



PCT/DCC BRING YOUR CHILD TO WORK DAY

> PAGE 10 Alicia Whitman

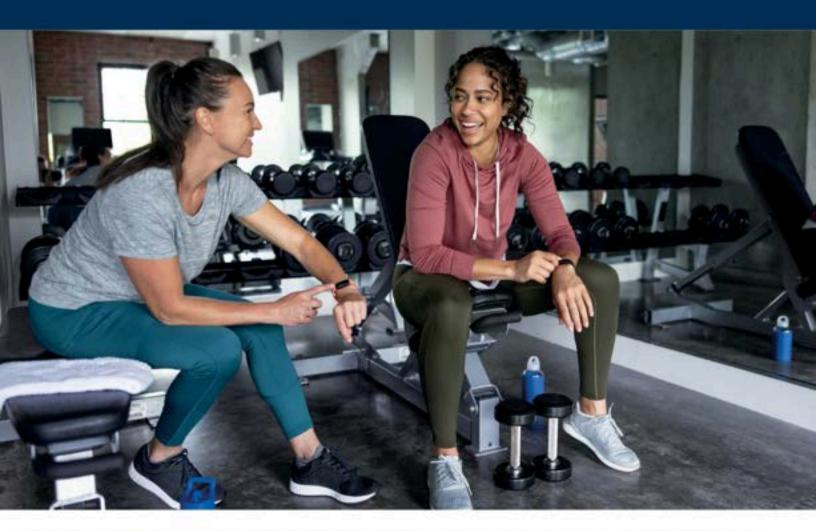
GOING FOR THE GOLD

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INSPIRING THE NEXT GENERATION: ACE ACADEMY'S GIRLS ONLY SESSION AT LACONIA AIRPORT PAGE 16

Jenny Shepherd

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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 development; maintain personal accountability, responsibility, and professionalism; and promote a better understanding, cooperation and coordination among individuals toward the continual improvement of aviation safetv.

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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CONTRIBUTORS Jenn Dempster

> Alicia Whitman Olympia Moore

NATCA

Jenny Shepherd Shalannah Smalls

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Frankfurt by RossHelen in Canva and submitted by

Wendy Stevens

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Left: National Employee Forum Presidents Right: National Employee Forum Social



View from the Tower

By Jenn Dempster, Professional Women Controllers (PWC) President

Another summer for PWC is in the books. It is hard to believe that summer is about over, and the kids are returning to school or heading off to college. I will say that I am excited for the fall season to start knocking on the door with the cooler temperatures, jeans and sweater time, and the storms to subside.

As always, PWC is busy representing at the National Black Coalition Conference in Arlington (VA), the National Hispanic Coalition Conference in Las Vegas, Communicating for Safety in Las Vegas, Federal Aviation Administration Managers Association in Orlando, and will be attending the Air Traffic Control Association Expo in Washington D.C. During our July National Employee Forum meeting in D.C., PWC joined the other employee associations for an amazing social. I want to personally thank Volanno for sponsoring the event. We had a great turnout, and some Federal Aviation Administration (FAA) Executive Leadership stopped by.

Speaking of our sponsors assisting in getting the ATC (air traffic control) message out there, it is that time of the year for our PWC Scholarship Program. PWC changed things up a bit this year to try and give our scholarship recipients a chance to attend the conference in 2025. Open season began August 1st and runs until September 30, 2024. All scholarship information, along with the application, can be found on the PWC website, by selecting the PWC Scholarship-tab. Any questions can be directed to Trisha Todd at pwcscholarships@gmail.com.

Want to get more involved with PWC activities or become a board member? Now is the time! PWC election season will be opening soon with the following positions up for nomination/election: President, Secretary, Membership Director; Regional Directors: New England, Eastern, Great Lakes, Central, and Alaska. We are also looking for individuals to help with the Communications/Media position, additional support with our WATCH magazine, and our Career & Education Program regarding STEM Outreach. Contact anyone on the board if you have any questions.

PWC and Pride are getting very excited for our 2025 National Training Conference "Live Your True Colors." It is being held April 8-11, 2025 in beautiful Denver, CO at the Westin Denver Downtown! The room block is open, and you can make reservations by going to the PWC website, then Conference-tab, and clicking the Room Reservations button. PWC has begun planning the 2026 National Training Conference which will be held in Austin, TX.

Enjoy the wind-down of the remaining months of 2024. As time seems to be moving quickly, remember, the best thing about the future is it comes one day at a time.

Tenn

EDITOR'S NOTE



¡Bienvenidos! Welcome!

Guess who's back? Back again. We have not yet filled the roles of Managing Editor and Co-Editor(s) so that means I am back for a few more editions until the roles are filled. That being said, we have a new Co-Editor, Lesley Haenny who works for Aviation Safety out of Houston. She has an extensive background in communication and operates an online blog *What's Up Southwest* (whatsupsouthwest.com). The blog is impressive, showcasing events and information around Texas and includes aviation and space news. I am excited to have Lesley on our team and see where she helps take The WATCH.

In August I helped plan the PCT/DCC Bring Your Child to Work Day event. It was so fun to see the pride in the children's eyes as they said "My parent works here!" It was also made special having my two kiddos with me. I wrote an article about it in this edition.

Have you been interested in getting involved in PWC (Professional Women Controllers) but do not know where to start? The WATCH is an excellent avenue to get more familiar with PWC and make new connections in both the agency and industry. We are looking for people to join The WATCH team as Managing Editor and Co-Editor(s). If you are interested, please e-mail pwcinc.watch@gmail.com.

Alicia Barry Mhitman
WATCH MANAGING EDITOR



IN THIS ISSUE

If you watched this year's Olympics, you were surely inspired by the many women who put on a stellar performance. Read more on these athletes' impact in the pages that follow!





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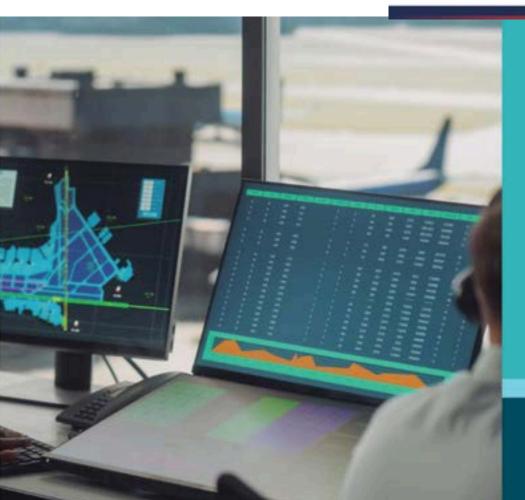
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Participants and volunteers for Bring Your Child to Work Day

PCT/DCC Bring Your Child To Work Day



By Alicia Barry Whitman, **WATCH Managing Editor**







Nearly four months after National Bring Your Child to Work Day, Potomac TRACON (PCT) and the Command Center (DCC) organized and put on a joint Bring Your Child to Work Day event. With over 80 participants, ages 19 and younger, children of PCT and DCC employees participated in various stations across the two facilities.

The day was split by age group. Big Kids (10 and over) began their day at DCC early in the morning, ideally coming into work with their parents on a morning shift. Midway through the day, Little Kids (under 10) took over DCC while the Big Kids shifted their focus to PCT.

At the Command Center, the kids were able to tour the operational floor and meet those working collaboratively with the facilities across the country including the National Weather Service Unit (NWSU), the Domestic Events Network (DEN), and NOTAMs (Notice to Air Missions). J-CAT (JATOC (Joint Air Traffic Operations Command) Crisis Action Team held a station discussing how they support the Federal Aviation Administration (FAA) during disasters and other events (i.e. hurricanes). The final station is one that also gets adults excited, The Challenger Room. This is where the FAA operates its Space Operations. Here, the kids were shown what it is like to operate a space mission and learned about the safety areas related to a launch. The station was made more exciting by stickers and activity books provided by the stakeholders.

At PCT the kids were welcomed on a tour behind the scenes with Technical Operations, learning the equipment that allows an air traffic controller to do their job effectively. A pilot with American Airlines (AAL) held a station teaching the kids how they work alongside controllers to get passengers to their destinations safely. Interactive stations included an ETG (Enhanced Target Generator) lab put on by PCT, a drone zone and a virtual simulator put on by UFA was the buzz amongst participants.

The day was an overall success thanks to all who volunteered or donated to the event at DCC (Operations Floor, DEN, J-CAT, NWSU, NOTAMs and Space), PCT, UFA, AAL, DCC and PCT NATCA, DCC and PCT PASS, DCC and PCT FAAMA and PWC. A special thanks to our campus security team for helping organize the entry and organization for the day.

Finally, a big shout out to the team who put the event together: Erica Tubbs, Sarah Patten, Natelie Chappell, Lora Turner, Jeremy Horton, Alicia Barry Whitman, Jennifer Tomlin, and Walter Williams. This was a big, collaborative effort and would not have been a success without you!

Top Left: Kids in the Jack Keis Auditorium at DCC answering air traffic related questions between stations. Top Right: J-CAT station at DCC. Bottom: Virtual simulator with UFA at PCT.

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Going for the GOLD



By Olympia Moore, PWC Southern Regional Director

On July 26, 2024 the Summer Olympics began. An estimated 10,500 athletes have ascended to the magical city of Paris to compete for the title of best in the world at their event for their country. I am in awe of all the athletes' talent, discipline, and determination, but I cheer the loudest for female athletes. From the track to the pool, the gym to the field, female athletes have consistently broken barriers and set new standards of excellence. Their stories are not just about winning medals: they are redefining what it means to be powerful, resilient, and determined. Their achievements on and off the field are remarkable, which symbolize the enduring spirit of girl power and the limitless potential of women when they embrace their passions and defy expectations. Their courage in the face of challenges is a beacon of inspiration for us all.

Simone Biles, the world-renowned gymnastics superstar, is not just known for her impressive flips, twists, and bar work; she is also a role model for handling pressure and talking about mental health. Her bravery to speak up has started a movement that encourages us to take care of ourselves first and proves that real strength comes from being honest about our struggles. Elaine Thompson-Herah, a Jamaican sprinter, has won gold medals in the Olympics for 100m and 200m events. Her fantastic speed and fierce drive remind us that anything is possible with hard work and dedication. The U.S. Women's Soccer team has not only won gold medals, they have used their platform to push for equal pay and more recognition for women in sports. Their gold medal wins and fight for fairness and equality are equally inspiring. Caster Semenya, a South African middle-distance runner determined to fight for her right to compete, has brought attention to issues of fairness and inclusivity in sports; this demonstrates that true *girl power* is about staying true to yourself and fighting for what is right.

The impact of these athletes extends beyond their skill on the field; they inspire young girls around the globe to dream big and pursue their goals with relentless determination. When girls see female athletes achieving greatness, they are reminded that their dreams are attainable, no matter how impossible they may seem. Every time a female athlete stands on the podium, it is a win for all of us. Their achievements go beyond sports: they represent a more significant victory in the fight for gender equality and empowerment. As we cheer for these incredible women, remember that their successes remind us of what we can achieve when we believe in ourselves and support each other. Their medals are not just about being the best in sports; they show us that women can accomplish amazing things when they come together and pursue their dreams. Organizations like Professional Women Controllers, Women in Aviation, the Ninety-Nines, and others are crucial in nurturing the next generation of female aviators and aviation employees. They provide young girls and women with an introduction to aviation and encourage them to explore their interest. These programs instill confidence, resilience, and leadership qualities, all critical components of girl power. We will continue to unleash our girl power in sports, work, and life while we continue to go for the gold and show the world what women are made of!



Leading the Way at Oshkosh **AirVenture 2024: NATCA's Dynamic** Presence

By NATCA Senior Social Media Representative Meagan Roper

EAA AirVenture Oshkosh is a vibrant celebration of aviation, and NATCA is at the heart of it each year. From the dedicated pink shirt controllers working 20,000 operations during the week, to NATCA's volunteer presenters at the engaging classes offered at the NATCA booth and with young attendees at KidVenture, NATCA's presence at Oshkosh is a thrilling testament to its members' dedication to aviation safety and education.

As the largest air show in the world, the EAA AirVenture Oshkosh event has a significant impact on the aviation community and the local community in Wisconsin. The 2024 event hosted 1,600 forums and workshops, attracting a total attendance of 686,000 people. It featured 861 exhibitors and showcased over 10,000 aircraft. A team of 6,000 volunteers supported the event, with an economic impact of \$170 million to the region.

Setting the Stage: Knowledge and Confidence

The NATCA booth was a beacon of learning and enthusiasm, with a packed schedule of classes designed to empower pilots. One such session was "ATC & You: Communicating with Confidence and Clarity," led by the duo of Kendra Mock from DeKalb-Peachtree ATCT (PDK) and Lindsay Anderson from Houston Center (ZHU). Pilots of all experience levels flocked to the NATCA presentations, eager to improve their communication and speak to air traffic controllers in person. With practical tips and real-world insights, Kendra, Lindsay, and the other NATCA presenters transformed complex concepts into accessible knowledge, ensuring safer and more efficient flights.



Setting the Stage: Knowledge and Confidence

The spotlight shone brightly on women leaders who brought their Agame to Oshkosh. Karoline Gorman from New York Center (ZNY) led a session, "Lessons From the Real World," in which she dissected real-life scenarios from NATCA's Archie League Medal of Safety award-winning saves. Participants engaged in lively discussions as they reviewed the events as a group and heard how to apply the lessons learned from aviation saves to their own plans and training to ensure safer flights.

Patricia Davitt from Minneapolis Center (ZMP) led a powerful session on "Inflight Emergencies," reinforcing the importance of preparedness and effective communication. The expertise of NATCA's members in the booth, conversing with pilots in between the sessions, and engaging with them at meet-and-greet events around the air show, was a beacon of reassurance, providing pilots with crucial skills to handle emergencies with poise and precision.

Inspiring the Next Generation

Over at KidVenture, the atmosphere was electric with excitement as NATCA volunteers, including Sofia Loerch from Scottsdale ATCT (SDL), were in their element, guiding young aviation enthusiasts through hands-on activities. From flight simulators to building projects, the joy of discovery was palpable in the KidVenture hangar. Sofia and her colleagues didn't just teach kids about aviation and keeping airplanes separated, they ignited a passion that will fuel the future of flight.

The Pink Shirt Heroes

At the heart of all the activity at Oshkosh is the flights in and out of the air show grounds, and the pink shirts are the unsung heroes. This dedicated team of 65 controllers, including standout women like Wendy Smith from Albuquerque ATCT (ABQ) and Renee Spencer from Fort Wayne ATCT (FWA), managed the busiest airspace in the world with grace and precision. Their calm, encouraging communication was a lifeline for pilots navigating the crowded skies, ensuring every takeoff and landing was executed safely.

CISM Support: A Commitment to Well-being

NATCA's commitment to member well-being was front and center through the presence of Gregory "Tacklebox" Craven from Washington Center (ZDC), who provided Critical Incident Stress Management (CISM) support to the controllers working the AirVenture flight operations. His role underscored the importance of mental health, offering a supportive ear and expert guidance to these critical controllers during the high-pressure week.

EAA Radio

As part of the mission of pilot outreach during the week of Oshkosh, NATCA members participated in live interviews on EAA's radio station covering the events of the air show. The interviews highlighted key information for air show attendees and pilots, including situational awareness, NextGen technologies like ADS-B (Automatic Dependent Surveillance-Broadcast), and the hiring process for air traffic controllers. On Monday July 22, Patricia Davitt (Minneapolis Center, ZMP) spoke about the value of monitoring communications to enhance understanding of the air traffic environment, ensuring safer skies for all. Later in the week, Corey Soignet from Houston Intercontinental Tower (IAH) and Rachel Gilmore form Indianapolis Center (ZID) joined EAA Radio for a discussion about becoming an air traffic controller,









talking about both off-the-street and prior experience hiring and highlighting the opportunities in the profession.

Looking Forward

Oshkosh AirVenture 2024 was a whirlwind of learning, inspiration, and community, with NATCA at its vibrant core. The women of NATCA, with their leadership, expertise, and passion, not only educated and empowered attendees but also inspired future generations. As we look to the skies, the legacy of women in aviation is soaring to new heights, fueled by the incredible contributions of NATCA's dedicated members. Here's to more thrilling adventures and trailblazing achievements in the world of aviation, through the rest of 2024 and beyond.

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By Jenny Shepherd, PWC New England Regional Director

This summer, the Sky Rider Hangar at Laconia Airport in New Hampshire was buzzing with the excitement of the Aerospace Career Education (ACE) Academy's first Girls Only session, running from July 15-19. This initiative is designed to empower middle school girls with a passion for aviation, providing them with a space where their voices can soar without being overshadowed. There are five girls in the Girls Only camp this year; in the other Laconia ACE camp offerings this summer girls make up 19% of the academy's attendees, with ambitions to reach 25% next year.

ACE Academy, known for its engaging and educational aviation programs, has recognized a critical need: the presence of female role models. With more boys than girls typically attending these sessions, the Girls Only week aims to redress the balance. By seeing accomplished women in various aviation roles, these young participants can truly "see themselves" in a rewarding career.

This year's session promises a week packed with excitement and inspiration. From the thrill of flying in a UH60 Blackhawk with the National Guard to a fascinating field trip to STS Aerospace on Thursday, and culminating in a Career Day on Friday featuring a visit from the Coast Guard with their C144 Casa, the girls will have numerous opportunities to immerse themselves in the world of aviation.

To make this initiative a soaring success, ACE Academy called on female aviation professionals to lend their time and expertise. The goal is to have two role models on-site each day, sharing their stories and engaging with the girls. Leaders introduce themselves, describe their roles, and then join in the activities, fostering a supportive and inspiring environment.

Air Traffic Controllers attended the career day as well. In the career day last year, I did an exercise with the children to demonstrate the challenges aircraft face while deviating around convective weather.

If you would like to attend an event like this, there are several avenues to do so. First, you can reach out to your PWC Regional Director to see what opportunities are in your area. Also, you can become a Federal Aviation Administration (FAA) science, Technology, Engineering, and Math/Aviation and Space Education (STEM/AVSED) Outreach Representative and attend on behalf of the FAA.



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By 2012, we initiated System Wide Information Management (SWIM) leveraging the FTI backbone and the integrated Controller Pilot Data Link Communications (CPDLC) network service which entered service in 2016. We provided the Common Support Services-Weather (CSS-Wx) in 2014 and the SWIFT Portal in 2017.

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- A recruitment candidate must be a female enrolled in or accepted into an FAA recognized air traffic control training or air traffic co-op program.
- PWC Recruitment Scholarship candidates are encouraged to become student members, but membership is not required.
- The Jacqueline Smith Burdette Career in Aviation Scholarship also does not require membership. It is open to any male or female students enrolled in an accredited college or technical school in any aviation related field.
- Applications must be submitted to pwcscholaships@gmail.com in PDF format between August 1 - September 30, 2024.
- For more information and to download the application and instructions, please go to: https://pwcinc.org/pwc-scholarship-



Why Do You Do So Much?



By Shalannah Smalls, PWC Eastern Regional Director

Employee Associations are formal organizations where workers can join to advocate for their interests and benefits as employees.

In 2009 I joined the Federal Aviation Administration (FAA) as a college graduate from a culturally diverse suburb, east of Atlanta, GA. The only employee organization at the Mike Monroney Aeronautical Center (MMAC) when I first entered the FAA was NATCA (National Air Traffic Controllers Association). As expected, I became a member of NATCA after arriving at my first facility in the US Virgin Islands. I remained active in the organization and on my local elected boards until becoming a manager in 2021.

Since 2012 I was also a member of the National Black Coalition of Aviation Employees (the Coalition or NBCFAE), but never lived in an area where I worked with other members or could easily participate in the activities and programs they sponsored.

After receiving news of my selection at Manassas Air Traffic Control Tower (HEF), I spoke to a manager I met at the San Juan CERAP during a class. She shared that she was a member of Professional Women Controllers (PWC), their mission, and how excited she was to help host and attend their upcoming training conference in Puerto Rico. She also insisted I attend if I could.

I was not able to attend the PWC Conference that year, but promised myself that I would research the organization and become an active member if I felt they were a good fit for me. Shortly after my arrival to Virginia I joined PWC and connected with the previous Eastern Regional Director during the Coalition's training conference.

After meeting, the Eastern Regional Director suggested that my local chapter of the NBCFAE and Eastern Region of PWC host an event together at a local business. Things took off from there! A year later and we have hosted our second event and

included the local chapter of FAAMA as well, which we are both members of.

So, why do I do so much?

All three organizations have uniquely different purposes and methods to serve their local communities and provide me opportunities to give back to the local aviation community in different ways. I enjoy community service and outreach, participating in ACE Camps and specialized training, and bringing members and non-members together to connect with those around them or share resources if they need it. Visit the employee services website or scan the QR code to learn more: https://my.faa.gov/employee_services/employee_assist/associa tions_programs





















Navigating Retirement Investments During a Presidential Election: A Guide for Federal Employees Using the Thrift Savings Plan

By Glenn Livingston and Michael Livingston

As a federal employee, you're likely focused on securing a comfortable retirement. One of the key tools at your disposal is the Thrift Savings Plan (TSP), a tax-deferred retirement savings plan designed specifically for federal employees. However, with the 2024 presidential election approaching, you might be concerned about how political uncertainties could impact your investments. This article aims to provide a strategic approach to managing your TSP during this period of heightened market volatility and uncertainty.

Understanding Market Volatility During Election Years

Historically, the stock market experiences increased volatility during election years. This volatility is often driven by investor uncertainty about potential changes in economic policies, tax laws, and regulations depending on which candidate wins. For TSP participants, this uncertainty can create a sense of unease, particularly if you are heavily invested in the C Fund (which tracks the S&P 500) or other stock-based funds like the S and I Funds.

However, it's important to remember that market fluctuations during election years are typically short-term. Over time, markets tend to recover and continue their upward trajectory, driven by underlying economic fundamentals rather than political outcomes. Therefore, it's crucial not to let short-term market movements overly influence your long-term investment strategy.

Maintaining a Long-Term Perspective

For many of you, retirement is still in the distant future. This means you have time on your side, which is one of the most powerful advantages in investing. Even if the market experiences a downturn

due to election-related uncertainty, your portfolio has time to recover before you begin drawing on it in retirement.

One key principle of investing, especially during volatile periods, is to maintain a long-term perspective. It's important to remember during market declines that you are purchasing additional shares with your bi-weekly contributions at a relative discount, which increases your long-term returns. To take advantage, a popular strategy is to keep your contributions more stock oriented (C, S, and I) than your overall balance. Periodic rebalancing (discussed later) is important to employ with this strategy.

Additionally, the TSP offers a range of funds that allow you to diversify your investments according to your risk tolerance and time horizon. The Lifecycle (L) Funds, in particular, are designed to automatically adjust the mix of investments as you approach your target date. For example, if you choose the L 2040 fund, this fund would gradually shift from more aggressive investments (like the C, S, and I Funds) to more conservative options (like the G and F Funds) as you near your target date.

<u>Diversification: Your Best Defense Against Uncertainty</u>

Diversification is a fundamental strategy for managing risk, especially during uncertain times like a presidential election. The TSP's lineup of funds offers federal employees a simple yet effective way to diversify their retirement savings. By spreading your investments across different asset classes—such as stocks, bonds, and government securities—you can reduce the impact of market volatility on your overall portfolio.

Consider maintaining a balanced allocation that reflects your risk tolerance and investment goals. For example, younger investors (those closer to 35) might lean more heavily toward stock-based funds (C, S, and I Funds) to maximize growth potential. On the other hand, those closer to 50 might begin shifting a portion of their assets into more stable options like the G Fund, which invests in government securities, or the F Fund, which is composed of fixed-income investments.

Rebalancing Your Portfolio

Another critical aspect of managing your TSP during an election year is regular portfolio rebalancing. Rebalancing involves adjusting the proportions of your investments to maintain your desired asset allocation. For example, if you've set a target allocation of 70% in stock funds and 30% in bond funds, market fluctuations could cause your portfolio to drift from this target. Rebalancing helps you bring your investments back in line with your original goals. While rebalancing is always important, it becomes particularly crucial during times of market volatility, like an election year. Regularly rebalancing your TSP can help you avoid taking on more risk than you're comfortable with or missing out on potential growth opportunities.

Avoiding Emotional Investment Decisions

One of the biggest mistakes investors make during election years is allowing emotions to drive their investment decisions. The constant news coverage, debates, and predictions about the election can create a sense of urgency or fear, leading some investors to make rash decisions, such as selling off assets or drastically changing their investment strategy.

It's essential to remain disciplined and stick to your long-term plan. Remember that your TSP is a retirement account designed for growth over decades, not months or years. Short-term political events, while impactful, should not dictate your retirement strategy. Instead, focus on your long-term goals and make adjustments based on changes in your financial situation or retirement timeline, not political headlines.

Consulting a Financial Advisor

Finally, consider consulting with a financial advisor who is knowledgeable about the TSP and understands the unique challenges federal employees face. A financial advisor can help you assess your risk tolerance, create a diversified investment strategy, and stay on track with your retirement goals, even during uncertain times.

PWC offers access to licensed financial advisors who are experienced in your federal benefits and TSP. Taking advantage of these resources can provide you with personalized advice tailored to your specific situation.

Conclusion

As a federal employee investing in the TSP, navigating a presidential election year can be challenging, but it also presents an opportunity to reaffirm your commitment to your long-term retirement goals. By maintaining a diversified portfolio, rebalancing regularly, and avoiding emotional decisions, you can weather the short-term volatility and stay on track for a comfortable retirement. Remember, your focus should always be on the horizon, not the daily headlines.

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Smarter Retirement Solutions

By John F. Ripley, Certified Financial Fiduciary® (CFF), CLTC®, FRC™, ChFEBC™ Investment Advisor Representative at Smarter Retirement Solutions

Prioritizing Moments Over Money In our fast-paced, work-centric lives, getting caught up in pursuing financial success is easy. Too often, we prioritize work, career growth, and material wealth over spending quality time with our loved ones. However, research shows that creating meaningful memories with family profoundly impacts our overall well-being and happiness. Let's explore how we can harness the power of memories and why they matter more than money.

Science can lend insights to the power of Memorable Moments

- 1. The Power of Firsts: Novel experiences are particularly memorable. Whether it's your first time behind the wheel of a car, a new travel destination, or a unique event, these "firsts" stick in our memory. Seek to create more first-time experiences with your family.
- 2. Multi-Sensory Experiences: Memories are not just visual; they involve all our senses. Pay attention to tastes, smells, sensations, and sounds during special moments. One favorite for many families is sharing a new cuisine. These meals often create lasting memories.
- 3. Engage Your Attention: Be fully present during family activities. Be intentional, remove distractions like phones or television, and focus on the moment. Engaging your attention enhances memory formation.
- 4. Create Meaning: Attach significance to experiences. Rituals, traditions, and shared values contribute to meaningful memories. Celebrate birthdays, anniversaries, and other milestones together.
- 5. Add Emotions: Emotions strengthen memory consolidation. Laugh together, express love, and even embrace vulnerability. Emotional highs and lows make memories more vivid. Some of life's best memories start as a bad day; fixing a flat tire in the rain but witnessing a perfect double rainbow as the storm passes or missing the cruise ship in Cancun because we stopped once more for souvenirs. The journey to meet the ship a day later was the adventure we unexpectedly craved.
- 6. Share Stories: Narratives connect generations. Share family stories, recipes, inside jokes, and ancestral histories. These stories become part of your collective memory.
- Use Technology to Preserve Your Memories: Capture moments through photos, videos, and journals. Smart Smartphone apps and legacy services websites help us preserve and reinforce memories over time and pass them on to future generations.

Practical Ways to Make Memories

1. Explore New Places: Visit a different city, park, or local attraction each year. Even within a 100-mile radius of your home, unexplored gems are likely waiting for you.

- Take Classes Together: Learn something new with friends or family members. Try fitness classes like yoga or kickboxing. Maybe schedule a painting or a cooking class. If you are genuinely adventuresome, learn a new language and reward yourself with travel to try out your skills with native speakers in a foreign country. Remember, shared experiences create lasting bonds.
- 3. Slow Down with Food: Food is a powerful memory trigger. Try unique flavors, explore local cuisine, and have tasting picnics. Try a simple trip to Dairy Queen or Baskin Robbins. What seems like a simple trip to you might be one of your grandson's or granddaughter's most precious memories—some of my best days included a trip to Dairy Queen with my grandfather. Simple things have lasting power.
- Celebrate Milestones: Mark special occasions with rituals. Whether it's a family game night, a yearly camping trip, or a holiday tradition, these moments become touchstones in your family's history.

The True Cost of Prioritizing Money

- While financial stability is essential, it's crucial to strike a balance. Money alone won't enrich our lives; the
 moments we share with loved ones matter the most.
- 2. As a financial adviser, I often discuss wealth accumulation, investment strategies, and retirement planning with my clients. However, one aspect of financial well-being transcends monetary gains—the power of making memories with your family. We are so passionate about this approach that we trademarked our corporate message: We help you make memories and not just money!
- A study in the British Journal of Developmental Psychology by researchers Gillian Cohen and Dorothy
 Faulkner found that 73 percent of people's most vivid memories came from first-time experiences or
 unique life events.
- 4. Like compound interest accelerates your financial portfolio, shared memories accumulate over time. Each family outing, laughter-filled dinner, or heartfelt conversation contributes to your emotional wealth. These memories compound, enriching your life beyond any bank account balance I or any other financial professional can help you create. My friend Tom Hegna famously says, "There is no trophy for being the richest person in the cemetery." However, I know countless people who get "World's Greatest Mom" or "#1 Dad" trophies because they invested time in the people they love.
- So, let me encourage you to invest in memories. Work hard, but also play, laugh, and create lasting bonds. Looking back, it won't be the paycheck that warms your heart—it will be the laughter, the adventures, and the love you shared with your family.
- Finding a balance in life is hard. Finding a financial professional who cares about your ability to make
 memories while your mind and body will cooperate while helping you steward your resources to protect
 your future dignity as an older person can be even more challenging. If my approach to making memories
 and not just money strikes a chord, feel free to reach out and chat with me any time.

John Ripley is an Investment Adviser Representative and principal at Smarter Retirement Solutions, headquartered in Tampa, Florida. An Ed Slott Master Elite Adviser, he serves federal employees worldwide and leads the team of fiduciaries in the network for Smarter Feds Retirement Training and hosts those events nationwide (SmarterFeds.com). You can reach him at 877-309-3364 or John⊚SmarterRetirementSolutions.com

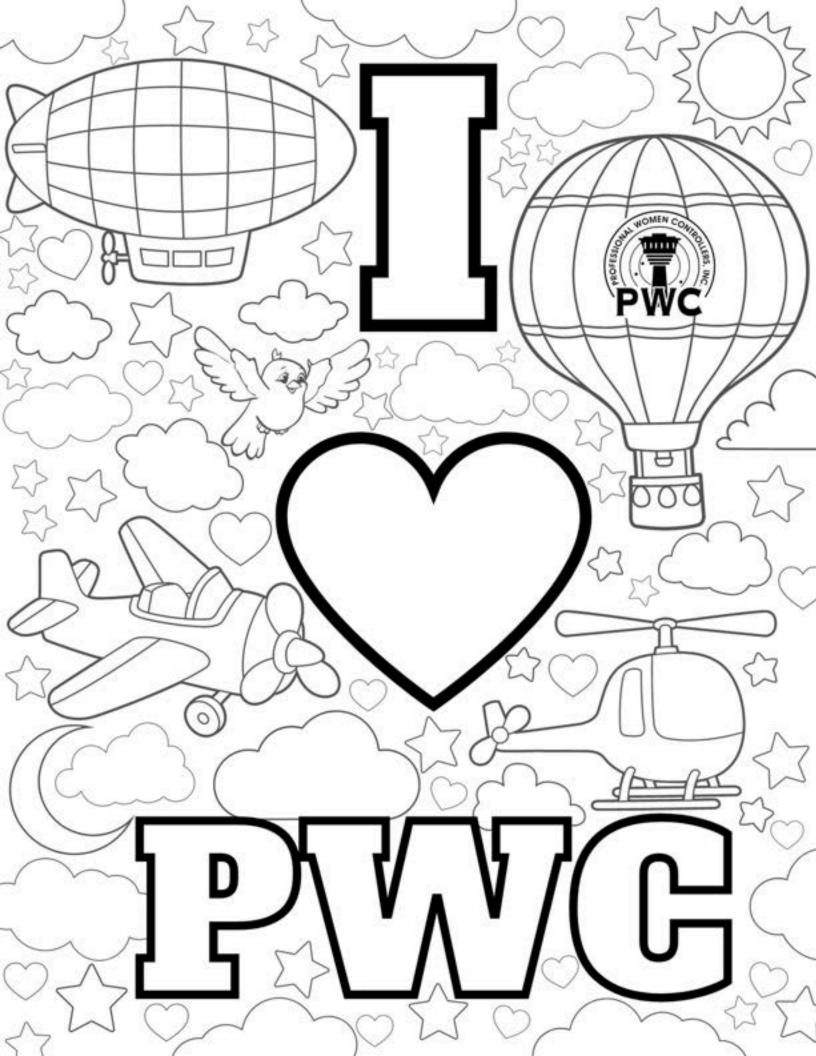


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