*The 2020 PWC Conference has been cancelled due to COVID-19 precautions. This edition was completed prior to that announcement.*
### Professional Women Controllers, Inc.

**info@pwcinc.org | www.pwcinc.org**

**Purpose**
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.

**VISION**
Professional Women Controllers, Inc. (PWC) 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.

**MISSION**
Professional Women Controllers, Inc. (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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**DESIGN**
Patty Swenor and Adrienne Krunich

**PHOTO**
Cover Photo: Photo by Alex Powell

**The Watch**, a benefit of membership in the Professional Women Controllers, Inc., is published quarterly. To become a member, go to [www.pwcinc.org](http://www.pwcinc.org).

The materials and information included in this electronic newsletter are provided as a service to you and do not necessarily reflect endorsement by Professional Women Controllers, Inc. The PWC is not responsible for the accuracy of information provided from outside sources.

We encourage readers to pass the information along to colleagues and other interested parties, providing credit to this e-newsletter as the source and include information on how they can become a PWC member.

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Hello PWC Members!

We are all very excited for our upcoming National Training Conference in Ottawa, Canada, on April 6-9. The theme is “Our Northern Skies”, and you can find more information about the conference in this edition of the WATCH. For FAA employees attending this year’s conference, please do not request an excused absence to attend. It will not be approved this year due to the conference being outside of the United States. If you do attend, I can guarantee you will have a wonderful time and return home rejuvenated both personally and professionally. You will meet some amazing people!

The following are a few of the things we accomplished at our January Board of Directors meeting: The Board decided to sign up with Constant Contact. You will see a difference in our newsletters and updates as well as to our website. We voted to support the SAFEE event in Florida. SAFEE is a two-day aviation education event that exposes underprivileged young adults/children to aviation career opportunities. This is our ninth year supporting this event thanks to member, Maria Hofbauer. PWC will not have a booth at the Women in Aviation conference this year, but member, Meagan Garmon, has been selected to speak on an aviation panel at their conference. I have no doubt she will represent us well! The Board voted to support the first annual Joint Service Air Traffic Control Symposium in June. We will send two delegates (and former presidents), Diana Eldridge and Patti Wilson. We are very excited to participate in this event. Many military controllers continue their career in the FAA, and this event will provide us a great opportunity to promote PWC and provide them insight into FAA careers.

We just finished our first book club event. We read Nerves of Steel by Tammi Jo Shults. PWC members were given a special discount code to purchase the book, and we posted discussion items on Facebook. I thoroughly enjoyed the book and the discussions. Thank you to all who participated!

I send out a member email each month. If you haven’t received any emails from PWC in the last few months, please reach out to our membership director, Jenny Rubert, to confirm your contact information. Her email is pwc-membershipdirector@gmail.com.

Enjoy the upcoming spring weather. I look forward to seeing you at the conference!

Christina Calvert
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Career Maximizing Workshop

On Wednesday Jan 29th, PWC Southern Region held a career maximizing workshop at the Atlanta Regional Office. This was an all-day workshop with civil rights teaching two classes. The first class was about unconscious biases, and the other class discussed the EEO Model. SkyOne also taught a class on “The Sandwich Generation” which dealt with the challenges that face working adults who care for sick/aging parents while also caring for their children. Livingston Financial taught a class on the Thrift Savings Plan (TSP) changes that took place the later part of last year, as well as estate and financial planning. There were gift card giveaways throughout the workshop, and lunch and snacks were provided to the attendees.

A wealth of knowledge was gained throughout all the sessions. I want to thank Dina from SkyOne and Michael from Livingston Financial for educating the FAA employees who were there. Many thanks to the civil rights department for coming to teach two classes at the workshop. Thank you also to the National Hispanic Coalition of Federal Aviation Employees (NHCFAE) for coming out and showing support with their National Membership Chair/Atlanta area Chapter Director and National Vice President. The FAA Managers Association (FAAMA) Southern Regional Director also participated in supporting this event.

When putting together an event like this, you never know what kind of participation you will get. You have to be ready for disappointment, lack of participation, and the unexpected. I want to thank everyone who came to the workshop, even if you only stayed for a little bit; you really made this a great experience. Let’s do it again!

By: Southern Regional Director Vonetta Lawton
THIS is your runway.

Celebrating 27 years of supporting the FAA’s commitment to safety, via training and communications

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PWC Membership Corner Update

Jenny Rubert, PWC Membership Director

Our membership continues to grow!!

If you did not receive the Watch Winter 2019 edition at your home address, or if you have any changes you would like updated in the database, please send me an email at pwcmembershipdirector@gmail.com

Welcome New Members!

Darlene Penrose
Katie Haeckel
Krista Jeppsen
Tanja Rowland
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James White
Chad Timm
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Professional Women Controllers (PWC) Inc. is pleased to announce, in addition to the keynote speakers (Kathy Fox, Chair, Canadian Transportation Safety Board, and Deanna Brasseur, retired Canadian Military Major), Dr. Tom G. Reynolds has been added to the impressive lineup of speakers at this year’s PWC Conference, held from April 6-9 in Ottawa, Canada.

An award-winning researcher and author, Dr. Reynolds is the leader of the Air Traffic Control (ATC) Systems Group at MIT Lincoln Laboratory, an organization at the forefront of advanced ATC technology development that enhances aviation safety and efficiency. They have a strong legacy of innovation and prototyping for organizations such as the Federal Aviation Administration (FAA), National Aeronautics and Space Administration (NASA), the Department of Defense, and NAV CANADA.

He will present about emerging data-driven tools for air traffic control and air traffic management and how they can be integrated with existing technologies to support the delivery of a safe and efficient aviation system. This exciting topic will undoubtedly get the room buzzing. PWC’s Vice President, Jenn Lemmon, is proud of this year’s lineup of speakers who will share their expertise around this year’s central themes: technology and air traffic flow management, professional development, and wellness at work. “Every year, we curate some of the world’s top experts to create an engaging and motivating experience for those in attendance. This year is no exception.”

It is an exciting time in the aviation industry, and this year’s themes are tapping into this excitement. Attendees who are interested in emerging technologies will not want to miss Mike Klinker’s presentation. A former air traffic controller for the FAA, Mr. Klinker now manages a team at MITRE Corporation that develops technology for air traffic flow management to reduce delays and improve operations and safety.

Innovations in technology are driving change, and with advances in fibre networks and high-definition cameras, the industry is now talking about digital towers. Companies like Searidge are supporting air navigation service providers (ANSPs) worldwide in their transition to digital towers. Ginette Bebeung, Executive Vice President at Searidge, and Jérôme Gagnon, Program Director, Service Delivery Initiatives at NAV CANADA, will present on this revolution in air traffic control.

Each year, the conference provides a platform where air traffic service professionals can collaborate, share their expertise, and build their networks. Personal development is at the conference’s core, and the presentation, *The Art of Negotiations*, will be a highlight. Presented by Elizabeth O’Hurley, President at Air Traffic Specialists Association of Canada (ATSAC), and Elizabeth Cameron, Vice President of Labor Relations at NAV CANADA, attendees will leave the session knowing more about how to approach their next negotiation.

Learning and gaining skills are a large part of personal development, but only part of it. Eventually, everyone must put their skills and knowledge into action, an integral step that is not always easy to take. This is the focus of Dr. Maja Jovanovic’s talk, *Perfectionism is Paralysis*. Sociologist, author, public speaker, and professor at McMaster University, Dr. Jovanovic has been focusing her career on confidence-building, communication, and mindset, specifically in women.

The agenda at this year’s PWC Conference is filled with...
speakers like these and will certainly leave attendees excited, inspired, and more knowledgeable about the air traffic service industry. To learn more and register, head to PWC’s website, pwcinc.org.

Taking Your HDHP into Retirement – Part 4 of 4

By Scott Horstman, GEHA Manager, Product Development

Many people think a High Deductible Health Plan (HDHP) is designed for those who are young and rarely use their health benefits. Younger HDHP participants – in particular – have the best opportunity to fully leverage the triple tax advantages of a health savings account (HSA). However, an HDHP can also uniquely serve the needs of those in retirement.

One way an HDHP is different in retirement is that Medicare disqualifies making continued contributions to an HSA. In this instance, where Medicare prevents additional HSA contributions, the plan administrator may convert the participant to a Health Reimbursement Arrangement (HRA). An HRA consists of funds set aside by the plan which the participant may use to pay for qualified expenses, including their Medicare premium.

An HDHP tailored specifically to retirees, may coordinate benefits with Medicare Part A and Part B. Because the HDHP pays secondary to Medicare, expenses like deductibles and co-insurance are often waived for participants in Medicare Parts A and B. As a result, qualifying HDHP participants may have a no-deductible plan with a generally low premium that picks up most of the costs that Medicare doesn’t.

For retirees who have an HSA balance, the HSA can continue to be used for qualified medical expenses.
es. Or, the money can be left in the account until age 65 at which time it converts to the rules of a traditional IRA. This makes the HDHP a versatile plan for many life stages!

Information shared in this article should not be taken as legal or tax advice as HDHPs may not be the best choice for everyone. To help you determine if an HDHP is right for you, consult with a trusted tax or legal advisor and review IRS publications 502 and 969.

About GEHA
GEHA (Government Employees Health Association) traces its roots to 1937, when the Railway Mail Hospital Association was formed in Kansas City, Missouri. The U.S. Railway Mail Service clerks would pass the hat to help one another in times of need to assist with their medical expenses. That small group grew into GEHA. As one of the largest national medical and dental plan carriers, GEHA provides benefits to more than 1.8 million federal employees, retirees and their dependents through the Federal Employees Health Benefits Program (FEHBP) and the Federal Employees Dental and Vision Insurance Program (FEDVIP). For more information, visit geha.com.

Domestic Violence Awareness
Domestic violence happens far too often in relationships. October is Domestic Violence Awareness Month, which focuses on victims needing support and protection as well as educating people of the characteristics of domestic violence. On average, nearly 20 people per minute in the United States are physically abused by an intimate partner. Below are some characteristics of domestic violence and helpful tips if you or someone you know is a victim.

Recognize the warning signs of abuse. Abusers can control and manipulate their victims in many different ways.

**Dominance** – An abuser will make decisions for you and the family. They’ll tell you what to do and expect you to obey without question.

**Humiliation** – An abuser will do everything they can to make you believe you’re worthless and no one will want you. Afterward, if you believe you’re worthless and no one else will want you, you’re less likely to leave.

**Isolation** – Your abuser will isolate you from the outside world in order to increase your dependence on them.

**Threats** – Abusers frequently use threats to keep their partners from leaving or to scare them into relinquishing charges. They may also threaten to kill or hurt you or even to commit suicide themselves.

**Intimidation** – Your abuser may use a variety of intimidation tactics in order to scare you into submission. These tactics might include smashing things in front of you, destroying property, hurting your pets, or putting weapons on display. They are trying to relay to you if you don't obey, there will be violent consequences.

**Denial and blame** – Abusers are very good at making excuses for the inexcusable. They will blame others or even deny the abuse has
occurred. They will either shift the blame to you or make excuses, citing a bad childhood or a bad day for their violent and abusive behavior. Your abusive partner may minimize the abuse or deny it occurred.

**Have a safety plan.** If you are in a relationship and you feel threatened or have already been abused, have a plan in place. It will help if you have an “emergency kit” with spare keys, money, extra clothes, medicine, phone numbers, and important documents. You should put this kit in a safe place or with someone you can trust.

**Notify the authorities.** If you have been abused, call 911 for police protection. Let the authorities know every detail of how you were attacked and how many times this has occurred. A key resource is The National Domestic Violence Hotline: 1-800-799-SAFE (7233).

Accessible 24/7, your FAA WorkLife Solutions Program offers many resources and services to help you and your family. Options available through the program include concierge services to help with everyday events needing your time and attention, child and elder care options, legal and financial services, in-person counseling, and much more.

Call your program at 1-800-234-1327, TTY Users: 1-800-456-4006, or log on to www.MagellanHealth.com/Member to begin accessing these services today.

Sources: National Coalition Against Domestic Violence, American Psychological Association, DomesticViolence.org.
What can happen when bosses don’t listen to employees’ concerns?

Whether you are a boss or an employee, these are challenging times to be working in government. As a boss, you have the added pressure of dealing with your own work issues, while also managing and motivating your employees.

The most recent “Federal Employee Viewpoint Survey” (FEVS), conducted in 2018, revealed a significant drop in federal employee engagement and overall satisfaction. The survey was conducted by the nonprofit, nonpartisan Partnership for Public Service and Global Management consulting firm Boston Consulting Group.

As a manager, supervisor, or leader in government, you may have limits as to what you can do to change the work environment. Despite these limits, listening to and engaging employees is always within your control. Sometimes this means explaining what the limits are.

“When you look at issues of engagement, some of the issues may be very intractable, and they may not be within an individual leader’s power to address them,” said Margaret Weichert, deputy director for management at the Office of Management and Budget and acting Office of Personnel Management director.

The upside of listening to your employees is you are more likely to build better working relationships and achieve better performance from them. The downside of not listening is unhappy employees may decide to seek disciplinary or legal action against you for ignoring their concerns.

Very few people know the problems of the federal government as well as the people who actually do the work...

Federal employees “can tell us where the problems are, where the waste is, and what really needs to be done to get more work done with fewer resources. There are a few questions in the FEVS that tell us where we could focus efforts to improve how we listen to federal workers,” said Jeff Neal, Senior Vice President of ICF International, and former Chief Human Capital Officer of the Homeland Security Department.

Here are eight tips to help you and your staff be more effective listeners:

1. Reading the most recent “Federal Employee Viewpoint Study” can give insight about where your department stands with regard to others. Some departments were ranked high for engagement and some were not. In either case, it’s helpful to learn about how employees see their working environment -whether that be good or bad.

“We firmly believe that understanding the perspective of employees and proactively addressing their concerns will result in greater workforce engagement, better performance, and more satisfied customers,” says Max Stier, president and CEO, Partnership for Public Service.

If the results are a complete surprise to you, that’s a sign you may need to be a better listener.

2. Convey the importance of listening to your managers and team leaders. Encourage them to ask employees questions, so they can address issues that may evolve into more serious problems. This will help keep you in touch with your staff.

3. Demonstrate to employees you take their feedback seriously. Even if you can’t make a change an employee might request, explaining why you are unable to accommodate them and offering alternatives demonstrates your good faith.

4. We all multitask, but constantly looking at your cell, taking calls, or
not making eye contact during a conversation can all be interpreted negatively by an employee who wants to communicate with you. Pay attention to how your behavior could be perceived.

5. Try not to judge – even when you don’t like what you are hearing. Losing your temper, making inappropriate comments, or frequently interrupting can work against your getting an employee to understand your point of view or a policy they may not like.

6. Face-to-face interactions are often more effective to address employee concerns than an email or text. First, it shows you are concerned enough to want to talk in person. An in person conversation allows you to gauge the employee’s body language and gives you more insight to their concerns.

7. Create opportunities to listen and stay ahead of possible problems. Reviewing work performance or using meetings to gauge employee concerns can allow you to be proactive to address and solve employee issues.

8. Make sure your employees understand your expectations. Ask yourself these questions: What are your goals? What role do you expect your employees to play to meet them? If an employee is not helping meet those goals, give tactful constructive input, and let the employee know how he or she can improve. Conversely, be sure to praise people when they do a good job.

Remember, employee performance reflects on you, so it is to your benefit to help them succeed.

What if you are a good listener and you still have a dissatisfied employee?

Despite your efforts to be a good listener, some employees may be unhappy with your response. They may see you as discriminating against them, being unfair, or even hostile. If you see a problem developing with an employee, it is important to document your actions. This way you can demonstrate you have taken the appropriate steps to address issues, should a supervisor ever question your actions.

Sometimes even that is not enough. “An accusation of misconduct from an employee can lead to disciplinary action or even a lawsuit despite your best efforts. Even if you are found innocent, the cost to defend yourself can damage you financially as well as hurt your professional reputation,” says Darrell Weber, Vice President of Starr Wright USA, which specializes in providing professional liability insurance coverage for federal employees.

“Many federal employees in a supervisory role have obtained liability insurance as a precautionary measure. Listening to employees and being proactive is one way to avoid litigation, but, unfortunately, it’s not a guarantee.”

**FED FACT:** This year, nearly 1.5 million federal employees were invited to participate in FEVS, and 598,000 responded.

Article authored by [Starr Wright USA](http://www.StarrWrightUSA.com).

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**SOURCES:**

- [Best Places to Work in Federal Government](http://www.feads.com)
- [What Managers Should Do With 2018 Employee Viewpoint Survey Data](http://www.feads.com)
- [Federal Bosses, Are You Listening?](http://www.feads.com)
- [Best Places to Work: What the Partnership’s New Rankings Tell Us](http://www.feads.com)
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The Federal Aviation Administration (FAA) hosted its first child care teleconference in January 2020, discussing issues about the FAA nursing mothers program, the child care subsidy program, and child care centers near or in FAA facilities. Additionally, we had an update on the recently passed paid parental leave legislation. All of these programs are agency-provided benefits for full-time employees and managers of the FAA.

**Nursing Mothers Program**

By agreement between NATCA and the FAA, the agency shall provide for the use of a private area in all of its facilities for nursing mothers to express milk during working hours. The area shall be a space other than a bathroom that is uninterrupted, shielded from view, provides predictable privacy, is not accessible through another room, and is free from intrusion from co-workers and the public. If there is no employee with a need to express breast milk, there is no requirement to provide a lactation space. Employees, who are nursing mothers, will submit the negotiated nursing mothers’ program form to their immediate supervisor at least one pay period in advance of the effective pay period. The union and agency at the local level shall meet and collaboratively determine a suitable location that meets the requirements of this section.

The nursing mothers program is currently conducting research into the possibility of further expanding with portable lactation rooms. There will be more details about this in the future. EAP/Magellan has resources including reading material about breastfeeding and discounts on breastfeeding devices. You can email Magellan or call 800-234-1327 for more information.

**Child Care Subsidy Program**

The child care subsidy program is another resource for eligible FAA employees and families who might need assistance to offset the increasing costs of child care. In order to qualify, you must be an active, permanent, and full-time FAA employee. The household maximum income to qualify for this program is $85,000. The program is conducting research into increasing the maximum income qualifications. More information will be available in the near future. Once approved, your child does not have to be put in an FAA child care center, just a licensed child care home or facility. Click here to view the child care subsidy program memorandum of understanding.

**Child Care Facilities**

There are 15 FAA child care centers nationwide. These centers provide onsite and nearby child care services for FAA employees. Sixty-one percent of employees’ children – nearly 1,600 total – are enrolled in FAA child care centers. Visit the child care program website under FAA WorkLife programs for more information, or click here to view the list of the child care centers near you.

**Federal Employee Paid Leave Act**

During the teleconference, NATCA Executive Vice President Trish Gilbert spoke about the Federal Employee Paid Leave Act and the loophole in the language that
excluded FAA employees, as well as several other federal agencies and its employees. She described the steps NATCA is taking to ensure the legislation incorporates FAA employees going forward.

"The problem is," said Gilbert, "to get the language corrected means we will have to pass new legislation, which is difficult. But we are pressing forward and working on legislation." She also discussed NATCA’s progress on getting a commitment through the White House, the Department of Transportation (DOT), or the FAA itself to provide the paid parental leave provisions to the FAA workforce, being the intent of Congress and the White House was to have it for the entire federal workforce, regardless of the technical issue that prevented that from occurring.

There are a number of bills offering partial corrections that have been proposed, but NATCA is focusing on a bill that would provide a fix for all six workforces that were excluded. Legislation was introduced in the middle of February by House Committee on Oversight and Reform Chairwoman Carolyn Maloney, D-N.Y., as well as committee member Carol Miller, R-W.V. The legislation, H.R. 5885, the Federal Employee Parental Leave Technical Correction Act, is bipartisan and has 16 original co-sponsors: eight Democrats and eight Republicans.

The legislation would ensure the six workforces left out (FAA, non-screener personnel at TSA, Title 38 employees at the U.S. Department of Veterans Affairs, presidential employees (White House), Washington, D.C. Courts and Public Defender Service, and Article I Judges) will receive the 12 weeks of paid parental leave just like other federal employees. NATCA is urging members of Congress to support H.R. 5885 and is working with leadership and the House Oversight and Reform Committee to advance this legislation.

"We don’t want our workforce to be covered after Oct. 1, after the rest of the government workforce is covered," Gilbert said. "We will continue to work all angles through the White House, Congress, and the DOT to be able to fall in line with the rest of the federal workforce on Oct. 1."

These teleconferences are sponsored by the FAA WorkLife Program and provide the FAA workforce with resource and referral services to promote work-life balance and assist with employee resilience. The FAA child care program is a valued WorkLife service that enhances family and strengthens our workforce. There will be monthly FAA family resource program webinars throughout 2020 discussing various topics. Click this link to sign up for emails about upcoming topics. For questions, contact Jennifer Malloy at FedChildcare.NATCA@gmail.com.
Why is Everyone Talking about Succession Planning?

Every day for the next two decades, 10,000 baby boomers will turn 65. They will move on to the next step in their lives outside of their air traffic control jobs. Where will their replacements come from?

In 2016, the FAA completed a succession planning pilot program, and we learned we were not ready. Thirty-nine percent of FAA employees, from the K-Band through executives, are eligible for retirement, and many more will be eligible to retire within five years. In 2019, 15 percent of FAA’s executives retired. Why are these statistics important? The numbers tell us the air traffic control field will need your experience to help lead the National Airspace System into the future.

How can you get ready for future growth in your career?
Find out where you want to make your mark. Are you interested in enroute operations? Maybe you are more interested in training the workforce of the future? Whatever direction you decide to go, make a plan. We all hear about individual development plans, but how do you implement one?

Where do you want your career to take you? Find your options at https://myatocareer.faa.gov/index.html. You can determine your goal, and set up your path to get there! Career planning can be a daunting task, but it doesn’t have to be. The FAA provides resources to get those jobs you want, all it takes is a little bit of planning.

At elms@faa.gov, the sign-in page gives instructions on how to create an individual development plan or IDP.
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Presidential Election Years
Do They Make a Difference In the Stock Market?

As always, presidential election years make just about everyone nervous about investing. No matter your political view, the anticipated political turmoil may take its toll on your ability to look long term with your retirement portfolio.

ONE WAY TO wade through the emotion is to delve into numbers. As the saying goes — numbers don’t lie, and hopefully they’ll give us the ability to keep our eyes on long-term goals and not get caught up in short-term emotion — because 2020 is going to be a bumpy political ride.

So, before we look forward to 2020 economic predictions, let’s take a look back at market performance during previous presidential elections years. Of course, past performance does not indicate future performance, but we can get a good feel for market behavior during these tumultuous times.

In past years, the S&P 500 Index (Thrift Savings Plan C Fund)* has seen more positive performance than negative. In fact, overall returns look good. Hopefully, these numbers combined with the 2020 economic forecast outlined in this article will reduce stress a bit in the next year, allowing us to remain focused on our goals — not on the rhetoric.

**S&P 500 Index total returns during Presidential Election Years (1928 – 2016)**

There have been 23 elections since the S&P 500 Index began. In election years:
- 19 of 23 years (83 percent) provided positive performance
- Democrat was in office and a new Democrat elected total Return averaged 11 percent
- Democrat in office and a Republican was elected total return averaged 12.9 percent

<table>
<thead>
<tr>
<th>Year</th>
<th>Return</th>
<th>Candidates</th>
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<tbody>
<tr>
<td>1928</td>
<td>43.6%</td>
<td>Hoover vs Smith</td>
</tr>
<tr>
<td>1932</td>
<td>-8.2%</td>
<td>Roosevelt vs Hoover</td>
</tr>
<tr>
<td>1936</td>
<td>33.9%</td>
<td>Roosevelt vs Landon</td>
</tr>
<tr>
<td>1940</td>
<td>-9.8%</td>
<td>Roosevelt vs Willkie</td>
</tr>
<tr>
<td>1956</td>
<td>6.6%</td>
<td>Eisenhower vs Stevenson</td>
</tr>
<tr>
<td>1960</td>
<td>0.5%</td>
<td>Kennedy vs Nixon</td>
</tr>
<tr>
<td>1964</td>
<td>16.5%</td>
<td>Johnson vs Nixon</td>
</tr>
<tr>
<td>1968</td>
<td>11.1%</td>
<td>Nixon vs Humphrey</td>
</tr>
<tr>
<td>1972</td>
<td>19%</td>
<td>Nixon vs McGovern</td>
</tr>
<tr>
<td>1976</td>
<td>23.8%</td>
<td>Carter vs McGovern</td>
</tr>
<tr>
<td>1980</td>
<td>32.4%</td>
<td>Reagan vs Carter</td>
</tr>
<tr>
<td>1984</td>
<td>6.3%</td>
<td>Reagan vs Mondale</td>
</tr>
<tr>
<td>1988</td>
<td>16.8%</td>
<td>Bush vs Dukakis</td>
</tr>
<tr>
<td>1992</td>
<td>7.6%</td>
<td>Clinton vs Bush</td>
</tr>
<tr>
<td>1996</td>
<td>23%</td>
<td>Clinton vs Dole</td>
</tr>
<tr>
<td>2000</td>
<td>-9.1%</td>
<td>Bush vs Gore</td>
</tr>
<tr>
<td>2004</td>
<td>10.9%</td>
<td>Bush vs Kerry</td>
</tr>
<tr>
<td>2008</td>
<td>-37%</td>
<td>Obama vs McCain</td>
</tr>
<tr>
<td>2012</td>
<td>16%</td>
<td>Obama vs Romney</td>
</tr>
</tbody>
</table>
Looking Forward to a New Decade

Looking forward to 2020 and a new decade, some key trends and market signals will be important to watch, including progress on U.S. — China trade discussions, an encouraging outlook from corporate America, and continued strength in consumer spending.

In 2020, the U.S. economy is expected to grow and support potential gains for stocks. With the trade risk, slower global growth and the impeachment inquiry garner a lot of headlines — but behind the scenes, the economy remains resilient.

Although questions about the 2020 U.S. presidential election remain on top of investor’s minds, from the estimated data here, a 2020 recession appears very unlikely. Unfortunately, we cannot see into the future. One thing we can predict is that uncertainty in markets is here to stay — and we are here to help.

Economic Forecasts

<table>
<thead>
<tr>
<th>REAL GDP (YEAR OVER YEAR, %)</th>
<th>2018</th>
<th>2019 (LPL Est.*)</th>
<th>2020 (LPL Est.*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>2.9%</td>
<td>2.0%</td>
<td>1.75%</td>
</tr>
<tr>
<td>Developed ex-U.S.</td>
<td>1.9%</td>
<td>1.3%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Emerging Markets</td>
<td>4.5%</td>
<td>3.9%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Global</td>
<td>3.0%</td>
<td>3.5%</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>U.S. MARKETS</th>
<th>2019 (LPL Est.*)</th>
<th>2020 (LPL Est.*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-Year U.S. Treasury Yield</td>
<td>1.75% - 2%</td>
<td>2% - 2.25%</td>
</tr>
<tr>
<td>S&amp;P 500 Earnings per Share</td>
<td>$165</td>
<td>$175</td>
</tr>
<tr>
<td>S&amp;P 500 Fair Value</td>
<td>$3,000</td>
<td>$2,500 - 3,300</td>
</tr>
</tbody>
</table>

Source: LPL Research, Bloomberg, International Monetary Fund (IMF) 10/16/19; 2019 U.S. economic data, U.S. GDP estimate, and global GDP estimate are LPL forecasts. Other GDP estimates are IMF projections.

Domestic: We are expecting 1.75 percent U.S. GDP growth in 2020. Our forecast reflects the potential for continued trade uncertainty and weak business investment — but a steady consumer.

Global: Europe and Japan continue to struggle with trade uncertainty, geopolitical concerns, and sluggish growth. We anticipate more opportunities for growth in emerging markets’ economies, with countries outside China playing a growing role.

Inflation: Consumer inflation has picked up slightly, and we believe inflation will continue to grow at a healthy but manageable rate.

Employment: U.S. job growth has been steady, although recently it has started to show signs of moderating. Some cooling down would be expected at this point in the economic cycle.

Recession: Prolonged trade uncertainty and a potentially rancorous U.S. election season lead us to believe that a recession starting in the fourth quarter of 2020 or first quarter of 2021 could be possible — but we don’t think it’s probable.

Our View

As 2019 draws to a close, the U.S. economy is still exhibiting some positive fundamentals despite trade uncertainty and slowing global growth. Consumer spending remains strong, supported by low unemployment, steady wage growth, contained inflation, and low interest rates. At the same time, the age of the economic expansion leads to questions about how long it can continue.

U.S. manufacturing weakness is more pronounced, signals from the global bond market are confusing, and earnings growth has stalled in the U.S. and internationally. Plus, due to heightened geopolitical risks that must continue to be monitored, companies lack the visibility they need to make sound decisions about long-term investments.

Clarity on trade needs to come sooner rather than later, as we prepare for a highly charged and likely divisive U.S. presidential campaign. While we can't see into the future, we hope this guide can improve your view into the new year.

Welcome to 2020!

As 2019 draws to a close, the U.S. economy is still exhibiting some positive fundamentals despite trade uncertainty and slowing global growth. Consumer spending remains strong, supported by low unemployment, steady wage growth, contained inflation, and low interest rates.
Your financial freedom

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Receive financial relief from our Crisis Co-Pilot Relief Program.

Early Pay Check
Get your pay check 2 days earlier* with Direct Deposit.

Nationwide Access to Branches and ATMs
Locate 66,000+ ATMs and 4,000+ shared branches near you.

Robust Suite of Apps
Deposit checks on the fly, pay a friend for dinner and get an alert, or manage account balances from all over the world.

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