not exclusively for the elderly; it is possible to need extended care at any age.

What is Long Term Care Insurance?

Extended care costs vary state by state and region by region. The national average for extended care can cost anywhere from \$50,000 to \$100,000 or more a year. The cost for a home health aide starts at an average of \$20 per hour but can be expected to increase if skilled nursing is involved.²

Individuals who would rather not burden their family and friends have three choices for covering the cost of Long Term Care: they can choose to self-insure, they can rely on Medicaid (which for many federal employees and their pensions will not be eligible for), or they can purchase Long Term Care Insurance.

Many self-insure by default, simply because they haven't made other arrangements. Those who self-insure may depend on personal savings and investments to fund any long term care needs. The other approach is to consider purchasing long term care insurance, which can cover all levels of care, from skilled care to custodial care to in-home assistance.

Several factors will affect the cost and availability of Long Term Care insurance, including age, health, and the type and amount of insurance purchased. You should consider determining whether you are insurable before implementing a strategy involving Long Term Care insurance. Any guarantees associated with a policy are dependent on the ability of the issuing company to continue making claim payments.

What are some options in buying Long Term Care insurance?

Traditional Long Term Care Insurance - These policies offer flexibility in benefits to help you design a plan that addresses your specific needs. It also may limit out-of-pocket expenses. Good health and partner discounts help reduce the cost of these premiums. Traditional LTC insurance policies may qualify for your state's Partnership Program, which means that every dollar in benefits paid from a long-term care policy will allow you to protect a dollar of your assets should you ever need to qualify for Medicaid. Please consult with your financial professional on how the Partnership Program may benefit you. Traditional LTC products are typically paid via annual premiums, which are not guaranteed to stay level. Carriers can increase premiums with state approval.

Life Insurance with Long Term Care Riders - Many insurance carriers are now offering a long-term care rider that acts as an added benefit to a permanent life insurance product. This type of policy is advantageous for those clients who are primarily looking for life insurance because it actually secures two forms of insurance in one package. Long-term care riders come at a cost and allow you to use a percentage of your death benefit should you require long-term care instead.

Combination Products with Long Term Care Benefits - These products, also known as hybrids or linked-benefit products, may be an appropriate option to self-insure. They offer a simplified underwriting process using either a life insurance or annuity policy to create the tax-free LTC benefit. Most can be paid in either a single or ongoing premium, sometimes up to 10 years. In the event you do not require long-term care, a beneficiary of your choice receives the proceeds: an income-tax-free life insurance death benefit or taxable annuity proceeds. Such products may also include a return of premium provision, perhaps at an added cost, that returns some or all of the premiums paid if the policy is canceled. At any time, you can request a return of premium upon full surrender of the policy. The amount received will be adjusted for the length of time the policy was in force, as well as any benefits paid or loans/withdrawals made. Note that surrender of the policy may have tax implications. One of the unique thoughts that we have heard recently is using a combination product like an **Adult 529** plan. Here is an example of what we mean.

1.<https://www.ltcfed.com/support/suspension-notice>

2. AARP.org, November 20, 2020



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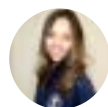
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Robert Betchel Photography

Bucket List



By Alicia Barry Whitman,
WATCH Managing Editor

In the Fall 2022 edition of *The WATCH* I wrote an article titled *Hot Air* where I went behind the scenes of the Albuquerque International Balloon Fiesta ("the Fiesta"). I interviewed balloonists and discussed topics from training for a large event to women in the industry. In this article we will dive into the unique role controllers play in the Fiesta.

I spoke to Jeremy Brumley, Air Traffic Manager at Albuquerque ATCT/TRACON (Albuquerque Airport Traffic Control Tower/Terminal Radar Approach Control - ABQ) to learn more about the Fiesta from an air traffic perspective. Brumley said ABQ has an outreach workgroup comprised of management, NATCA (National Air Traffic Controllers Association) and PASS (Professional Aviation Safety Specialists) members that work to improve communication access for the lighter-than-air (LTA) community.

ABQ hosts "Controllers and Coffee" events throughout the year, inviting the aviation community to have face time with people on the other side of the frequency. This helps bridge the gap between controllers and pilots by understanding one another's perspective.

During the Fiesta, ABQ holds a *balloon edition* to reach out to balloonists. Topics like flying in the Class C airspace are discussed and communication with the tower is encouraged. Many pilots often feel they should not reach out to air traffic. In past interviews I have heard people say "they're too busy" or "it's not that big of a deal" for reasons to not communicate with air traffic. ABQ uses this time to express that controllers do care. Even if it seems insignificant, a minute detail may change the course of action for the largest of procedures. Brumley said balloonists are encouraged to "use plain language so we'd get you the assistance that you need."

What makes the Fiesta unique to ABQ?

Albuquerque has a unique phenomenon called The Albuquerque Box. This is a predictable wind pattern that is caused by the cooling of air at night by the mountains, sinking into the valley, and flows south. Concurrently, winds from the south blow above the surface. The result is the ability for balloonists to navigate their balloons in a box pattern, essentially able to land where they took off.

Image 1



What is ATC's Role?

Though the Albuquerque Box typically results in balloonists being able to navigate their aircraft away from busy airspace, ABQ is prepared to assist if the balloons enter the Class C. ABQ is additionally unique in that the airport is co-located with Kirtland Air Force Base. If a balloon needs to land on Base or at the airport, the controllers will assist the teams in doing so while keeping the integrity of the airport's operation.

During the Fiesta, ABQ establishes a TFR (Temporary Flight Restrictions) which

temporarily restricts access to the airspace needed for the event. For those unfamiliar, it is similar to a city blocking a street. This TFR reaches 8,000 feet and protects for the saturated airspace that includes not only the hot air balloons but drones, law enforcement and news helicopters.

ABQ avoids this airspace and implements procedures like keeping departures south of the TFR.

Who does ABQ work with?

ABQ works with different entities within the Federal Aviation Administration (FAA) to ensure there is a safe execution of the event. FSDO (Flight Standards District Office) helps provide safety topics to brief, train and discuss.

The number one safety topic is always wires. There are wires and poles everywhere you look; every house, along roads, near parks, on mountains, the list goes on. Wires present a threat to balloonists because their aircraft cannot move with the same precision as say a helicopter and may be blown towards unwanted areas by the elements.

ABQ works with the Albuquerque Balloon Fiesta to determine the best safety restrictions like the TFR for the event. They also have the Controllers and Coffee event that was previously mentioned which focuses on the Fiesta. Finally, ABQ has an on site representative to have eyes on the ground. They will have time sensitive information to relay to the facility from the park. They can also serve as a point of contact if there are any questions from pilots.

Why should the Balloon Fiesta be on your bucket list?

Imagine being outside on a crisp autumn morning, a warm cup of coffee or hot chocolate in one hand and a breakfast burrito in the other. You are wearing your beanie, jacket and gloves. The sun rises over the Sandia Mountains to the East. Your nose starts to warm as you hear the unique sound of hot air balloons filling and preparing for takeoff. The balloon marshals, lovingly known as the Zebras, start moving with purpose, making sure spectators are out of harms way as the balloons are getting ready. Off your right the first balloon takes off with the American Flag waving below it as the National Anthem marks the beginning of the ascension. Shortly after the songs end, balloon by balloon takes off. Before you know it, hundreds of colorful balloons are flying over your head. And



Ray Romero, FAA



Ray Romero, FAA



Christian Iglesias Photography



Christian Iglesias Photography

without realizing it, you are not thinking of anything else but joy. You are living in the moment. You feel like a kid again.

This may be a biased opinion but the Balloon Fiesta is one of the most fun events I have ever been to in my life. I am not however alone in my assessment. During our interview Brumley said "It's a magical experience. You feel like you're a part of the Albuquerque community."

If you ever visit New Mexico, it is my highest recommendation to visit during the Balloon Fiesta. It is sure to become a core memory.



Robert Betchel Photography

1 Albuquerque International Balloon Fiesta. The Albuquerque Box. Pinterest, 2024, <https://pin.it/4Ep0x6eGB>.

Robert Betchel. Online images. November 2024. <https://flickr.com/betchelphotography#/betchelphotography/sets/72177720320997226>

Christian Iglesias. Facebook. 10 October 2024, 9:02 PM, <https://www.facebook.com/groups/1061947753884363/user/100002043499429>. Accessed 10 October 2024.



📷 Blue Angels 2024

California Capital Airshow



By Crystal Anderson, PWC Western Pacific Regional Director

For 20 years the California Capital Airshow (CCA) has been hosted at the former Mather Air Force Base (AFB) in Rancho Cordova, CA. Though it has been a long standing airshow, beginning in 2004, the CCA was not the first airshow at Mather AFB.

Mather AFB opened in 1918, under the original name Mills Field, and hosted its first airshow in 1925. It was called the "Aerial Circus" and it hosted more than 90 aircraft. They showcased dogfights, aerobatic stunts, and simulated bomb drops.

The county tried to keep the base relevant through the years with special aviation events and high profile visitors (i.e. Charles Lindbergh) but it was not successful. Mather was closed and reopened multiple times throughout its years. It was officially decommissioned/closed as an AFB in 1993. Through SERCO the former AFB was able to reopen again in 1995 as a county airport. With a new group of Air Traffic Controllers ready to go, this airport began its transformation onward and upward to host one of the best airshows on the West Coast!

Traditionally, the CCA has alternated their headliner between the United States Navy (USN) Blue Angels and the United States Air Force (USAF) Thunderbirds. This year they deviated slightly and had a co-headliner: USAF Thunderbirds and Italy's Freccia Tricolori. Not only did they deviate from the single headliner platform, but they changed the date and time. The show was usually held in cold October during the afternoon. This year it was changed to an evening show in July. If you have ever felt the heat of a Sacramento summer you can appreciate the time change. One of the benefits of a night show is not just the cooler temperatures, it is the ability to implement a drone segment, and that's just what they did. For the finale this year, they had drones,

airplanes, fireworks, and airplanes shooting off fireworks. This was one of the most impressive air show finales that I have ever seen.

The CCA host upwards of 100,000 people per weekend and highlights some of the best performers in the world. Additionally, they also help with various STEM (Science, Technology, Engineering and Mathematics) and aviation groups. They welcome Girls in Aviation, host the annual STEM Expo and the annual "Positive Attitude" Expo, and the Explore the Drone Zone clinic. The CCA also awards scholarships for students wanting a career in STEM, aviation, and aerospace fields. The 2024 number has not yet been released, but in 2023 they awarded \$75,000 in scholarships!

With all that has been accomplished so far with the California Capital Airshow I cannot wait to see what they have planned for us in 2025.



📷 Reenactors at the former Mathers Field Air Force Base 2024



Are You Leaving a Valuable Benefit on the Table?

By Eric Impraim, FEDS Protection Program Director

Controllers & Coverage

As a federal air traffic controller, did you know that your agency may reimburse you for up to 50% of your professional liability insurance (PLI) annual premium? If you aren't taking advantage of your PLI options, you may be leaving a valuable benefit on the table. Public law requires agencies to reimburse eligible supervisors, management officials, and law enforcement officers who elect to purchase professional liability insurance for up to half the cost, or up to \$150, per employee per calendar year.

PLI is a crucial part of any federal employee's toolkit. Generally, a PLI policy will cover you for civil lawsuits, administrative actions (EEO, OIG, IA, and OPR complaints, agency disciplinary proceedings, Congressional hearings, etc.), and criminal investigations related to acts, errors, or omissions made in the scope of your federal employment. Coverage typically includes legal defense costs, as well as indemnity protection.

Vulnerabilities & Value

As a federal air traffic controller, you provide a valuable service by guiding pilots, their planes, and millions of passengers each day safely to their destinations. Unfortunately, while performing this service federal air traffic controllers are subject to constant changes in policy, increased scrutiny, and accompanying culpability demands. Where there is increased scrutiny, allegations and discipline often follow. Regardless of years of service, ability, or blame, federal air traffic controllers can find themselves needing to hire and pay for outside legal counsel to defend and dispute these matters, even if the underlying allegation is ultimately baseless.

Because the high level of responsibility that accompanies certain positions creates significant professional vulnerability, the federal government has recognized the need for federal employee professional liability insurance policies and decided to provide reimbursement for eligible employees. If eligible, air traffic controllers can submit for PLI reimbursement each year. Reimbursement eligibility and amount is determined by your agency.

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FEDS Protection has been defending federal air traffic controllers for nearly two decades. Air traffic controllers have significant professional exposures that can vary based on employees, responsibilities, and other factors. A FEDS Protection PLI policy can provide the peace of mind for air traffic controllers to confidently make decisions without fear for their professional and financial wellbeing.

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To learn more about how a FEDS PLI policy can protect you and your career, visit www.fedsprotection.com or call (866) 955-FEDS, M-F 8:30am-6pm to speak directly to a representative. Professional Women Controllers can use the code PWC for a discount on your annual premium.

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PWC UAA STEM EVENT FALL 2024



**By Theresa Parker, PWC Northwest Mountain
Regional Director**

On Saturday, September 7th, Professional Women Controllers (PWC) joined forces with the University of Alaska Anchorage to host a hands-on STEM (science, technology, engineering and mathematics) event. This was our second collaboration with UAA; in 2019, we hosted a similar STEM event. The University of Alaska-Anchorage has many degree program offerings, and aviation is just one of them. The Aviation building, located at Merrill Field (KMRI), houses technical education and offers a wealth of hands-on experiences for its students. The programs offered are Air Traffic Control, Professional Piloting, Aviation Maintenance Technology and Aviation Management.



The event was offered to young women in 6th -12th grade, in which we had 32 students. It was very fulfilling to be a part of the event and see the curiosity of the young women as they had their first chance at flying a C172. They had their first opportunity to say, "cleared for takeoff." This event was interactive and the participants did not just read in a pamphlet how things were done. Instead they saw a demonstration how engines are taken apart and put back together and learned how metal is fabricated to fit on an aircraft.

As the day started, participants checked in and received a swag bag sponsored by PWC. The room was buzzing. Then the participants were invited to a short opening. Opening remarks were offered by PWC President, Jenn Dempster, UAA Assistant

Dean of Aviation, Fred Dyan, Associate Professor-UAA Air Traffic Control, Marty Case and UAA Aviation Records and Operations, Kimber Amundson.

As part of the one-day STEM program, the University graciously provided access to various simulators. The participants had access to the flight simulator, tower simulator, and radar simulator. The University also allowed participants to explore the extensive maintenance department which encompasses electrical, engines, fabric, and metal manufacturing. The students were divided into groups and rotated through five interactive stations, supported by the dedicated professors and educators of the university.

In the tower simulator, the students adorned their headsets and prepared to learn about ground and tower positions. A simulated airport environment was displayed on the simulator and Wendy Stevens taught the young women phraseology to get the aircraft moving from the ramp and into the air. Clearance instructions were given, and the students watched on as the remote pilots added commands to the simulator and the students watched how their directions were controlling the airfield.

The next station was the Radar Simulator. Students each sat at their own positions, then had a quick lesson in radar. The instructor had a small task in which the students would guide the aircraft through a corridor using only headings. On the other side of the room, students and even parents filled the role of remote pilots. As the commands were given, the planes changed course and made their way through the corridor.

Many of the students enjoyed trying their hands at flying for the first time in the Flight Simulator. The girls grabbed the yoke and with an instructor as their guide flew a Cessna 172. They learned how to control the plane while doing a bit of sightseeing.

The participants learned about the planning and coordination of flights. They learned dispatchers are responsible for preparing flight plans, calculating fuel requirements, assessing weather conditions, and ensuring compliance with regulatory standards. The aircraft dispatch and flight line operation tours were led by a student. The participants were able to view the command center of the flight line. They learned about the activities that take place throughout each phase of a flight including aircraft maintenance, refueling, and pre-flight inspections. The University also offers a program in aircraft dispatch.

The Maintenance tour started in the electrical classroom looking at the connectors on the back of an attitude indicator. The students were guided through the metal and fabric labs and finally the engine lab.

A core part of PWC's mission is to enlighten younger generations about the myriad of opportunities within aviation. In Alaska, aviation serves as a vital lifeline for small communities, with controllers, pilots, and maintainers playing crucial roles in sustaining the state's economy. After this STEM event, we know we have taken another step to fulfill that mission and encourage the young women who attended to join us in aviation careers.



PWC MEMBERSHIP SPOTLIGHT

SANTWAUN BRISBANE



I am from Charleston, South Carolina. I am an Air Force Veteran with tower and radar experience, currently serving as Executive Officer at Houston Tracon. I've worked at 7 different facilities (SKF, CVG, ATL, I90, BPT, SAT, and AUS) with 2 of them being ATM Positions. I was first introduced to PWC as an Airman in the military who was struggling to find a female role model.

I was looking for a mentor, another woman in aviation that understood the struggles of transitioning from military to civilian life. One that understood how to run multiple F18's in a High Key pattern, knew how to hit 3-mile gaps, but also knew the CBA, MOUs, and other agency expectations that the average person would not know about upon entry. Being a part of PWC, I was able to receive that. Everyone that I have encountered has been more than willing to share not just their opinions but their experiences. Their willingness to invest their knowledge has helped me to shape my own career, and for that, I am grateful. In my mind, what better way to show my appreciation than to join the group that helped me. I joined PWC as an active member in 2019.

PWC is not like any other organization. They don't just talk about what they can do, they take action! From their work awarding scholarships to the incredible PWC mentorship program and additional volunteer work they do, this group does not sleep. I love that PWC is not just some social group, but quite the opposite, a community encouraging women in ATC to strive for excellence in their careers.

Any tips or advice for new members?

My tip for any new member would simply be to stay connected! As you make friends, lean on one another to gain a better understanding of things in aviation that you aren't as familiar with. I've met some of the most amazing, dependable, and well-informed friends from simply staying connected in this group.



Where was your favorite PWC conference?

All of the conferences I have attended have been great. And after each one, I've returned to my facility reenergized with bright ideas. But, if I had to choose, it would be Puerto Rico. I love being by the water.

What has been your favorite event that you have participated in with PWC?

I personally love the speed mentorships held during every conference. It's a way to network and learn what other career opportunities are out there. I take advantage of it every time.



What are your wishes for the future of PWC?

Although we have an annual training conference, my heart is broken every time we leave. My hope is that we can increase regional meet-ups, even if they were via zoom, to increase awareness, discuss current events and changes within the agency. I also hope to hear from our aviation partners, stakeholders, and program leads that we have not heard from yet. They are our allies in making aviation safe for all, so I look forward to their perspective on safety and what the future holds.



Photo above from the PWC training conference in Puerto Rico 2023



Pictured above: Santwaun Brisbane & Theresa Parker

Where is your favorite place that you have traveled?

Well, there's no place like home right, lol. I love going back home and my wish is to one day have a PWC Conference held in my hometown of Charleston, SC. When I want a little cold weather, my favorite cold city is Chicago simply because you can't beat the Magnificent Mile and a little Garrett's Popcorn. Internationally, I only have a few stamps on my passport, but by far, my favorite place has been Dubai.



Pictured above from left to right: Tawni Pettigrove, Theresa Parker, Angelia Whitmire and Santwaun Brisbane on an adventurous scooter ride in Puerto Rico.

PWC MEMBERSHIP SPOTLIGHT

CHRISTINE JOHNSON "CJ"
ALUMNUS MEMBER

Fun fact, Air Traffic Control is my second career. I went to college the first time to become a pilot and pursue a career flying. I have my CFII, and I flew and taught in the charter aviation arena before going back to school for ATC. My first FAA facility was in Roswell, NM, known as an up/down, where I worked both in the Tower and TRACON. My next facility was at Indianapolis "Indy" Tower and TRACON. I finally ended my career as a certified professional controller (CPC) at Northern California TRACON (NCT) working in the SFO arrivals area. I retired after 21 and a half years working for the FAA.



Pictured above: CJ on the Queen Mary at the 2019 PWC training conference.

I have been a PWC member for 23 years. My first board member position for PWC was as the Great Lakes Regional Director for almost 6 years. I also served one term as PWC Vice President and have worked on more conference committees than I can count.

What do you like most about being a PWC member?

Friends! I enjoy being part of a group and having friends all over the country.



Pictured above: Diana Eldridge and CJ at the 2015 PWC training conference in Kansas City, KS

Why did you decide to join PWC?

My manager at Roswell informed me about PWC and encouraged me to join. I was the only female controller in my facility, and he was worried about me, he knew I might need support. A good friend of his was a PWC member and shared information about the organization. It took me a few years to actually get involved, but when I did, it was the best thing I could have ever done.



Pictured above: A pair of boots CJ made for the 2016 PWC training conference in Phoenix, AZ.

What has been your favorite events that you have participated in with PWC?

Conferences are the best, I love a theme, getting to be creative with an outfit is always fun. I also loved going to school events and career fairs watching a young girl's eyes light up when I spoke about my career field. I would share that I get to tell pilots what to do and they have to listen to me.



Pictured above: Queen of the dance floor CJ at the 2017 PWC training conference in Portland, ME

Any tips or advice for new members?

Attend conference if you can - I would bid for it every year and it was always worth it.



Pictured above: CJ at the 2016 PWC training conference in Phoenix, AZ

Where was your favorite PWC conference?

2019 Long Beach on the Queen Mary. Okay yes it was my conference with Robin Rush and I am a huge Art Deco fan so when it was decided we'd partner with WAI in Long Beach I jumped up and down when the Queen Mary was an option for the hotel.

What are your wishes for the future of PWC?

That we continue with great conferences!

Where is your favorite place that you have traveled?

Tough question - I have been traveling almost nonstop since I retired - Monet's garden in Giverny, France for the sheer beauty, Singapore because it surprised me with how much I liked it and Ireland because, well, it's Ireland - the music, culture and green upon green landscape.



Pictured above: CJ, Diana Eldridge and Patti Wilson at the 2014 PWC training conference at Walt Disney World.

What is a fun, surprising, or unique fact about you?

When I was in Roswell I joined the community theater - while it won't surprise most people that I quickly became the set designer, the unique part is that my last season there I got cast in "Where the Lilies Bloom" and performed live 6 times!

What would be the theme song to your life right now?

"Fly Away", "Road Trippin'", "Adventure of a Lifetime"



Pictured above: The creative duo Amy Johnson and CJ at the 2024 PWC training conference in Louisville, KY



NOMINATE TODAY

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Elections are open for the following positions:

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February 15, 2025

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Nomination forms can be found on the pwcinc.org website under PWC Board or scan the code:



FAA New England Regional Office Supports PWC

By Jenny Shepherd, PWC New England Regional Director, and Zachary Schucart

Zachary Schucart, of the Federal Aviation Administration (FAA) New England Regional Office, recently reached out to PWC to ask if he could share information about our organization. He is highlighting different employee associations each month and will feature PWC in December. I thought this was admirable and asked him if I could share his work with the membership in an article in The Watch. Below is information he wrote about himself, his inspiration to highlight employee associations, and how the Regional Office is supporting this effort. He has also invited me to the Regional Office to give a presentation about PWC and Air Traffic Control.

What is your position in the FAA and what are your duties?

I am the Acting Building Services Lead for the New England Regional Office. As a member of the Regional Administrator's staff, I am responsible for customer service and facilities support for the New England Regional Office. Some of my duties include monitoring occupant safety, space utilization, fire and security protection, event logistics, and other building programs and support. One of the best parts of my job is that I get to interact with most lines of business and building occupants daily.

What inspired you to highlight employee associations each month at your building?

The Office of National Engagement and Regional Administration (ARA), of which the Regional Administrator's



Pictured above: FAA New England Regional Office Supports PWC
Photo Credit Zachary Schucart

office is part of, focuses on select initiatives every year. This year our initiatives include Employee engagement, internal and external outreach, DEIA (Diversity, Equity, Inclusions and Accessibility), STEM/AVSED (Science, Technology, Engineering and Math) (Aviation and Space Education), Organizational Efficiency/Innovation, and Safety Culture. Our Regional Administrator, Colleen D'Alessandro, prioritizes employee engagement and is committed to ensuring all employees in the New England region are aware of opportunities available to them, including membership in Employee Associations.

My role with this initiative includes increasing awareness of the value of effectiveness of employee associations by facilitating outreach activities and providing learning opportunities. These efforts will enhance employee knowledge, foster community connections, promote awareness of critical issues and initiatives, and celebrate the diverse FAA culture. By spotlighting FAA employee associations in our lobby and common areas and hosting quarterly employee association engagements in our regional office, we are well on our way to accomplishing these goals.

Are there any photos you would like to share of what the displays look like?

We plan to feature these message boards in the New England Regional Office during the month of December. They will be placed in high traffic areas at each of our main entrances.

MEET THE NEW NNM RVP STEPH WINDER



Stephanie "Steph" Winder took office as the Northwest Mountain Regional Vice President in October. This is her first term on NATCA's National Executive Board. Steph spent her entire air traffic career at Salt Lake City Center (ZLC). She arrived at the facility in 2008, and 10 years later, she was elected ZLC FacRep, a position she held until she took office as RVP.

NATCA's Public Affairs Administrator Jessica Reed sat down with Steph to find out more about her experience as a union leader and what she hopes to accomplish during her term.

How did you first become active in NATCA? What were some of your first roles serving our membership?

I was hired in 2008 and joined NATCA as soon as I arrived at my facility. I didn't know much about NATCA, but my FacRep took us up to the classroom and explained everything. It was during imposed work rules, so we were all in the classroom, we didn't get to go off-site. I was intrigued and could see the benefit of being in a union. I'd had other jobs, and I thought it would be nice to have someone on my side fighting for me. Then, I got pregnant while I was in training, and I went to my FacRep to ask if I would be let go because I was still on probation and in the middle of training. They told me that I couldn't be fired, and they also sat me down and explained how parental leave worked. They told me they would look after me and make sure nothing happened.

Once I was certified, I became a subject-matter expert for ERAM which was, at the time, a new software being rolled out to Centers across the NAS. Salt Lake City Center was one of the first facilities to start using ERAM, and I had an interest in helping other controllers learn about it. I would go around to different Centers across the country to teach the nuances and help them through any issues they had. I did that for three or four years, and then I had an opportunity to become the Scheduling Rep for my area.

After several years as a scheduling representative, in 2015 I got appointed to be OWCP Rep for the Northwest Mountain Region.

In 2018, I felt like there were some things that could be done differently at my facility, so I put my name in the hat and ran for FacRep. It was a three-way race that went into a runoff, and I ended up winning that race. I took office as ZLC FacRep in October 2018.

I continued to stay involved with OWCP throughout my time as FacRep and I became the vice-chair of that committee in 2021. I loved serving in that role because of the work we do on tackling traumatic stress claims. We get to help controllers navigate the ever-challenging mental health field all the way from filing their claim to getting connected to professional services and, eventually, returning to work when they are ready.

In 2023, I decided I wanted to run for Regional Vice President of the Northwest Mountain Region. I started campaigning in January 2024 and ultimately won that election.

What do you hope to accomplish as Northwest Mountain Region VP?

I want to have a region that is serving the Union and can be responsive to member issues. I want to make sure that everyone that wants to be involved has the opportunity to serve the membership, which in turn helps build a stronger union. I think having an informed membership is so powerful at every level. Even if they're not an elected or appointed representative, I want there to be members at every facility that can answer questions and know where to find the right information. My team and I have been fast at work to accomplish this during facility visits, showing members the ins and outs of the MyNATCA website, where they can find copies of our CBAs and resource material online, and what kinds of protections they have that they may not be aware of. It's important that it's not just the FacReps and those in leadership positions that have the information.

Who are some of your female role models in the aviation community?

I went to CTI school in Anchorage to get into air traffic. One of the instructors, Sherri Larue, was so supportive of me and was a huge impact in my success in that program. She eventually hired me as a lab assistant which gave me extra opportunities to be exposed to air traffic and the aviation world.

Many of the adjunct professors worked as controllers at Anchorage Center and would come in one to two nights a week to teach simulator classes. I really appreciated having the opportunity to talk to them, learn about their lifestyle and what shift work was like. Many of the adjunct professors worked as controllers at Anchorage Center and would come in one to two nights a week to teach simulator classes. I really appreciated having the opportunity to talk to them, learn about their lifestyle and what shift work was like.

I was in telemarketing before this and I also had worked in continuing education for stockbrokers before that. So with virtually no background or experience in aviation, it was really great to have someone like Sherri as a teacher.



What has been the most pivotal or standout moment during your time advocating for NATCA members?

I don't want to get into too many specifics because it's such a sensitive and personal topic, but working on hardship claims has been very meaningful. When you're able to help someone work with the Agency, it's rewarding. I just got an email from a member

that I helped with a hardship transfer, and it was so amazing to hear they were doing well at their new facility. Things like that are really touching because that's what NATCA does and why we have a union.

Similar to that, with OWCP, sometimes you talk to people sometimes on their worst day at work and help them through that process. Letting them just breathe for a minute and know that it's okay to admit that you've been affected by something traumatic at work: that has been really rewarding.

What advice do you have for women who are new to ATC or just learning about our profession?

That's a tough question. It's a super male-dominated field. I'd like to say just stick to your guns and suck it up, but I think the better answer would be to make friends and know that joking around and teasing is more common in our profession than in other industries. I took some of it pretty harshly when I first started in ATC mainly due to the industry I was previously in. There wasn't a lot of sarcasm or humor. It was very serious. I had to learn that when controllers joke with you, they're not being mean. They're viewing you as "part of the club", and that's a good thing. Also, if you are uncomfortable, there are ways to address that such as NATCA's Professional Standards Committee. I'd also definitely say it's important to work hard and know your information because, unfortunately, if you don't, you might be judged and criticized more than your male counterparts. Also, if you have questions, it is okay to ask them.

Is there anything else you'd like to share?

I'm really excited for this opportunity as RVP. When I decided I wanted to run, I didn't think that I was going to be the only woman on the current National Executive Board, and one of the three that have ever served on it. My gender wasn't a factor for running. I just had an idea of what the Northwest Mountain looked like for me, and what I could do for our members there. The first couple months have been pretty amazing, and I'm excited for the rest of my term.



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Elizabeth

GREAT LAKES



Leading Ladies of the Fort Worth District



By Tawni Pettigrove, PWC Membership Director

The Fort Worth District (TCFW), in the Central Service Area (CSA), exemplifies a commitment to diverse and dynamic leadership. It is truly inspiring to witness the remarkable women in my district leading with excellence and dedication.

At the 2024 PWC Training Conference in Louisville, KY, Tim Arel highlighted the FAA's (Federal Aviation Administration) ongoing efforts to improve diversity in leadership, emphasizing the importance of increasing the representation of women across the agency. While the overall ratio of women to men in the FAA has not significantly shifted in the last 20 years, there has been meaningful progress in elevating women in leadership roles. Mr. Arel specifically praised the growing presence of female managers at all levels, with a special acknowledgment of the diversity of extraordinary women on the FAA's executive team.

Returning from the PWC training conference, I was thrilled to see a picture shared from the Fort Worth District's annual leadership meeting where all the district's air traffic managers and support managers gathered for an in-person meeting. I am beyond excited to share that my district has an exceptional group of women leaders driving success and innovation. I took a pause as I stared at that photo of this amazing group of accomplished leaders. It was a proud moment for me to acknowledge that progress is being made and should be recognized and celebrated. I was pleased to see that my district mirrored the executive level of the agency in diversity and talent.

I share this story and photo as a reminder of the importance of supporting one another and celebrating each other's achievements as we continue to make strides in creating opportunities for women in aviation. Diversity is not just a goal, but a strength that enhances our ability to lead effectively. This is also within the spirit and soul of PWC to support each other and cheer each other on with our successes and accomplishments.

In order to attract and retain more women in this field, we must ensure that diverse voices are present and heard in every team and level of the agency. Representation matters—I honestly believe in the saying, "If she can see it, she can be it." We have a responsibility to inspire the next generation of aviation professionals by promoting the industry and showcasing its opportunities. Volunteering at school career days or STEM (science, technology, engineering, and mathematics) events are both great ways to connect with young minds and share the possibilities this field offers.

Let us also take a moment to reflect on our own facilities and districts. Celebrate the accomplishments of those around you, encourage others to step into leadership roles, and continue to champion diversity and excellence in our teams. Together, we can drive meaningful change and ensure a bright future for aviation. Support each other and cheer each other on in career accomplishments. I am very proud of my district's leading ladies, and I am proud of the FAA as we continue to make progress on a more diverse workforce.

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Girls In Aviation Day 2024 Minneapolis Style



By Rachel Parramore, PWC Great Lakes Regional Director

Girls in Aviation Day is always one of my favorite days of the year. Usually falling on a Saturday, Girls In Aviation Day welcomes thousands of participants of all ages from across the globe at various events. This event is all about inspiring and empowering girls aged 8-17 to consider careers in aviation. Girls In Aviation Day events offer speakers, exhibitors, educational activities, demonstrations and static displays. Female role models from across the aviation industry come together to showcase the diverse opportunities within this field. Attendees will have the chance to meet and interact with accomplished women representing a wide array of aviation careers.

I have been participating in the Minneapolis area Girls in Aviation Day for the last 4 years and each year has gotten bigger and better. The Minneapolis area Girls In Aviation Day event hosted over 3,000 attendees, making it the biggest Girls In Aviation Day event in the world! PWC's interactive booth was located in the exhibitor hangar next to the FAA booth. Volunteers at the PWC and FAA booths were from the Minneapolis area facilities (MSP, M98 MIC, STP, ZMP and the Minneapolis District). We answered questions and shared our passion for aviation. We used a Traffic Situation Display, flight progress strips, and passed out swag and handouts from PWC and FAA STEM AVSED. These tools helped facilitate conversation about jobs in the FAA and various career paths. We discussed scholarship opportunities and welcomed a few new PWC members. The event offered several dozen static displays including a National Guard C130 (based out of MSP), SR22's, several different types of helicopters, and a MSP-airport snow removal plow. We also got an up close view of the cockpit of a CRJ9. Signing books at the event was Thunderbird pilot, Caroline 'Blaze' Jensen. She shared her story and gave out copies of her children's book, *Thundermouse*. We had a fantastic day and made many great connections while encouraging the next generation of women in aviation. If you are interested in volunteering for future Girls In Aviation Day events and need help finding an event closest to you, please reach out and I will get you connected.



Navigating TSP Options for a Secure Retirement: Insights for Women in Aviation

By John F. Ripley, Certified Financial Fiduciary® (CFF), CLTC®, FRCSM, ChFEBCSM Investment Adviser Representative at Smarter Retirement Solutions

As a woman working in the aviation industry, you know firsthand the demands and rewards of your profession. Your dedication and courage often place you in high-stakes situations that demand unwavering focus and resilience. While you are typically highly compensated for your indispensable services, your agency probably did not explain the need to understand your lifetime tax burden as part of your secure retirement plan. Tax awareness is a critical planning component that requires your attention—particularly when it comes to understanding your Thrift Savings Plan (TSP) options.

Understanding TSP Options: Traditional vs. Roth

The Thrift Savings Plan (TSP) offers Traditional and Roth options. Understanding the nuances of these options is essential for making informed decisions about your retirement savings.

Traditional TSP: Contributions to the Traditional TSP are made with pre-tax dollars, reducing your taxable income in the contribution year. The earnings grow tax-deferred, and you pay taxes upon withdrawal during retirement. This option can be appealing if you seek immediate tax benefits and a lower taxable income during your working years. Your TSP match will always go into your Traditional TSP.

Roth TSP: Contributions to the Roth TSP are made with after-tax dollars, meaning there are no immediate tax benefits. In fact, your take-home pay will decrease. However, contributions and earnings grow tax-free, and qualified withdrawals during retirement are not taxed. This can be advantageous as I am convinced that the lion's share of all Americans will experience a higher marginal rate of taxation in the future. The certainty of future tax-free withdrawals from your Roth accounts will stabilize your plan. Remember, Roth TSP accounts and Roth IRA accounts have no Required Minimum Distributions (RMDs), which means you can withdraw those dollars as you see fit rather than as Congress dictates.

The Myth of the Lower Tax Bracket in Retirement

A common assumption among many highly compensated professionals, including Air Traffic Controllers and other senior aviation officials, is that you will be in a "lower tax bracket when you retire." This assumption can be flawed, as outlined in David McKnight's book, *The Power of Zero*, and Tom Hegna's numerous retirement planning books and videos. The Congressional Budget Office predicts that the US will spend nearly 200% of our Gross Domestic Product on debt service by 2032. Think about that; could you handle twice your annual income in credit card debt? Probably not! However, that's where we are heading.

As I type these words, the USA is the proud owner of 36 Trillion Dollars of national debt. If you talk to experts like David Walker, the former Comptroller of the United States, he would tell you that the "unfunded liabilities" or promises Congress has made in the past make the actual US debt over 100 Trillion Dollars. These experts argue that rising national debt and other economic factors will likely increase tax rates. Moreover, as a retired individual, you may have fewer tax deductions, such as mortgage interest and dependent exemptions, which can result in a higher taxable income. Additionally, required minimum distributions (RMDs) from Traditional TSP accounts can push you into higher tax brackets, diminishing the advantage of tax-deferred growth.

The Tax Cuts and Jobs Act: A Time-Sensitive Opportunity

The Tax Cuts and Jobs Act (TCJA) of 2017 brought significant changes to tax rates, but these changes are set to sunset in 2026, reverting tax rates to their previous, higher levels. However, with the recent election results and the Republican party controlling Congress, there is potential for tax rates to remain lower until around 2030. This is excellent news and presents a once-in-a-lifetime opportunity to maximize your contributions to the Roth TSP, Roth IRA accounts, and Life Insurance Retirement Plans (LIRP) while tax rates are historically low. By

leveraging this window, you can achieve substantial tax-free growth and tax-free withdrawals in retirement.

Life Insurance: An Alternative for Survivor Benefits

Another critical aspect of retirement planning for you is choosing the right survivor benefit strategy. The Survivor Benefit Plan (SBP) restricts beneficiaries to a spouse, former spouse, minor children, or children with special needs, leaving many families in a difficult position. This limitation can be particularly challenging as it provides no legacy value for most surviving children. In such cases, life insurance emerges as a valuable alternative or companion strategy to SBP elections. Life insurance policies can be structured to provide financial support to any designated beneficiary, ensuring a broader and more flexible legacy planning option. This strategy becomes even more powerful when both spouses have access to healthcare via TRICARE, FEHB, or a state or municipal retirement system, as the financial burden of paying for the Survivor Benefit Program for two spouses is exceptionally high and only has a 50% chance of success. One spouse will likely pass away before the other, and then all the premiums the surviving spouse spent to protect the spouse who died first were wasted. Typically, federal employees choose at least a partial survivor benefit to protect health care coverage for their surviving non-federal spouse. If that person has healthcare access in their own right, the family saves money, and those savings can be allocated towards life insurance premiums, which offer tax-free wealth transfer powers that the SBP simply cannot.

The Benefits of Lifetime Income

Wade Pfau, a noted retirement planning expert, emphasizes the importance of securing lifetime income to ensure financial stability in retirement. Pfau's research highlights that lifetime income tools, such as annuities, provide a reliable and predictable income stream that can protect you against longevity risk—the risk of outliving your assets. For you, your federal pension is the FERS Annuity - a powerful benefit that many of your civilian neighbors will never have. Combined with Social Security, your diligence in federal service will create two streams of enduring lifetime income. This safety net guarantees financial support regardless of market fluctuations or economic uncertainties. Pfau's work underscores the psychological and financial benefits of a stable retirement income, which can alleviate stress and allow you to enjoy your post-career years confidently.

Remember this the next time you grow weary of the daily challenges of Air Traffic or the stress of leading a team of highly skilled professionals enduring six-day workweeks: Soon (remember, 56 is very young), you will enjoy predictable, reliable, and sustainable income for a lifetime! With that confidence, you can gladly turn in your building access card and embark on a fantastic future!

A Hopeful Economic Outlook for 2025

Amidst the uncertainty and challenges of recent years, there is growing optimism about the U.S. economy in 2025. Economic indicators suggest we may avoid a recession thanks to solid job growth, increasing consumer confidence, and more reasoned fiscal policies. Innovation and technological advancements drive productivity, while strategic investments in infrastructure and energy are poised to stimulate further economic growth. This positive economic environment can provide additional opportunities for robust retirement planning and financial security.

Action Items

You have heard the phrase "Feed Your TSP," and that is a truth we can all support. Let me add "Protect Your Insurability" to the critical retirement planning phrases list. Today, you are the youngest you will ever be for the rest of your life. I hope that you are enjoying good health. If you are not, my heart hurts with you, and if my team and I can support you in any way, please let us know. If you are healthy, let me challenge you to capture this gift and give yourself choices. Whether you need to address security for your family through optimizing your life insurance strategy, plan for dignity in the "No Go Years" (remember the FLTCIP extended the closure until at least December of 2026), or map out an estate planning and wealth transfers strategy, your health often plays a compelling role in the success of those plans and the financial tools available to accomplish those objectives.

Conclusion

Understanding the differences between Traditional and Roth TSP options and the implications of future tax changes is crucial for women in aviation. By taking advantage of the current low tax rates and strategically planning for retirement, you can ensure that your years of service are rewarded with financial security and peace of mind. The time to act is now, seizing the unique opportunities the current tax landscape presents to build a robust and tax-efficient retirement portfolio. Additionally, exploring life insurance as a flexible alternative for survivor benefits and incorporating lifetime income strategies can further enhance the financial well-being and legacy of your loved ones, providing a comprehensive approach to retirement planning.

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