

A person in a grey suit and blue shirt is shown from the chest up, holding a bright red heart in their open hands. The background is a blurred office setting.

REIGNITING THE CORE OF THE FEDERAL GOVERNMENT WORKPLACE

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Article Submission

All materials submitted to The Federal Manager should pertain to public service managers. Copy should be double-spaced and no longer than 10 pages. High resolution 300 dpi, color images in JPG or TIF format, as well as charts, or illustrations in EPS vector format, should be included if possible. Text should be submitted by email or on compact disc. Please also include a biography of the author.



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From Our President...

LOOKING BACK ON MY TENURE AS FMA NATIONAL PRESIDENT –

Sometimes Frustrating, Always Rewarding

FMA Family,

I hope you are doing well. This will be the final article I write as your National President as I have termed out after serving my third two-year term. I was first elected as president in March of 2020 during the Covid pandemic and ended my time on March 25, 2026,

at the FMA's 88th National Convention & Management Training Seminar. I am honored and truly blessed to have had the opportunity to lead this amazing association for the last six years.

I want to thank all the current and past Executive Board members who have served alongside me these last six years for all of their hard work and support working and advocating for the federal workforce. I know you will support the next president as well as you have supported me.

2025 was a very difficult year for me for many reasons. The year started off with efforts to shutter federal agencies, threats to the workforce and chaos in the way it was handled. The year ended with the government shutdown and another CR.

As I write this article at the end of February, we are still in a partial government shutdown. Personally, the passing of my father and our oldest son on the same day in June was the hardest day of my life. I want to thank everyone again for the texts, emails, phone calls and messages that I received because it helped me and my family to get through a terrible time. Having my FMA family and continuing to perform the work we needed to do for civil servants during this time was healing and a way to keep my mind off things.

I have always been very vocal and have repeatedly expressed my belief that as federal employees and retirees we have never received the appreciation that we deserve. Civil servants continued to work and provide vital services to our country during the Covid pandemic when the rest of the country was shutting down. We put our own

safety at risk during the unknown and continued to

report to work if possible, and performed via telework if not. The citizens of this country

were able to sleep a little better at night knowing they would continue to

get their social security checks, be able to receive medical attention

they needed at Veterans

Affairs hospitals, as well as medical facilities on military installations because of feds.

We continued to inspect the nation's food, delivered

the mail, reported to work as TSA agents and air traffic

controllers, and continued to work at our military bases

and installations alongside our dedicated members of the

military to keep the country safe.

The above-mentioned services we provided during this time are

just a drop in the bucket of the work accomplished by our committed federal

workforce during this time.

Federal employees continued to report to work during the DOGE period when our jobs were being

threatened and the federal workforce was being reduced and realigned. We continue to work during

Continuing Resolutions (CRs) every year and work during government shutdowns while not receiving paychecks for weeks

at a time. All of this happens while we are being paid almost 25 percent less than our counterparts in the private sector. As public servants,

we take an oath to abide by the constitution and work honorably to provide the citizens of this great country with the services they need in



National President Craig Carter with past presidents Renee Johnson (left) and Pat Niehaus (center).

their everyday lives. For that I want to sincerely thank every current and retired fed — this country wouldn't thrive without you.

On a positive note, Greg Stanford (Government and Public Affairs Director) Todd Wells (Executive Director) and I met with Carol Matheis, Deputy Director at the Office of Personnel Management (OPM) during my January visit to Washington, D.C. We spoke of our concerns for the federal workforce, including our way forward after the huge government realignment and downsizing, and the need for feds to be treated with respect and dignity. We stressed that there needs to be open and clear communication coming from their office. The conversation went so well that we offered Director Scott Kupor the opportunity to be the keynote speaker at this year's national convention and he accepted. I am very optimistic about the path that OPM will implement to streamline the hiring process and the retainment of our valued employees. We also discussed helping managers to deal with poor performers, as well as rewarding valued employees in a system that is fair to all. We are working hard to rebuild our relationship and communications with OPM to previous levels where we were included and briefed periodically on things such as proposed budgets, rules and regulations, and other issues within the federal community.

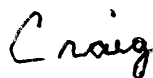
Please continue to help build this fantastic association by recruiting new members. Everyone that is eligible to join FMA should be afforded the opportunity to do so. Remember, we are the oldest, largest and most influential managers association in the federal government today for a reason and we should all feel honored to be members. FMA

continues to be consulted, asked for our endorsement and help with proposed legislation on federal issues by our members of Congress, and I don't see that ever changing. We are always stronger with more voices, and federal employees should be seeking associations like ours to advocate for their rights as federal employees on things such as pay and benefits, due process, and more. Let's let them know we are out there for them and welcome them as new members.

Last but certainly not least, I want to thank the past and especially the current national office staff. Todd, Greg and Carol Green (Membership Coordinator) work tirelessly and with passion and dedication for FMA. You wouldn't be able to tell, but they aren't federal employees but advocate on our behalf like they are. We are lucky to have all three of them on our staff and I'm lucky to call all three friends.

As always, thank you for supporting the men and women of our armed forces, your commands/agencies, your communities, FMA and the United States of America. ●

Sincerely,



Craig Carter
FMA National President

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COVER



**REIGNITING THE CORE OF
PASSION, PERFORMANCE, AND
PURPOSE IN THE FEDERAL
GOVERNMENT WORKPLACE**

By Mika J. Cross

Government Workplace Expert

The Silent Risk You Can't Ignore

When Performance Holds But Purpose Slips

Across workplaces everywhere, a subtle shift is underway.

Experts call it quiet cracking: a phenomenon that emerges when employees still meet expectations and hit deadlines, yet their energy is waning and their sense of purpose feels harder to grasp.

Beneath the surface, something essential is slipping. The conditions that fuel creativity, innovation, and long-term commitment are quietly eroding – often without the usual warning signs like burnout or turnover. This isn't a dramatic collapse in performance; it's a slow accumulation of small, unresolved

frustrations that deepen over time, leaving employees feeling unseen, underutilized, and undervalued.

Gallup estimates this costs employers \$438 billion in lost productivity each year. A major driver? Manager disengagement. Why does it matter? Because the work still gets done – but the connection to mission is fading. More than half of U.S. workers say they feel this erosion, and one in five experience it constantly, long before the metrics catch up.

In government, where mission is everything, the stakes are even higher.

Quiet cracking doesn't just hurt morale – it threatens service delivery and public trust. Recent disruptions, like the longest government shutdown in U.S. history, accelerated the trend. Federal workers described the experience as disorienting: returning to thousands of unanswered emails, scrambling to catch up with partners who kept work moving, and facing overwhelming backlogs with little guidance from leadership. Project schedules went completely awry.

The personal toll was just as severe:

- A Federal News Network survey found

more than 50% of federal workers reported financial strain, and 62% said their mental health was affected.

- Society for Human Resource Management (SHRM) reported that 80% of workers anticipated increased stress, and 75% foresaw reduced focus and productivity.

For a workforce built on mission, these disruptions didn't just delay projects – they eroded trust and purpose.

Key Impacts and Recovery Insights

The government shutdown had far-reaching effects on federal workers, private employers, contractors, and local communities. As operations resume, understanding the scope and depth of these impacts is essential for effective recovery.

Up to 1 in 3

non-USPS federal employees were put at risk by the shutdown.

62%

expressed concern about employee well-being; 64% worried about morale and productivity.

64%

of organizations experienced disruption when the shutdown lasted more than a week.

80%

of workers anticipated increased stress; 76% expected morale to drop; 75% foresaw reduced focus and productivity.

49%

organizations that expect to miss yearly financial goals because the shutdown exceeded a week.

89%

of workers believe local communities were harmed, eroding trust in institutions.

Source: SHRM, 2025: *Direct and Indirect Impacts of an Impending Government Shutdown on Workers and Workplaces*

“You can't serve the mission if your people are running on empty. Reignite passion and purpose aligned to the mission – high performance follows”

continued on next page

The Frontline Experience Signals a Broader Risk

Quiet cracking is most visible and most consequential among frontline employees. In federal workplaces, these are the people whose day-to-day work directly shapes the public's experience of government and the trust that sustains it. When purpose erodes here, it's not just an internal problem, it's a public one. Every delayed project, and missed handoff ripples outward, weakening confidence in institutions and the mission they serve.

According to Workvivo's *Frontline Gap Report*, over half of frontline employees believe officebased roles are prioritized over theirs, while 49% feel they have greater impact without corresponding recognition, a pattern linked to higher attrition, lower engagement, and measurable declines in service quality.

For federal agencies, this isn't a peripheral workforce issue. When those on the frontline feel undervalued or disconnected from leadership and the purpose of their mission, the government's ability to deliver timely, effective services at scale suffers.

This is precisely why the President's Management Agenda elevates workforce and operational efficiency as interdependent priorities. Because how employees experience the organization directly shapes how the public experiences government.

Why It Matters More Than Ever

Federal managers are navigating a perfect



storm in today's workplace – workforce modernization and restructuring, rapid AI disruption, budget uncertainty, and rising public scrutiny. Yet amid that turbulence, the heart of public service is still beating.

Despite the rapid change and uncertainty, commitment to serving remains strong. Recent survey data from Civic Match show only 7% of federal employees are less interested in public service, while 76% are more inclined to pursue roles at the state or local level. Among early-career professionals, 74% plan to stay.

This is a hopeful foundation – but it's fragile.

For government leaders, this moment represents both a responsibility and opportunity. The mission still matters deeply to the federal workforce, but whether that commitment endures depends on leadership, management practices, and organizational culture.

Public-sector performance depends on more than compliance and throughput; it relies on judgment, trust, adaptability, and discretionary effort, qualities that diminish when employees no longer feel connected to their work or valued for their contributions.

The 2024 Federal Employee Viewpoint Survey recorded an all-time-high 73% Employee Engagement Index and 84% Performance Confidence Index, a signal that investments in leadership, development, and effective communication move the needle on performance, service quality, and trust.

Federal leaders are increasingly recognizing this connection, which is why strengthening and empowering the workforce must remain a strategic priority. These efforts directly influence public outcomes and reinforce a critical truth: workforce efficiency and mission performance are inseparable.

.....

“How can leaders strengthen purpose and prevent quiet cracking before it undermines mission delivery?”

.....

Triggers You Can Actually Control

Quiet cracking rarely starts as a crisis. Instead, it accumulates through micromoments of missed recognition, unclear career paths, and communication that feels topdown or ambiguous. In government, these moments are often amplified by layers of process and constant change, making them easy to overlook even as their impact compounds.

The good news is that this pattern is highly responsive to action. Many of the most influential triggers sit squarely within a manager's span of control, starting with creating career clarity and visible growth pathways; delivering consistent, meaningful recognition; establishing clear communication norms; and strengthening the connection between frontline employees and leadership. These aren't "soft" concerns; in fact, they should be considered success metrics for performance accelerators.

Connecting Culture Investments to Government Priorities

Addressing these issues doesn't require sweeping reforms or new policy mandates. It requires aligning people practices with what government already values most: productivity, performance, outcomes, and efficiency.

Top 3 Manager-Controlled Triggers

Effective agencies do this by focusing on a small set of consistent actions:

- Embedding recognition and feedback into core operations, and integrating them into daily management routines rather than leaving them to informal or occasional efforts.
- Investing in manager capability and resilience, because managers make or break team engagement – and, by extension, organizational performance.
- Rebuilding connections across digital and distributed environments, particularly for frontline staff, to prevent cultural fragmentation and misalignment.

Across government, accountability and efficiency increasingly hinge on leadership choices that shape culture and clarity at the team level. These choices aren't abstract. In fact, they will determine whether agencies can sustain performance under pressure, adapt to change, and deliver on mission priorities without compromising public trust.

For federal managers, the takeaway is simple: culture isn't a side project. It's mission critical. Acting early doesn't just protect productivity today, it safeguards the capacity, resilience, and credibility your workforce needs for tomorrow.



“The question isn't whether these triggers exist – it's whether leaders will act before the cracks widen.”

continued on next page

From Risk To Action: Four Evidence-Based Levers

The cracks in your workforce's foundation won't repair themselves, and they rarely respond to "check-the-box" fixes.

What works are intentional, evidence-based strategies that tackle root causes: the hidden fault lines eroding purpose, trust, and discretionary effort. In complex, compliance-driven environments, four levers consistently drive results. Applied with discipline, they help leaders rebuild culture, reignite purpose, and deliver performance without compromising accountability.

Framework #1 – The Foundation for Sustainable Performance

When people feel safe to speak up, take smart risks, and admit mistakes without fear of punishment, innovation becomes the norm and not just a lucky break.

Google's multi-year Project Aristotle found that psychological safety is the single strongest predictor of team effectiveness, outperforming factors like team composition or co-location, alongside dependability, structure and clarity, meaning, and impact.

In high-compliance environments like government, this is how leaders invite ingenuity while still honoring rules and accountability.

Actionable Moves

- Normalize vulnerability: brief weekly "failure shares" where leaders name a mistake and the adjustment that followed.
- Invite dissent explicitly: add "What are we missing?" and "Who sees this differently?" to standing agendas.
- Reward candor over consensus: recognize speaking up with specific context and impact.
- Clarify roles and decision rights: reinforce structure and clarity — core conditions for high performance.



Framework #2 – Positive Candor: Honest, Humane Communication

High-performing teams maintain roughly a 3:1 to 5:1 ratio of positive to critical interactions. This isn't toxic positivity, it's disciplined communication that pairs specific appreciation with clear, actionable feedback.

Candor fuels improvement; empathy

sustains engagement and performance. When used together, teams grow faster.

Actionable Moves

- Balance praise and feedback: keep both timely and specific.
- Make feedback observable: focus on behaviors, not traits.
- Pay attention to how you deliver: some feedback is best one-on-one, not in public forums.
- Publish feedback norms: co-create a "How we give feedback here" SOP and revisit it quarterly.

Framework #3 – Recognition as a Retention Strategy (Not a Perk)

Recognition accelerates performance, reinforces accountability, and counters the small frustrations that lead to quiet cracking. Frontline roles often feel this most because of their proximity to the leadership in organizations. Shift from annual awards to frequent, mission-linked micro-recognition embedded in operational rhythms.

Actionable Moves

- Adopt "Impact Spotlights": twominute weekly acknowledgments sprints linking behaviors to outcomes the public experiences.
- Spread recognition fairly: rotate across roles, grades, and frontline teams to avoid visibility gaps.
- Anchor to mission and values: state what was done and why it mattered.
- Enable peer-to-peer recognition: reinforce shared accountability and realtime feedback.



The Call To Action

An agile, high-performing federal workforce isn't built in strategy documents – it's forged in everyday choices: what leaders reward, what they permit, and the signals they send.

Government cannot deliver for the American people with a workforce running on depleted energy and eroding trust. Leaders who create conditions for clarity, candor, and growth do more than boost morale – they protect institutional capability, accelerate execution, and strengthen mission delivery.

In government, these choices aren't aspirational, they're operational. Leadership is revealed through repeatable systems and clear signals that determine whether the work environment amplifies – or quietly restricts – the mission. ●

Framework #4 – Growth Pathways That Reignite Purpose

Growth pathways are credibility signals. When employees see a clear investment in their skills and future contribution, confidence grows, and uncertainty declines – especially during periods of change. Research from TalentLMS shows that employees who do not receive training are significantly more likely to feel job-insecure, increasing risk during workforce, technology, and policy transitions.

In federal teams, targeted micro-learning and stretch assignments signal belief in people's long-term value while keeping critical skills current amid AI adoption, modernization efforts, and evolving mission demands.

Actionable Moves

- Launch 10-minute peer-led learning huddles: share skills, lessons learned, or emerging practices in standups.
- Pair mentorship with stretch assignments: make next steps visible, practical, and attainable.
- Use skillsbased matching: connect underrecognized talent to real, mission-critical work.
- Measure application, not completion: capture what changed in after-action notes or project retrospectives.



*Workplace Strategist;
U.S. Army Veteran;
Founder, Strategy@Work, LLC
www.mikacross.com*

Mika J. Cross is an award-winning global workplace strategist, U.S. Army veteran, and former federal leader known for shaping how government adapts to the evolving world of work. With decades of service – including roles across the U.S. Intelligence Community, the Office of Personnel Management, the Department of Labor, and across industry – she brings a rare multisector

**Ask yourself:
How will
YOU reignite
passion, elevate
performance,
and restore
purpose –
starting with
the choices you
make today?**

perspective to leadership, culture, and mission performance.

As the founder of Strategy@Work, LLC, a veteran-owned small business, she helps organizations translate emerging trends into practical workforce, leadership development, and human-centered strategies that strengthen institutions and deliver measurable results. A trusted voice during times of disruption, Cross is frequently called upon by Congress and senior government leaders to advance workforce readiness and organizational culture. Learn more at www.mikacross.com or www.strategyatwork.us.

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ACHIEVEMENTS

FMA WELCOMES MEMBERS WHO JOINED IN 2025



The Federal Managers Association welcomes our newest members! Whether you belong to a chapter or are a Member at Large (MAL), we look forward to working together and to be your partner throughout a successful career as a federal manager.

With the generous support of our partners at GPIS Employee Benefits Specialist, FMA held successful membership recruitment campaigns, with many FMA members recruiting a diverse group of new members into our association. Of course, members are the lifeblood of any association, and we are very thankful to both the recruiters and new members for helping to keep the Federal Managers Association a force to be reckoned with, and well respected by Congress and the administration.

We hope your chapter is meeting in-person, or utilizing Zoom, Teams, or another virtual meeting program, to meet regularly. It is vital that the FMA National Office hears from our chapters to ensure we know what is happening in the field. We count on our members and chapters to ensure we are aware of the issues you and your colleagues are confronting. Please let us hear from you.

Please Help FMA Grow! If every FMA member recruited just one person to join our association each year, just think of how

much stronger federal managers' voices would be before leaders in Washington, D.C. Please invite your colleagues who are not already members of FMA to join today. If you need membership brochures to share, just give us a call at 703.683.8700, or write to Carol Green at cgreen@fedmanagers.org. Or you can always download membership recruitment materials at: www.fedmanagers.org/kit.

If you have not already provided the FMA National Office with your personal e-mail address and cell phone number, or you would like to update your contact information, please do so to take full advantage of the offerings of the Association. You can update your contact information by clicking "Login" at the top right of FMA's website: www.fedmanagers.org. If you do not know your password, click on "Recover Your Password" to gain access to your profile. If you have any questions, just shoot us an email at info@fedmanagers.org.

Thank you for supporting the work of FMA. Your membership means your voice is joined with thousands of other federal managers to ensure your and your colleagues' concerns are heard before Congress and the administration. Team FMA is looking out for you. Welcome!

Region 1

Chris LaRose, Director

chrisl.nocal@gmail.com

Chapter	New Member	Recruited By
6	Adam Vinciguerra	Chris LaRose
41	Jonathan Hartman	Tom Maszczenski
41	Adam Krantz	Ken Puller
41	Dylan Marucha	Ken Puller
198	Scott Whiffen	Lauren Troderman
213	Michael Martin	Cindy Rodriguez
213	Christina Signorelli	Cindy Rodriguez
234	Tom Gardella	Kelly Greene
234	Luz Zaporta	Janice Rosenfeld
MAL	Dennis Bell	FMA Website
MAL	Charles Bogino	FMA Website
MAL	Eric Brodsky	FMA Website
MAL	Eric Cirelli	FMA Website
MAL	Douglas Dickens	FMA Website
MAL	Daniel Finnigan	FMA Website
MAL	Jason Harshman	FMA Website

MAL	Tracy Neal	FMA Website
MAL	Latanya Shannon	FMA Website
MAL	Thomas Slater	FMA Website
MAL	Sonya Williams	FMA Website

Region 2

Sabrina Peet, Director

sabrinapeet@gmail.com

Chapter	New Member	Recruited By
3	Vann Arnold	Kelly Brownson
3	Claude Backman	Antonio Tyson
3	Joseph Balsamo	Shante Holloman
3	Marie Barjon	Jeris Smith
3	Derek Beamon	Jeris Smith
3	Pamela Bell	Kelly Brownson
3	Corbin Birge	Jeris Smith
3	Eric Black Jr.	Robert Rich
3	Gregory Bluford	Jeris Smith
3	Stephanie Boone	Heather Williams

continued on next page

ACHIEVEMENTS

Chapter	New Member	Recruited By	Chapter	New Member	Recruited By
3	Tiffany Bradley	Brenda Cook	3	Leonard McIntyre	Anthony Doss
3	Tamri Brown	Stephanie Files	3	Dwayne Merritt	Angela Hill
3	Heidi Butts	Genard Bell	3	Emmanuel Mesias	Anthony Britton
3	Magdalena Cestrada-Deberry	Harry Tew	3	Christopher Moore	Sabrina Peet
3	Christi Claar	Nicholas Boyle	3	Jennifer Muller	Faith Jones
3	Thomas Clark, Jr.	Andrew Teller	3	Alonso Navarro	Jeris Smith
3	Jason Colasito	Dwanda Whitehead	3	William Neill	Jeris Smith
3	Samuel Cotten, Jr.	Jeris Smith	3	Erica Occeas	Jeris Smith
3	Jerome Crawford	Sabrina Peet	3	Anjelica Patterson	Jessica Younger
3	William Cummings	Jeris Smith	3	Candice Pollard	Jeris Smith
3	Christina Cypress	Mark Ragsdale	3	David Porter	Kelly Brownson
3	Dominique Davis	Jeris Smith	3	Jessica-Lee Roberts	Tashamee Alston
3	Jules Davis	Elroy Brown	3	Shane Robinson	Jeris Smith
3	James Derrickson	Maurice DeLoach	3	Tracy Robinson	Jeris Smith
3	Seth Dudley	Larry Williams	3	Peter Sanders	Larry Williams, Jr.
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3	Sherece Falkins	Jeris Smith	3	Michael Simpson	Jeris Smith
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3	Larry Grant	Faith R. Jones			
3	Tywanda Hall	Taneka Cross			
3	Tyrie Hill	Jeris Smith			
3	William Horry, III	Anthony Britton			
3	Adris "Terrell" Hunt	Dwanda Whitehead			
3	Sharon Hyater	Craig Carter			
3	Janell Jackson	Thirland Jackson			
3	Lawrence James	Sabrina Peet			
3	Danielle Jenkins	Jeris Smith			
3	Jessica Joyner	Karen Ruby			
3	Monsurat Kadri	Pamela Bell			
3	Mary Komornik	Chops Clarke			
3	Paul Lance	Jeris Smith			
3	Nakeea Logan	Jeris Smith			
3	Nathan Lunde	Craig Carter			
3	Makisha Manning	Stephanie Files			
3	Neico McClain	Gregory Bluford			



Chapter	New Member	Recruited By	Chapter	New Member	Recruited By
3	Michael Stuprich	Jeris Smith	21	Courtney Skinner	Jared Hines
3	Romulus Swain	Jeris Smith	21	China Tatlor	Kathy Burge-Ducharme
3	Charlie Taylor, III	Jeris Smith	258	Nathaniel Adams	Lamar Franklin
3	Artisha Torrence	Everett Jay Winslow	396	Durgadath Nanan	Christopher Heagney
3	Johnny Triplett	Karen Ruby	MAL	Kathryn Baldwin	FMA Website
3	Keith Tukes	Jeris Smith	MAL	Kenneth Bourque	FMA Website
3	Janese Walker	Brian Harris	MAL	Aaron Gogley	FMA Website
3	John White, Jr.	Arriel Shavers	MAL	Ronald Henson	FMA Website
3	Troy Williams	Desiree Manley	MAL	Kyle Laramie	FMA Website
3	Rayven Williamson	Karen Ruby	MAL	Amy Parker	FMA Website
11	Thomas Raby Jr.	Tisa L. Wilson	MAL	Dianne Shoenfelt	FMA Website
21	Vincent Burgess	Jared Hines	MAL	Richard Sparkman	FMA Website
21	Aquiles Faustino	Kathy Burge-Ducharme			
21	Tonya Hill	Rashida Williams			

continued on next page

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ACHIEVEMENTS

Region 3

Doreen England, Director

FMAChapter170@gmail.com

Chapter	New Member	Recruited By	Chapter	New Member	Recruited By
19	Leslie Bovaird	Enrique Sabal	MAL	Andi Hodaj	FMA Website
19	Charlene Fukushima	Varney Range	MAL	Ola Ismail-Alabi	FMA Website
19	Greg Horikawa	Varney Range	MAL	Edgar Moreno	FMA Website
19	Bryan Lee	Allen Couture	MAL	Jodie Opie	FMA Website
19	Edward Moore	Varney Range	MAL	Enrique Ornelas	FMA Website
19	Keith Sato	Jeremy Keone	MAL	Marnie Planty	FMA Website
19	Brandon Wright	Varney Range	MAL	Cynthia Varnado	FMA Website
34	Tandy Burnett	Brad Rutledge	MAL	Sixun Xing	FMA Website
34	Bobby Camp	Brad Rutledge	MAL	Andrea Yowman	FMA Website
34	Bradley Church	Brad Rutledge			
34	Lindsay Curtis	Brad Rutledge			
34	Jeremiah Foreman	Brad Rutledge			
34	Amanda Gibbs	Brad Rutledge			
34	Rex Holeman	Brad Rutledge			
34	Jeremy Kennon	Brad Rutledge			
34	Amber Kincade	Brad Rutledge			
34	Katie Martinez	Brad Rutledge			
34	Dennis McMath	Brad Rutledge			
34	Traci McMurtey	Brad Rutledge			
34	David Miller	Brad Rutledge			
34	Robert Miller	Steve Cox			
34	Robert Morrow	Brad Rutledge			
34	Terry Turner	Brad Rutledge			
34	Jacob Wheaton	Brad Rutledge			
34	Joseph Young	Brad Rutledge			
34	Jonna Zachary	Brad Rutledge			
170	Tiffany German	Doreen England			
187	Theanne Tangen	Kendra McDonough			
191	Serita Cole-Bolin	Lavette Fargo			
191	Stephanie Swilley	Lavette Fargo			
375	Dimitri Acosta	Mike Beedle			
385	Camille Monahan	Eve Hernandez			
385	Jude Mulvey	Eve Hernandez			
MAL	Thomas Bruton	FMA Website			
MAL	Tomasz Bucko	FMA Website			
MAL	Michelle Felicetta	FMA Website			



ACHIEVEMENTS

Region 4

Pat Niehaus, Director

fmapatricia@hotmail.com

Chapter	New Member	Recruited By	Chapter	New Member	Recruited By
14	Michael Cremeans	Harley Nelson	167	Shirley Collins	Debbie Patterson
14	Thomas Hood	Jennifer Froderberg	167	Dustin Gier	Diane McCary
14	Lana Jay	Jeremy Stephens	167	Kristine Maligaya	Marceline Thomas
14	Matthew McKinney	Kjiersten McKinney	167	Antionette Mitchell	Jon Berginnis
14	Zachary Neal	James Cappa	MAL	Christopher Holmes	Patrick McGuire
14	Robert Reuter	Kjierstan McKinney	MAL	Merv Johnson	FMA Website
14	Gregory Ryding	Jennifer Froderberg	MAL	Luke Reynolds	FMA Website
14	Minh Tran	Jennifer Froderberg	MAL	Carson Taylor	FMA Website ●

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MEMBERS IN ACTION

NORFOLK NAVAL SHIPYARD MEMBERS MEET WITH THEIR CONGRESSWOMAN

MEMBERS IN ACTION

Chapter 3 President Jeris Smith provided this short report on the chapter's meeting with Rep. Jen Kiggans (R-VA), in October 2025:

I'm not very big into politics, as I believe that both sides need a lot of work. However, the fact remains that I have not received a paycheck in over a month.

I walked into work one day and heard about Congresswoman Jen Kiggans backing the 'Pay Our Public Shipyard Workers Act,' which ensures that the civilian and military workforce at America's public shipyards continues to be paid during government shutdowns.

I didn't know (or care) if she was Republican or Democrat. I cared about the families of me and my coworkers. I, with a couple of like-minded individuals, decided to meet with her to discuss this Act and see how we can help push it further.

I'm tired of talking to my coworkers about the situation. I needed to be the change instead of waiting for it, and this is just the beginning. ●



Pictured from left to right with Congresswoman Jen Kiggans are Chapter 3, Norfolk Naval Shipyard members: Jonathan Echols, Jeremy Sheppard, and Jeris Smith.

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**WHAT GOES INTO
RECRUITING MEMBERS
FOR FMA**

Upon recently coming across this article written by former FMA National Vice President George Smith, and published in 2009, we realized it stands the test of time and offers lots of great ideas to help FMA Chapters with membership recruitment. Please take a look below and see if you glean any new ideas you can put to use to strengthen your chapter.

The following recruiting suggestions/recommendations are “Lessons Learned” while recruiting new members into the Federal Managers Association.

- First and foremost, believe in what you say. If you are talking about what FMA can do for you, be a believer.
- All prospective members are different. When recruiting, do some homework before your visit. Consider the agency’s needs with regard to legislative issues. For example, if I were going to Customs or TSA, I know

the law enforcement side would have early retirement eligibility. Talking to a prospective member, trust would go a long way when you understand their needs.

- Food – everyone loves free hotdogs. Contact the National Office and have them send the FMA recruitment materials so your chapter can sponsor a lunchtime-recruitment drive.
- Yes, FMA is all about advocacy, however, my experience with recruiting members when I talk about Networking, is that it always piques their interest. Oftentimes, a prospective member would like to meet upper management but doesn’t have an opportunity to do so. FMA can help..!
- Speaking about upper management, I made our Commanding Officer an Honorary Member of FMA. This speaks volumes that the top leader of the organization believes and supports FMA. Our national office can send

you a nice Honorary Member Certificate.

- Challenge your chapter members to recruit or invite one member to the next chapter meeting. Give away a gift to the highest recruiter at each chapter meeting.
- The National Executive Board, along with the National Office Staff, can attend or Zoom into your chapter meetings, provide FMA materials, and answer questions you may have.

This is a good sample of recruitment suggestions. My method is to ask every prospective member I meet to join; the worst they can say is no. Then ask them again three more times! ●

George Smith is a former FMA National Vice President, and was also a Region 2 Director and Zone 3 President. He is a member of FMA Chapter 11, Fleet Readiness Center – Southeast, Jacksonville, Florida.

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FMA'S 2026 PRIORITIES

By Greg Stanford



When I meet people and get the obligatory “what do you do?” question, I tell them I represent federal managers before Congress and the administration. And for the last year their immediate response has been “oh, wow, you must be busy!” or “I bet things are interesting these days!”

Yes, and yes.

Nothing that has come out of the administration has been a “surprise.” The reductions in force, return-to-office elimination of telework, and return of Schedule F (now known as Schedule Policy/Career), were all part of President Trump’s platform he campaigned on in 2024. Similarly, the egregious cuts to retirement benefits that were included in the One Big Beautiful Bill – increases to pension contributions, elimination of the FERS Annuity Supplement, High 3 to High 5, among others – have been proposed before. We are proud we were successful in our efforts to remove them from the final product that was signed into law last summer.

Many of our issue briefs for 2026 will look familiar. If you know Schoolhouse Rock’s “I’m just a bill” song, you know legislation often takes a long time to get signed into law – if ever. It took us years to get the Wounded Warrior Federal Leave Act introduced, passed, and signed, and it took decades in our successful GPO/WEP repeal effort.

Two quick notes about our issue briefs: The briefs are a living document that we can and will update as necessary to reflect developments on Capitol Hill. Second, the issue briefs are not meant to be totally comprehensive. As other issues arise, FMA will work with our coalition partners and others to advocate on behalf of federal managers.

FMA’s 2026 Issue Briefs

1. Congress should provide agencies and departments the resources they need and pass all appropriations bills in a timely manner.
2. Congress should never use federal employees as pawns in a government shutdown political fight and should eliminate government shutdowns altogether.
3. Congress should protect federal



employees’ compensation, and health and retirement benefits.

4. Congress should protect and preserve due process for all federal employees and prevent the politicization of the civil service.

5. Congress should promote accountability consistent with merit system procedures, and provide managers with tools to deal with poor performers.

6. Congress should pass legislation to establish and fund initial and ongoing mandatory training for all managers and

supervisors across the federal government, and provide for a dual-track system to allow technical experts to rise without taking on management roles.

7. Congress should allow Federal Employees Retirement System (FERS) employees to make deposits for non-deduction federal service performed, in the same manner as Civil Service Retirement System (CSRS) employees and former military personnel.

8. Congress should pass legislation to make cost-of-living-adjustments (COLAs) more accurate and fair, and eliminate the COLA disincentive to early retirement.

9. Congress should authorize capital investments across the federal government to restore and/or modernize facilities to meet their operational needs.

10. Congress should pass meaningful hiring reforms for the federal workforce, including expanding direct hire authority.

11. Congress should pass legislation to enhance training, support, accountability, and reporting with respect to remote work and telework.

A Brief Look at a Few of the Briefs

Our newest issue brief specifies support for several pieces of legislation introduced in the 119th Congress to protect federal employees in the event of any future lapse in funding. As I wrote in the last issue of *The Federal Manager* magazine, FMA has endorsed a number of bills we are advocating for, and they are detailed in issue brief number 2.

This includes the Shutdown Fairness Act (S. 3168), introduced by Sen. Ron Johnson (R-WI), which would pay salaries for all federal employees, who would no longer be furloughed, in the event of a government shutdown. Feds would perform their duties

continued on next page

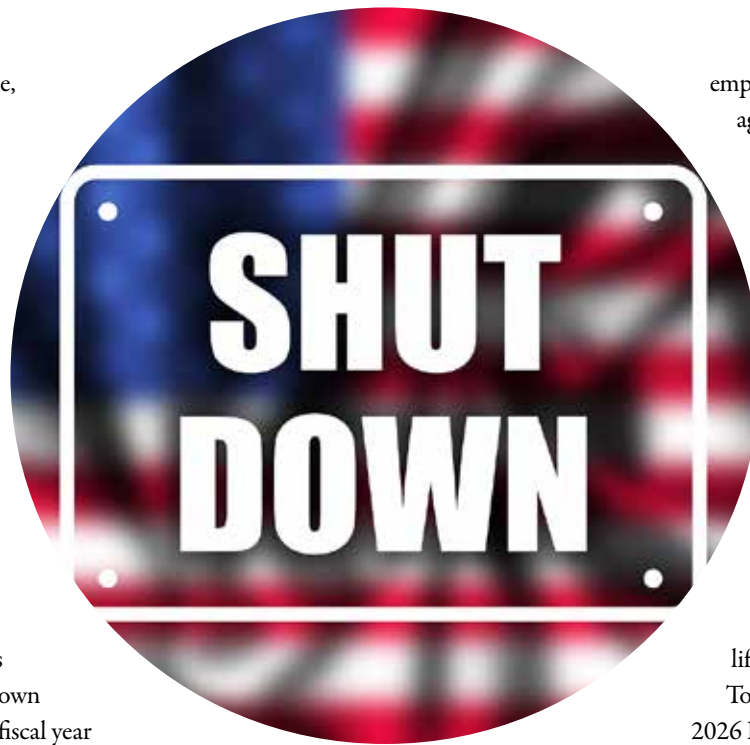
to the maximum extent possible, and would be paid on their normal schedule throughout the duration of the lapse. Additionally, the issue brief expresses support for the Prevent Government Shutdowns Act of 2025 (S. 2721 / H.R. 5130), sponsored by Sen. James Lankford (R-OK) and Rep. Jodey Arrington (R-TX), respectively, which would avert government shutdowns altogether. The bill would provide continuing appropriations at existing levels to prevent a government shutdown if the appropriations bills for a fiscal year have not been enacted before the fiscal year begins and continuing appropriations are not in effect.

We also elaborated and expanded our issue brief working to make Cost of Living Adjustments (COLAs) more fair. As in years past, FMA continues to endorse the Equal COLA Act, which would align the FERS COLAs with those of CSRS and Social Security beneficiaries. This year, we are more emphatic in urging Congress to optimize federal employee staffing by eliminating the COLA disincentive to voluntary early retirement.

The issue brief reads:

“Federal agencies cannot optimize their workforce when staffing levels are too high because the Federal Employees Retirement System (FERS) does not provide a COLA to federal employees that accept a voluntary early retirement. The older Civil Service Retirement System (CSRS) did provide a COLA to incentivize early retirement.

Congress provides federal agencies tools to manage the workforce when staffing levels are too high. Two primary tools are Voluntary Early Retirement Authority (VERA) and Voluntary Separation Incentive Pay (VSIP). Many FERS employees did not accept the Deferred Resignation Program (DRP),



VERA or VSIP offers from federal agencies in 2025 because a COLA was not provided for early retirement.

5 U.S. Code 8462(c)(3) disincentivizes

.....

Please stay in touch with the FMA National Office about issues affecting federal managers.

.....

employees from retiring when the federal agency needs them to. As a result, the government continues to pay higher salaried employees who otherwise would have accepted early retirement. Those employees end up retiring later with much higher annuity costs to the government. FMA urges Congress to eliminate 5 U.S. Code 8462(c)(3) in order to save the government money. More years of government service means higher salary, which means higher annuity costs. The earlier an employee retires, the lower their lifetime cost to the government.”

To view these and the remainder of FMA’s 2026 Issue Briefs in full, follow this link to our website.

Conclusion

We are proud that FMA has been successful in getting members of Congress to introduce legislation and addressing our issues in the 119th Congress, and several of those bills are making great progress. One of those bills, the Federal Supervisor Education Act of 2025 (H.R. 5810), sponsored by Rep. William Timmons (R-SC), passed the House of Representatives by a voice vote and is primed for consideration by the Senate. That bill reflects our supervisor training issue brief and requires agencies to provide supervisors with training on various management topics, including mentorship, career development, prohibited personnel practices, and collective bargaining rights. Elsewhere, the Federal Retirement Fairness Act (H.R. 1522) is up to 125 bipartisan cosponsors, and we’re working to build more support.

Please be sure to stay in touch with the FMA National Office about issues affecting federal managers that arise throughout the year and demand attention. You can reach me at gstanford@fedmanagers.org.

continued on page 31

SEND ACTION LETTERS

Do you want to get involved and help the FMA national office make a difference for you and your fellow managers on Capitol Hill? A key way is to send action letters to your Representatives and Senators on issues that matter to you.

These letters, prepared by FMA staff, are available in the legislative action center on our website: fedmanagers.org/Action-Letters. Letters can be easily sent to both of your U.S. Senators and your Representative, and are ready to send in a matter of seconds.

All action letters are ready to send, but can be edited to allow you to personalize and insert any anecdotal information you would like to add. Action Letters are a great way to make your voice heard on issues important to federal managers. It is important that you and fellow FMA members maximize our strength in numbers and let your elected officials know what matters to you as a federal manager. ●



Make an Impact: Donate to FMA-PAC

PAC funds allow FMA to send you and your colleagues to intimate events with your Senators and Representative to educate them about what it is like to be a federal manager in their state and district.

Visit www.fedmanagers.org/FMA-PAC for info on how you can contribute!

To learn more about FMA's government affairs and FMA-PAC related activities, contact Director of Government Affairs Greg Stanford at gstanford@fedmanagers.org, or call 703.683.8700.





CAPITAL INSIGHTS

On December 16, the House of Representatives approved the Federal Supervisor Education Act of 2025 (H.R. 5810), legislation aimed at improving supervisor training in the federal workforce. The bill, sponsored by Rep. William Timmons (R-SC), passed by voice vote. The Senate must approve the bill for it to go to President Trump's desk to be signed into law.

FMA has long supported efforts to enhance training for managers, saying, "An agency's ability to meet its mission directly correlates to the quality of workforce management. There is a clear need for training if a manager is to be fully successful. Too often, if an agency promotes an individual to managerial status based on technical prowess, but then fails to develop the individual's supervisory skills, that agency then severely jeopardizes its capability to deliver the level of service the American public expects, and does a disservice to both the manager and to the employees supervised by that inadequately developed manager." ●

The Office of Management and Budget released the President's Management Agenda, in accordance with federal statute, to "coordinate priority goals to improve the performance and management of the federal government.

"The President directed his Administration to identify billions of dollars in wasteful spending, millions of square feet of empty office space, and hundreds of thousands of employees in unnecessary roles," the memo reads. "This Agenda articulates key management reform objectives as priority goals, established by the President's Executive Orders and directives."

The memo included a one-page attachment of the President's Management Agenda Framework, which includes three key areas:

- **Shrink the Government & Eliminate Waste:** This priority includes objectives including eradication of "woke and weaponized programs across the government," downsizing the federal workforce, and offloading unnecessary leases and buildings
- **Ensure Accountability for Americans:** This priority calls for hiring based on skills and merit and holding employees accountable for results aligned with President Trump's policies
- **Deliver Results, Buy American:** This priority includes consolidating procurement and eliminating bureaucracy to maximize taxpayer value and operational efficiency ●

On January 16, 2026, Reps. Josh Gottheimer (R-NJ), Dusty Johnson (R-SD), Maggie Goodlander (D-NH), and Ryan Mackenzie (R-PA) announced the introduction of the Shutdown Fairness Act — bipartisan legislation to guarantee federal employees, service members, reservists, and contractors get paid in full and on time in the event of a government shutdown. The bill, endorsed by FMA, is companion legislation to a measure introduced by Sen. Ron Johnson (R-WI).

The Shutdown Fairness Act requires federal agencies to continue paying workers during a lapse in appropriations. It does not authorize any new spending; instead, it guarantees that employees receive their regular paychecks on time, rather than waiting weeks or months for backpay after a shutdown ends.

"Federal workers and service members are not political pawns — they're hardworking Americans who keep our country safe, moving, and running," said Congressman Gottheimer in a statement. "They shouldn't be forced to miss paychecks because Washington can't get its act together. This bill will make sure no federal worker or service member ever has to worry about putting food on the table because of Congress's dysfunction." ●

GET INVOLVED!

Did you know you can help the FMA National Office make a difference for you and your fellow managers on Capitol Hill? A key way is to send action letters to your Representatives and Senators on issues that matter to you. First, stay current on the bills FMA is working on via our legislative tracker. Then, visit our action letters page to add your support to FMA's efforts!

FMA's Legislative Tracker

Visit FMA's legislative tracker for information on introduced legislation that is vital to feds. We also provide FMA's stance on each particular bill as it moves through the legislative process. The page is updated regularly as legislation is introduced, gains cosponsors, and moves through Congress. Check the tracker regularly to stay up to date on critical issues impacting you!

Action Letters

Action letters prepared by FMA staff are available in the legislative action center on our website: <https://fedmanagers.org/Action-Letters>. Letters can be easily sent to both of your U.S. Senators and your Representative,

and are ready to send in a matter of seconds. They are needed now more than ever before. Make your voice heard, and show Congress and the administration how policies will impact you and your community.

All action letters are ready to send, but can be edited to allow you to personalize and insert any anecdotal information you would like to add. Action Letters are a great way to make your voice heard on issues important to federal managers. It is important that you and your fellow FMA members maximize our strength in numbers and let your elected officials know what matters to you as a federal manager. ●

Greg Stanford is Director of Government and Public Affairs for the Federal Managers Association.



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MEET YOUR LEGISLATORS



U.S. SENATOR BERNIE MORENO (R-Ohio)

Elected in 2024, Senator Moreno is the senior Senator from Ohio. In addition to representing FMA members in Ohio from Centers for Disease Control, the Social Security Administration, and the Department of the Army, Moreno has an influential voice on FMA's priorities thanks to his assignment to the Homeland Security and Governmental Affairs Subcommittee on the Federal Workforce. Sworn in on January 3, 2025, Moreno was swiftly elevated to Ohio's senior U.S. Senator when JD Vance resigned to begin his term as Vice President of the United States. Moreno's service in the 119th Congress is his first experience in elected office.

Senator Moreno is a car dealership owner, including more than twelve dealerships. He purchased his first car dealership in 2005, growing the business to employ more than 1,000 Ohioans. Moreno is also involved in the blockchain technology and owns a technology company, Ownum, in this field. A member of the Cleveland Business Hall of Fame, he also served on the board of trustees for the MetroHealth system prior to his run for the U.S. Senate.

Born in Bogota, Colombia, Senator Moreno moved with his family to Fort Lauderdale, Florida, at the age of five, and became an American citizen at age 18. He graduated from the University of Michigan with a bachelor's degree in business administration. He became the General Manager of a car dealership in Massachusetts prior to his relocation to Ohio in 2005.

Senator Moreno is married and has four children. He and his family reside in Westlake, Ohio. ●

THE FACTS:

Birthplace: Bogota, Colombia

Born: February 14, 1967

Education: University of Michigan, B.B.A., 1989

Career:

- Member, U.S. Senate, Ohio (2025-Current)
- Car Dealership Owner (2005-Present)
- Tech Company Owner (2016-Present)
- Chauffeur Business Owner

Elected: 2024 (1st term)

Committees:

- Senate Homeland Security and Governmental Affairs
 - Border Management, Federal Workforce, and Regulatory Affairs
 - Permanent Investigations
- Senate Banking, Housing and Urban Affairs
 - Digital Assets
 - Housing, Transportation, and Community Development
 - Securities, Insurance, and Investment
- Senate Budget
- Senate Commerce, Science and Transportation
 - Coast Guard, Maritime, and Fisheries
 - Science, Manufacturing, and Competitiveness
 - Surface Transportation, Freight, Pipelines, and Safety
 - Telecommunications and Media

Contact Information:

U.S. Senate
284 Russell Senate Office Building
Washington, DC 20510
Phone: 202.224.2315
Website: <http://moreno.senate.gov>

U.S. SENATOR ELISSA SLOTKIN (D-Michigan)



Elissa Slotkin is the junior Senator from the state of Michigan. In the 119th Congress, Slotkin serves on both the Homeland Security and Governmental Affairs Subcommittee on the Federal Workforce, as well as the Armed Services Committee, giving her significant influence on issues of importance to FMA members. Prior to her election to the upper chamber, Slotkin served in the U.S. House of Representatives for Michigan's 8th district (2019-2023) and the 7th district from 2023-2025.

Before entering elected office, Senator Slotkin served the country as a Central Intelligence Agency (CIA) analyst, with three tours in Iraq. She subsequently served in national security roles at both the Pentagon and the White House under Presidents George W. Bush and Barack Obama. She ultimately served as Assistant Secretary of Defense for International Security Affairs before her successful run for the U.S. House of Representatives in 2018.

Among her roles at the CIA, Slotkin worked as a political analyst, intelligence briefer, a senior staffer on the CIA assessment team in Iraq, and the National Security Council's staff director for Iraq policy. She brought that expertise to the U.S. State Department from 2009-2011, before serving in various related senior staff positions in international security.

Born in New York City, Slotkin spent much of her childhood in Holly, Michigan, on her family farm. She received a bachelor's degree from Cornell University and a master's in international affairs from Columbia University.

She lives in Holly, Michigan. ●

THE FACTS:

Birthplace: New York, New York

Born: July 10, 1976

Education: Cornell University, B.A., 1998; Columbia University, MIA, 2003

Career:

- Member, U.S. Senate, Michigan (2025-Current)
- Member, U.S. House of Representatives, Michigan, 7th District (2023-2025)
- Member, U.S. House of Representatives, Michigan, 8th District (2019-2023)
- CIA Analyst
- White House Adviser
- U.S. Defense Department Official

Elected: 2024 (1st term)

Committees:

- Senate Agriculture, Nutrition and Forestry
 - Commodities, Derivatives, Risk Management, and Trade
 - Livestock, Dairy, Poultry, and Food Safety
- Senate Armed Services
 - Airland
 - Cybersecurity
 - Emerging Threats and Capabilities
- Senate Homeland Security and Governmental Affairs
 - Border Management, Federal Workforce, and Regulatory Affairs
 - Disaster Management, District of Columbia, and Census
- Senate Veterans' Affairs

Contact Information:

U.S. Senate
291 Russell Senate Office Building
Washington, DC 20510
Phone: 202.224.4822
Website: <http://slotkin.senate.gov>

DID YOU KNOW?

YOUR TSP ACCOUNT – WHAT TO THINK ABOUT WHEN NEARING RETIREMENT



By The Federal Retirement Thrift Investment Board

Back by popular demand and updated for FY 2026, the U.S. Securities and Exchange Commission (SEC) and the Federal Retirement Thrift Investment Board (FRTIB) produced an instructional program for employees who are considering retiring or leaving the federal government or military.

The program covers 2026 changes to your Thrift Savings Plan (TSP) account and how to manage your account after separation, including your post-service distribution options. You will learn how compounding can help you reach your investing goals for retirement and steps you can take to reduce the risk of investing through diversification.

Discussion also includes the common red flags of fraud, including the rising trend of relationship scams that often begin with a seemingly accidental text. You will also learn about free tools and resources on [TSP.gov](https://www.tsp.gov) and [Investor.gov](https://www.investor.gov), including how to check the background of a financial professional.

View the program by visiting the link below.

<https://www.sec.gov/newsroom/meetings-events/your-tsp-account-what-think-about-when-nearing-retirement-or-considering-leaving-government-1>

For More Information

Address all substantive TSP and investment questions to the sources below:

- For questions about your TSP retirement, please visit the TSP website or call the TSP's ThriftLine at 877.968.3778 to speak to a TSP expert.
- For additional information on saving and investing, go to the SEC's [Investor.gov](https://www.investor.gov) website or contact help@SEC.gov. ●

The Federal Retirement Thrift Investment Board's mission is to help current and former civilian employees and members of the uniformed services prepare for their retirement years via the TSP.



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resources on
[TSP.gov](https://www.tsp.gov) and
[Investor.gov](https://www.investor.gov).

RETIREE MATTERS

By Christine Parker

Fellow FMA members, and prospective members,

I wish you all the best in 2026!

Thank you for reading what I have to share with you about federal retirees and our retirement benefits. There are many topics that affect retirees, and this column is by no means all-inclusive. Keep an eye on your e-mail and FMA's website for continuing news on issues important to our community, including legislative updates. And always feel free to contact me or Greg Stanford, Director of Government and Public Affairs, if you have any questions or concerns.

Each month I work to find positive information for retirees. Today, as I compose this article, there is a mix of good, bad, and ugly for retirees. My attitude is that if I stay informed, advocate for our rights and benefits, and share knowledge, I'm halfway there and my happiness isn't tarnished. If you need help researching, or just an ear in which to vent, give me a shout!

Federal retirees in 2026 will face a landscape shaped by COLA adjustment, rising healthcare costs, and potential changes in retirement policies. Staying informed about these developments is crucial for effective financial planning and management of retirement benefits.

Roth TSP In-Plan Conversion Option

Starting on January 28, 2026, the Thrift Savings Plan (TSP) will allow TSP participants to convert portions of their traditional (before-taxed) TSP account to their Roth (after-taxed) TSP account. This new TSP investment opportunity is called a "Roth in-plan conversion." Those TSP participants who currently do not have a Roth TSP balance in their TSP account will



have their first Roth TSP account when they perform their first Roth in-plan conversion.

This option to convert portions of a traditional TSP account to a Roth TSP account may benefit some but not all traditional TSP participants. Any traditional TSP participant considering an in-plan conversion is advised to consult with a qualified tax advisor before performing a Roth in-plan conversion. The following column from My Federal Retirement, previews some of the tax and financial issues associated with Roth in-plan conversions.

What You Should Know

Avoid Mistakes in Naming your IRA Beneficiaries.

(Much of this may also apply to other assets.)

Many federal employees and retirees own IRAs, both traditional and Roth. IRA owners are advised to name a beneficiary of their IRA, ideally when the IRA is first opened. Naming an IRA beneficiary on a beneficiary designation form is extremely important because the IRA beneficiary form controls who receives the IRA assets upon the death of the IRA owner. This is true regardless of

the IRA owner's family makeup or the intent expressed in the IRA owner's Will or Trust.

In order to ensure that bequeathed IRA assets best benefit loved ones, the following common mistakes when naming IRA beneficiaries should be avoided.

Naming IRA Beneficiaries: How To Avoid These Costly Mistakes.

Do You Plan to Retire in 2026?

According to OPM, as soon as the agency gets a new retiree's retirement records, they provide "interim" payments. These payments represent a portion of the retiree's final benefit and are usually made on the first business day of each month. "We try to provide you with income until we finish processing your application," the agency describes. See more from OPM.

For reference, if you're considering retiring soon, take a look at *OPM's Retirement Quick Guide*.

Federal Retiree Hot Topics 2026

COLA and Medicare Premiums: The Social Security Increase for 2026 is 2.8%. According to an American Association of Retired Persons (AARP) survey, older adults said this is not enough to keep up with rising consumer prices. Although consumer increases are below the 2022 and 2023 rates, they still rose about 3% in 2025. The standard monthly Medicare Part B increases 9.7% in 2026. Many retirees and older adults may find a deficit in their monthly budgets in 2026.

Social Security Taxes: The outlook is better for some people. Take a look at this *AARP article* in the link to see where you land.

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Resources for You as an FMA Member

Because you are a member of FMA, you are able to receive the services of our corporate partners. One of FMA's partners is GPIS. If you're considering retirement, or already retired, an Employee Benefits Specialist with GPIS can help you do the research so that you may choose the best option for you. They will provide a free retirement analysis, and make recommendations. You are not obligated to GPIS to implement the recommendations. You can contact GPIS at info@gpis4u.org, or call 866.201.7829. Visit: gpis4u.org.

Make Your Voice Heard!

Use your freedom of speech as a retiree to speak up and get involved. Check out the Legislative Action Center on the FMA website. And please take the time to send Action Letters to your representative and senators. The FMA website makes it easy and efficient to send communications to Capitol Hill. To send prepared Action Letters, visit: fedmanagers.org/Action-Letters. And make sure to visit your elected representatives at their local offices or schedule a virtual meeting.

As always, thank you for reading this column! It is my absolute pleasure to share useful and interesting information with my fellow retired federal managers, and I welcome your feedback, questions, and ideas for future topics. Please reach out to me anytime at FMA121Parker@gmail.com.

Christine Parker is FMA's Retiree Conference Chair and National Vice President.

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