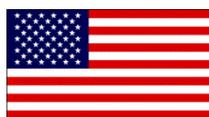




National Association of FSA Support Employees (NASE)

FEBRUARY 19, 2014

www.nasefsa.org/ and USDAConnect



Kansas City Meeting With FSA IT Personnel



Left to Right: Angie Biester, Janet Kramer, Doug Jones, Steve Meacham, Tanya McIlravy, Stan Suddarth, Sherry Bruce, Larry Durant, Paul Chevalier, Rhonda Hoffman, Erin Aten, Heather Culwell and David Stropes. Susan Long was the photographer.

On Thursday, February 6, IT Committee members and NASE members met with IT personnel in Kansas City at the Beacon Building. There were other FSA employees from WDC and St. Louis participating by conference call. Some of the items discussed:

Reviewed NASE Goals

- Build relationships and engage in two-way communication at all levels.
- Improve FSA programs and morale
- Want to share end user ideas with IT, determine feasibility, and provide answers back to the end users.
- The county offices want to own their data and need a better understanding of how data's controlled & managed.

OCIO Overview

- There's a large project underway to establish a single Printing Service for all agencies.
- Benefits of a printing service:
 - Provide a way to get metrics on the amount of printing
 - Help mitigate printing costs
 - Requires using linc pass to print documents sent to the printer, providing more security

AFAO

- Remittance – receipts tie out
- Makes all applications able to use NRRS. Program application will have to create interface with NRRS.
- Data entered in FSFL will feed to NRRS – Eliminating dual manual entry once FSFL has been moved to DLS

Upcoming Releases

- April release 5.0 – NRRS will be able to accept remittance information from the program application, in preparation for DLS
- June – Release 5.2 – NRRS captures scanned image of checks & passes to OTC-net, no more direct entry into OTC-net. Daily feeds systematically applied to correct account
- Treasury standards changed & changes keep us GWA compliant
- Reconciles collection activities back to Treasury
- Remittance requires an ID number in case remittance check is dishonored, and FLP only allows 1 refund per remittance (future enhancement)
- Treasury wants to get away from using checks and wants to go to credit cards or ACH debits
- Need a way for customers to be able to go in and look at activity (public access to daily balance)
- Looking to use pay.gov as a Collection tool (Future enhancement)

Web Services

Sharepoint is not going away, despite rumors we may have heard.

New content mgmt. system (Percussion) for Intranet – mandated, more user friendly, common navigation between groups/offices

FSA knowledge base for self service

Juan Garcia –**web advisory group** created. Each business area has a state office rep in group and discusses needs.

MIDAS

- 1st Deployed 4/2013, Hypercare period was @120 days after deploy
- Current issues –
 - GIS - troubleshooting in progress for performance latency
 - SCIMS replication – why? Being investigated
 - Replication of records
 - Farm reconstitution – Need manual remediation, in progress
 - Transfers & duplicate business partner transfers
- User feedback received on MIDAS using:
 - End user surveys, focus groups, change agent network feedback
 - Feedback received
 - Training – very good
 - Keeping documents updated – not good - Resource challenges
 - Mission impacts – Minimal
 - Good Communication – biweekly calls, MIDAS portal
 - Still waiting on survey results
- Future MIDAS Releases
 - Release 2 – business partner will become system of entry & retire scims
 - Single sign on - webfarm
 - Release 3 – acreage reporting w/ gis & inventory reporting w/o gis
 - Release 4 – historical changes & 508
 - Release 5 –
- Tonye –Questions can be compiled and sent to her and she will send to proper group
 - This was in reference to the Tonya McIlravy’s question about search capability functionality. Tonye would like NASE to send this question and details to her.
- Darrin Watkins is actively engaged in in working to use Connect for communication.
- The ability to search by legal decision is coming. Currently, have to draw in manually.
- Frequent issues logging into system.
- Issues concerning MIDAS, should be communicated in the following:
 - 1st point of contact - remedy ticket
 - 2nd email to team (Tacey Summersett and Damian Winters) after a few weeks
 - Mention in bi-weekly conference calls. We can email Tonye Gross so they can be discussed in weekly call.

FCAO – Doug Jones

- Overview of NASE resolution process and form used to submit resolutions to national office.
- Doug presented NO responses to 2013 IT-FLP resolutions.
 - NASE comments: Paid in full is currently captured as a terminating workflow action, however this has a negative connotation in the field, much like a rejected ADPS transaction, and terminations do not show up on any field reports. Prefer that it be a workflow completion record rather than termination.
- Looking to move from PLAS to DLS eventually
- FSFL is coming to DLS this fall.

508 – Steve

- Training's being rolled out agency wide
- NASE requested 508 AgLearn training window to be outside the Aug-Oct timeframe.
- Currently - 508 is a low priority for development teams
- NASE believes USDA Connect could/should be the place to go for assistance in finding tools in making documentation/sites 508 compliant and how to modify with CSS etc. for end users.
- NASE feedback/solutions received on information that touch 508 encouraged to be passed on to Steve

The full meeting minutes can be found on the NASE website. Thank you to all of the people that contributed to this meeting.

NASE FUND RAISING

The raffle tickets for a mini iPad was such a great success last year, the NASE board has decided to do it again for the 2014 National Convention in Chicago. This year the iPad mini will be the latest updated mini with the retina display.

Raffle tickets are on the NASE website. Remember sell, sell, sell.

The name tag ribbons will also be sold at the zone meetings and National Convention.

2014 ZONE MEETING INFORMATION

ZONE A

Feb. 27 – Mar. 1, 2014
Best Western Plus Abbey Inn & Suites
St. George, UT

ZONE B

2015 in Omaha, NE

ZONE C

Columbus, Ohio
Crowne Plaza Downtown
March 20 - 22, 2014

ZONE D

2014 NATIONAL CONVENTION – ROSEMONT, IL

June 29 – July 2, 2014

Crowne Plaza Chicago O'Hare Hotel & Conference Center

Deadline for Registration: May 23, 201

PLEASE SUBMIT NEW RESOLUTIONS TO MARILYN

NASE Resolutions-ResolutionResolutions-Resolutions-Resolutions-Resolutions-Resolutions-Resolutions for Zone

Do you have cost saving, efficient and/or effective ideas to make your workday flow so much smoother than it flows now? Share those ideas on the **fillable** Resolution form. Hearing your co-workers grumble NAP regulations, MIDAS, CRP, Guaranteed computer applications (GLS), eCORP, outdated handbooks, forms that need to be enhanced, etc.... You will make it better; all you have to do is type your resolution and solution on the fillable resolution form and email it to Marilyn McMullen, NASE Resolution Co-Coordinator. Marilyn.mcmullen@mt.usda.gov

Where do you get the wonderful fillable Resolution forms to write your creative ideas? On the NASE website, of course. ☺ www.nasefsa.org and also on the [USDAConnect](#) website – NASE community. If you are unable to pull up the form contact Marilyn or susan.long2@ks.usda.gov for a fillable resolution form.

Do you know where to send your Resolution forms when you get them completed????? Resolution Co-Coordinator-Marilyn McMullen. Marilyn.mcmullen@mt.usda.gov

With NASE's Resolution Process, **all of YOUR ideas** are given consideration, first at the Zone Meetings, then on to the National Convention where resolutions are voted on by the membership attending the convention. The successful resolutions from the National meeting are sent to the National Office, Farm Credit Applications Office, Farm Loan Operations Office and/or Kansas City for determining feasibility. In the Past, NASE has seen almost all resolutions put into permanent practice!

[NASE is extraordinary people with sound ideas...please share them.](#)



National Association of FSA Support Employees

[Tab through form completing the information needed; tap the space bar to remove prefilled data and leave the block blank]

**Turn in all resolutions to:
Your Zone Representative
or the Resolution Coordinators:**

susan.long2@ks.usda.gov and marilyn.mcmullen@mt.usda.gov

PROGRAM/COMMITTEE (Mark one or more applicable boxes) :

- | | |
|---|---|
| <input type="checkbox"/> Farm Loan Program | <input type="checkbox"/> By-Laws |
| <input type="checkbox"/> Farm Program | <input type="checkbox"/> Nominating |
| <input type="checkbox"/> Information Technology | <input type="checkbox"/> Resource |
| <input type="checkbox"/> Personnel | <input type="checkbox"/> Ways and Means |

DATE: _____
[Enter date]

Number _____
(Assigned by Coordinator)

HANDBOOK REFERENCE:	SPONSOR (Name and Phone)	[State]
[Handbook and/or form reference]	[Enter your name]	[Enter your phone number]

___ Attachment (form, copy of handbook page, screen print, etc)

WHEREAS [Identify the problem, form, handbook reference, or automation issue]

THEREFORE, BE IT RESOLVED THAT [Explain how you think this issue can be resolved]

ZONE ___ MEETING REVIEW: _____ DATE: _____

COMMENT:

RECOMMENDATION BY COMMITTEE: YES NO DATE: _____

COMMENT:

NATIONAL CONVENTION: MOTION: _____ SECOND: _____
PASSED: DEFEATED DATE: _____

COMMENT: (Reason for resolution being defeated)

NATIONAL OFFICE RESPONSE:

List of Government DISCOUNTS: GIMMEMYDISCOUNT www.govexec.com

No Sequester Cuts Are Needed in 2014, OMB Says

By Charles S. Clark

February 14, 2014

Congress's last-minute adjustments to the fiscal 2014 spending levels in January will mean sequestration will not be a major factor for defense or non-defense agencies this year, the Office of Management and Budget has confirmed.

In a mandatory [final sequestration report](#) for fiscal year 2014 dated Feb. 7, Budget Director Sylvia Mathews Burwell wrote that "enacted appropriations are within the discretionary spending limits for 2014 and a sequestration of discretionary budget authority" will not be necessary.

The letter to President Obama, Vice President Joe Biden and House Speaker John Boehner, R-Ohio, came just days before both the House and Senate voted to extend the sequester on Medicaid spending in the out-years to pay for repealing cuts to veterans' pensions included in the fiscal 2014 omnibus spending bill that Obama signed Jan. 17.

OMB had issued a letter Jan. 17 saying its required certification would be delayed while it analyzed the new legislation's impact on annual spending.

The final 2014 spending bill eased some pressure of sequestration at the Defense department by \$22.4 billion, and by another \$22.4 billion for nondefense agencies. Under the original 2011 Budget Control

Act, sequestration's annual across-the-board cuts would have been roughly \$85 billion over the next decade.

Is the Grass Really Greener?

By Tammy Flanagan

February 14, 2014

In the past couple of weeks, we've been [exploring](#) the [issue](#) of whether to stick it out in a federal career or make the leap to the private sector.

That prompted some requests for help in evaluating the "should I stay or should I go?" question. Let's look at a couple of them.

Experienced Under CSRS

The first is from a 62-year old single federal employee with 32 years of service under the Civil Service Retirement System. She is a GS-7, Step 10, who doesn't see any potential for promotion. This employee is four credits shy of the required 40 credits needed to qualify for Social Security retirement benefits. Here are her questions, and my responses:

Am I working for the same amount of pay that I would be receiving from my CSRS retirement?

Let's assume, based on your rank and federal pay tables, that your salary is \$50,431. With 32 years of federal service under CSRS, your retirement would be computed at 60.25 percent of your highest three years of salary. If your high-three average is close to your current salary, the unreduced benefit would be \$30,330.

Now, 60 percent of your salary is not the same as 100 percent, but it might be closer than it looks. Your salary is subject to the following withholdings that will not be deducted from your retirement check: CSRS retirement contributions (7 percent), Medicare tax (1.45 percent), and Thrift Savings Plan contributions (up to \$17,500 in 2014 plus \$5,500 catch-up contributions). Those under the Federal Employees Retirement System will have a different retirement withholding and will also no longer have to pay the FICA tax (6.2 percent of salary up to \$117,000 in 2014).

On the other hand, your retirement benefit may be subject to a reduction -- or two or three. These could occur if you had prior federal service that was not covered by retirement deductions or if you had a break in service and withdrew your retirement contributions. These situations might mean that you owe a

deposit to the retirement fund, without which your benefit would be reduced. You also might choose to provide a survivor benefit at retirement, which also would shrink your benefit.

To get a better idea of what your benefit will look like, it's best to request an official estimate from your agency.

You might not replace your net income with your retirement, but the bigger question is this: Will your retirement benefit provide enough income for you to afford to retire comfortably? In other words, what are your living expenses?

Should I work in the private sector to earn another four credits to qualify for Social Security retirement benefits?

Is something better than nothing? If you have 36 quarters of coverage (sometimes referred to as credits of coverage), you won't receive any Social Security retirement benefit. However, if you earn another four credits, you would be eligible for a benefit. Its size would depend on your earnings record over your lifetime of Social Security covered employment. To find out how much you might be entitled to receive, use [Social Security's online calculator](#).

Also, remember that you're going to be affected by the Windfall Elimination Provision, which will reduce your Social Security benefit if you also receive a pension from work not covered by Social Security (such as a CSRS benefit). Use Social Security's [WEP online calculator](#) to determine how much it will affect you.

Should I stay or should I go?

As you can see, you might have some additional work to do before you can make this decision. Here are some questions to ask yourself as you go through that process:

- Do you love what you do?
- Is there something else that you would like to be doing?
- Can you afford to retire?

An Opportunity to Advance

The second case study involves an employee working outside the Washington area at the GS-11 level who sees no opportunities to advance. This employee asks: Should I stay or try the private sector for more money and growth potential? In addition to everything covered in the previous couple of week's columns, here are some additional questions to consider:

- How will your skills match available jobs in the private sector?
- Even though there are few opportunities to advance, are you unhappy in your current position?
- What are the other opportunities available in your area?
- Do you have a job offer in hand?
- Will your private sector job offer a pension benefit, an employer-sponsored savings plan like the Thrift Savings Plan (with low cost and well-diversified investment options and matching company contributions), affordable health insurance, employer life insurance, vacation and sick leave, a flexible work schedule and the option to purchase long-term care insurance?

As you can see, even if you're in what appears to be a dead-end job, leaving government isn't a simple decision.

By Tammy Flanagan

February 14, 2014

More Snow Days No Longer Means Less Work for Feds

By Eric Katz

February 13, 2014

A few days every winter, a nearly audible buzz emanates from federal employees who wait like schoolchildren to hear the magic words: Federal offices in the Washington, D.C. area are closed.

Thursday marked the third closure of D.C.-area federal offices during the 2013-2014 winter, more than the previous three winters combined.

The Office of Personnel Management has offered unscheduled leave or telework to employees in the region on five occasions so far during the 2013-2014 winter season, more than in any single year during the last two winters. Since Snowpocalypse forced the government to shut down for five days in December 2009 and February 2010, the government closed just once in March 2013 due to snow.

However, snow days often no longer equate to a vacation day. Increasingly, when an agency is closed, employees with telework agreements are expected to conduct their work from home. The popularity of telework has skyrocketed in recent years, thanks in large part to the 2010 Telework Enhancement Act.

About 30 percent of eligible employees teleworked at some point during fiscal 2012, according to OPM data, up from 21 percent the previous year. The number of all federal employees deemed eligible for telework by their agency increased by 49 percent between 2011 and 2012.

The option to keep government offices open, but allow unscheduled telework, is new since 2011. That status, according to one region's federal executive board, has allowed some agencies to keep facilities open while mitigating transportation risks.

Telework has become "much more important in ensuring continuity of government," said Lisa Makosewski, the head of Philadelphia's FEB. The Philadelphia region closed for just the second time this winter on Thursday, despite receiving a [record](#) amount of snowfall. In previous winters, that total would have likely been higher, Makosewski said.

Federal executive boards play a key role in storm situations outside the Beltway and throughout the country. Makosewski said the National Weather Service briefs her three or four days in advance of a storm, which enables her and her team to keep agency heads and federal workers in the region informed. The FEB shares information on emergency preparedness -- such as communication plans, evacuation routes and what to put in emergency kits -- through literature, websites and social media.

OPM coordinates a national network of 28 FEBs throughout the country, based in regions with high concentrations of federal employees.

By Eric Katz

February 13, 2014

The TSP's New Millionaires

By Tammy Flanagan

1:00 AM ET

Saving a million dollars for your retirement is quite an accomplishment. Saving a million dollars in an average of 25.7 years in the federal Thrift Savings Plan is a really big accomplishment. As of December 2013, more than 1,600 TSP participants can say that they have done just that. Some of these balances

were started with seed money from other investments transferred from 401(k) plans, but there are some pure TSP millionaires. One TSP account holder has a balance of more than \$3 million.

As for the rest of the more than 4.6 million participants in the TSP, the breakdown of balances looks like this:

- Under \$50,000: 2,798,820
- \$50,000 - \$249,999: 1,424,999
- \$250,000 - \$499,999: 335,638
- \$500,000 - \$749,999: 71,272
- \$750,000 - \$999,999: 11,063

So the reality is that 98 percent of the TSP participants have less than \$500,000 in their accounts. But many of them are still early in their careers, and thus are in position for outstanding growth in their account balances. One key is to start investing early. Even if you aren't contributing 10 percent or even 5 percent of your salary to your TSP account, try to do 3 percent. When you get a pay increase, increase the percentage you contribute.

Another key is to be consistent. College, vacations, cars and other big ticket items should be funded in separate accounts from your TSP savings. And don't try to time the stock market. Jumping in and out of the market based on what happened yesterday or today is risky business. Stay diversified and periodically rebalance your funds. If you're not sure how to do this, use the Lifecycle (L) funds to do it automatically as you progress through your career or hire a financial adviser to help you set realistic goals.

And remember, you might not need \$1 million in your TSP account to reach your retirement goals. Everyone's situation is different. Consider how much of your income will be replaced with your basic retirement benefit and Social Security. For many people, these benefits will cover living expenses. For some, especially those in the Civil Service Retirement System, the retirement benefit will provide even more than needed to meet day-to-day expenses. Others will have military retirement or other pensions to rely on.

Hitting the Million Mark

Jim, a NASA employee from California, told me he hit the \$1,000,000 mark in his TSP just last week. And he admits he made several mistakes along the way. For example, he was fully invested in the C Fund right before 2000 and didn't diversify into other accounts until 2002. (Jim is perhaps being a little hard on himself here: His approach allowed him to ride the stock market to big gains from 1995 to 1999. And

from 2000 to 2002, he was buying stocks when they were down, allowing him to get more shares at lower prices.) Then he did the same thing in 2007, returning 100 percent of his TSP balance to the C Fund and not diversifying until he had lost close to half the value of his account. And he waited until the market was six months into the recovery before he began to put money back in stocks.

You might say Jim had some luck in his efforts to time market gains, but nonetheless, in the end he succeeded. Jim will be retiring this year, so now he will need to manage his account in his retirement years. It will be even more critical to make wise choices for rebalancing and reallocating his funds. He will need continued growth to allow for many years of retirement.

Leave it to the Lifecycle Funds

Jim was obviously paying attention to his account, even if by his own admission he didn't always make the best investment decisions. For those with less tolerance for risk, the Lifecycle funds can keep you diversified into all five of the TSP investment choices. Not only that, but the L Funds adjust automatically to invest more aggressively when you are farther from needing the money and get more conservative as you get closer to the target date of the fund (roughly timed to your projected retirement date).

The final Lifecycle fund is the L Income Fund, aimed at those who are currently withdrawing monthly payments from their TSP accounts. It invests very conservatively. From its inception in 2005 through 2013, the L Income fund never went above a 9 percent annual rate of return or below a 9 percent loss. The fund is invested at the following balance:

- G Fund: 74%
- F Fund: 6%
- C Fund: 12%
- S Fund: 3%
- I Fund: 5%

On the other hand, look at the L2040 Fund, aimed at those far away from retirement. This fund gained a 15 percent to 32 percent rate of return in some of the good years since its inception in 2005, but also lost more than 30 percent in 2008. The L2040 fund started out with the following diversification of investments:

- G Fund: 5%
- F Fund: 10%
- C Fund: 42%

- S Fund: 18%
- I Fund: 25%

By January 2014, this same fund had gradually become more diversified, but still not too conservative, since the 2040 target date is still 26 years away:

- G Fund: 14.35%
- F Fund: 9.15%
- C Fund: 38.6%
- S Fund: 16.30%
- I Fund: 21.60%

By 2040, the balances will roll into the L Income fund when they reach their target date. But note that even the L Income Fund is not 100 percent allocated to the ultra-safe government securities G Fund. And conversely, even the L 2050 Fund -- the farthest target date fund -- maintains 4.5 percent of its balance in the G Fund, just to provide a hedge against market dips.

Overall, the L funds allow participants to sleep better at night. So if you're not comfortable diversifying and rebalancing funds yourself, [check them out](#). They might just provide you a little peace of mind.