



SF-HAAC ¡Si Se Puede! Newsletter | Spring 2018



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In This Issue

p. 2 President's Message, **p. 2** Around The Region, **p. 4** SF-HAAC Advisor Program, **p. 5** Accomplishments Corner **p. 6** Editorial: Your TSP
p. 7 Upcoming SF HAAC Events

President's Message by SF-HAAC President, Juan E. Garcia



SF-HAAC Members,

Your continued interest and support keeps SF-HAAC motivated to plan activities that are stimulating, relevant, and worthwhile for everyone. I am excited to share with you that we are in the process of planning a series of three regional workshops entitled *Work & Life Harmony* in three greater metropolitan areas within our region: Bay, Los Angeles, and Phoenix. These workshops will be "off-the-clock" events designed to energize and

stimulate your professional development core, and to offer you the opportunity to step out of your comfort zone and network with fellow HAAC members.

I also want to share an update on our *2018 SF-HAAC Advisor Program*. The program kicked off on March 7, 2018 with 15 program participants. Each participant is paired with a mentor in order to receive career development guidance and to further enhance their professional development experience. If this sounds like something for you, please consider applying for the program during the next solicitation in December 2018.

The very popular Annual SF-HAAC Gala is also in the planning phase. You definitely don't want to miss this event which will take place on Saturday, October 20, 2018 at Jack London Square in Oakland, CA. A theme of *Dia de los Muertos* is being considered, so stay tuned for more details and a formal Save the Date announcement.

Finally, I want to acknowledge a recent retirement. Hy Hinojosa, who served as our region's Deputy Assistant Regional Commissioner, retired from SSA. Among key highlights of his contributions to SF HAAC, Hy was an elected SF-HAAC Past President and was instrumental in the design of our Advisor Program. His commitment to HAAC was also reflective in his support of all Advisory Councils. He shared his friendship and leadership perspective with many of us over the course of our careers and we'll be forever grateful. On behalf of SF HAAC, I would like to wish Hy much success in the next chapter of his life.

Around The Region

By Amarjit Ghuman

Executive Council Meeting



The Executive Council is dedicated to ensuring that each of its members are given opportunities to develop their careers through valuable events organized by HAAC. In doing so, on March 9, 2018, the Executive Board meeting was held at the Robert T. Matsui Federal Building in Sacramento. The welcoming message was given by the Northern Area Director (AD), Judy Mottini, and it included valuable advice about developing ourselves as individuals and leaders. The meeting's agenda consisted of an overview of the SF HAAC bylaws and budget, the advisor program, the newsletter, and FY18 initiatives. Hy Hinojosa, Assistant Regional Commissioner [ARC MOS], presented an overview of the agency budget via Skype. The Executive Council members were then invited to a tour of the Area Directors office, led by AD Judy Mottini. The tour not only provided an opportunity of meeting the staff, but also an understanding of the day to day operations in the Area Directors office.

Dinner and Networking at Tequila Museo Mayahuel

The board meeting was followed by the Winter Mixer and Award Ceremony. The event was hosted by the Northern Area VP, Miriam Samra at Tequila Museo Mayahuel. Events such as this one are proven to be a valuable investment in your career. They provide a great opportunity to network and build friendships with other agency employees around the region.



Award winners from left to right: Jason Welsh, *Presidential Award*; Juan E. Garcia, *Executive Leadership Award*; George Lee, *Outstanding Mentee Award*; Alfonso Moreno, *Executive Vice President Award*; Al Ballon, *Leadership Award*. Not Pictured: Wanda McGhee; *Community Service Award*.



2018 SF-HAAC Advisor Program

By Susana E. Perez

SF-HAAC prides itself on its cornerstone of "paying it forward". Since 1995, the Mentor Program, also known as the Advisor Program, aims to join experienced SSA leaders with members and facilitate knowledge, skills, and abilities conducive to becoming successful public servants. We congratulate 15 of our members selected for the 2018 Advisor Program, and we thank our willing advisors for their participation and support! Keep an eye out this December when applications open for the 2019 Advisor Program.

2018 Advisor Program Participants

Mirian Alvarenga
BA, WNPSC

Sergio Urbina
*Legal Assistant, OHO
North, Phoenix, AZ*

Katalin Ribeiro
CTE, Sonora

Jose Arroyo
CSR, San Bernardino

Monica Valencia
CS Chula Vista

Yolanda Rivera
BA, WNPSC

Emily Beteta
CS, San Diego

Rebecca Jimenez
CSR, Montebello

Jessica Rojas
BA, WNPSC

Antonio Garcia
BA, WNPSC

Juan Raya
CS, Santa Barbara

Chyanne Tanner
HR Specialist, CHR-ETDT

Jurdon Golden
BA, WNPSC

Eduardo Lopez
CS, Ventura

Emily Morales
BA, WNPSC

Q&A With Advisor Program Co-Chair, Arisela Medina

What did you learn about the mentees and mentors as a co-chair of the program?

There are many people interested in gaining experience with the HAAC Mentor Program but only few want to really invest the time. I learned that the few people that do invest the time and complete all of their assignments are the ones who will succeed in just about anything they apply themselves to do. The mentorship program we have is not difficult, but one does have to work on their own time in order to produce well-rounded assignments. This will take you away from your family and friends for a while, but in the end the reward is tremendous.

Who would you recommend this program to?

I recommend this program to people who are interested in moving forward with their career, both mentee and mentor. Someone that is ready to take the challenge and really apply themselves to their own individual growth. The program is focused on the mentees gaining resources; nevertheless, the mentors gain so much experience by guiding people to reach their full potential. In the end, they both have gained an awesome friendship, as well as a lot of networking between the entire group.

What did the mentees accomplish?

Last year was my first year joining this program and I have never mentored in this capacity other than the few associates I have lead along the way. I can tell you that most of the graduating class of 2017 were eager to learn and apply themselves. We found leaders, achievers, and self-starters in the group. I know that most will continue to develop themselves to further their career.



Leadership Development Program

The Region IX Leadership Development Program (LDP) is designed for GS-11 through GS-13 employees interested in leadership roles within our Agency. During the one-year program, Leadership Associates receive a temporary promotion and are mentored by an executive while completing assignments designed to increase their leadership competency skills.

According to a 2016 [Federal News Radio](#) interview with former Deputy Commissioner for the Office of Human Resources, Reggie Wells “more than 80 percent of all SSA leaders and more than half of all Senior Executive Service members have come through the developmental program.” We certainly hope that statistic becomes a reality for this year’s cohort.

We are proud to share that 5 out of the 13 Leadership Associates for the Class of 2018 are SF-HAAC members. Congratulations!

Class of 2018 Leadership Associates in SF-HAAC



Michelle Calzada
El Cajon DO



Gabriela Baez
Stockton DO



Fernando
deGroot-Parajon
WNPSC



Lorena Flores
Mission DO



Alfonso Moreno
San Bernardino DO



Editorial: We Need to Talk About Our TSP

By Marcos Martinez



Think back to your first week working at the Agency. If it was anything like mine, you were overwhelmed with information and confused with all the acronyms everyone was using. We were given a brief overview of our benefits and told to make choices on them by a certain date. Within all that was a three-letter acronym that, if the statistics hold true, we looked at and have not bothered to look at since.

The Thrift Savings Plan (TSP) is arguably one of the best benefits we have as federal employees, yet we as Latinos/Hispanics have largely struggled to capitalize on it. For those of us hired prior to September 5, 2015 our default contribution of 3% into the TSP was allocated to the Government Securities Investments (G) Fund.¹ For those hired after that date, our default contributions are allocated to an age-appropriate Lifecycle (L) Fund, likely the L2050.¹ According to a June 2015 report by the Office of Personnel Management, “minorities and women are more likely to invest solely in the secure G fund compared with whites and men, respectively.”² Furthermore, “all measures are lower for minorities except that a higher percentage of minorities (47 percent) allocate their monies solely in the G fund relative to whites (36 percent).”² In practical terms, what this means is that almost half of us hired before September 2015 did not bother to change the default TSP allocations we were given when we were hired.

Women, in our culture you are the pillars of our households and for many, the bookkeepers as well. Unfortunately, when it comes to the TSP, women fall behind men on average investment balance by a differential of about 20 percent (\$103,380 for men vs. \$85,890 for women).² This problem is exacerbated by the fact that “the proportion of women who invest solely in the G fund is higher than that of men (42.2 for women vs. 37.8 percent for men).”² These numbers show an even greater need for women in particular to talk and share about investment strategies.

To give some perspective on the importance of diversifying TSP allocations, here is a chart showing the average annual returns as of December 2017. Barring a huge economic downturn like the one we saw in 2008, almost every fund has had a higher yearly return rate than the G Fund.

	L Income	L 2020	L 2030	L 2040	L 2050	G Fund	F Fund	C Fund	S Fund	I Fund
1-Year	6.19%	9.86%	14.54%	16.77%	18.81%	2.33%	3.82%	21.82%	18.22%	25.42%
3-Year	3.86%	5.50%	7.41%	8.27%	9.05%	2.06%	2.54%	11.45%	10.12%	8.41%
5-Year	4.46%	7.44%	9.50%	10.68%	11.72%	2.08%	2.50%	15.85%	14.77%	8.07%
10-Year	3.80%	4.91%	5.85%	6.26%	6.85%	2.38%	4.27%	8.55%	9.37%	2.23%
Since Inception	4.15%	5.56%	6.31%	6.73%	10.53%	5.09%	6.24%	10.53%	9.36%	5.25%
Inception Date	08/01/05	08/01/05	08/01/05	08/01/05	01/31/11	04/01/87	01/29/88	01/29/88	05/01/01	05/01/01

Source: tsp.gov

While these numbers may not reflect the reality for you or anyone hired after September 5, 2015 for that matter, it is still important to have at least some knowledge of your investments. The agency’s recent push in financial literacy presents an opportunity for us to improve our financial wellbeing. Both the agency’s intranet and the TSP website offer resources to help us change this pattern. Equally as important is to talk and share your knowledge about the TSP with your coworkers. The natural reaction for all new hires is to ask more senior employees for advice on these complex matters. I did it, you did it, and every future new hire will do it too. If asked, will you have any advice to give?

¹ [TSP Bulletin August 21, 2015](#)

² [OPM-Federal Employee Participation Patterns in the TSP, June 2015](#)



SF HAAC: Upcoming Events (Save-the-Date)

Friday, June 22, 2018, 6PM, Montebello, CA.

SF HAAC Networking Event & Lifetime Achievement Award Presentation. Join us for lighthearted conversation, networking, and award presentation to a longstanding supporter of our organization.

Saturday, June 23, 2018, 8:30AM, West Covina, CA.

Personal Enhancement through Acquired Knowledge (PEAK) workshop. This is the fifth workshop in a series of career development workshops presented in collaboration with all advisory councils in the San Francisco Region. [Registration: PEAK Registration Website](#)

Saturday, July 21, 2018, Bay Area.

Work and Life Harmony workshop; the greatest gift you can give your workforce is not just the ability to make a good living, but to make a good life. A work/life harmony speaker will present a three-hour presentation to empower employees to reconnect with their passion and purpose through work/ life harmony.

Saturday, July 21, 2018, 6:05PM, Oakland, CA.

A night at the ballpark! Join us as we host a work/life outing at the Oakland Coliseum, where the A's will take on their Bay Area rivals, the San Francisco Giants in the Battle of the Bay Series.

Saturday, August 4, 2018, Los Angeles / Inland Area.

Work and Life Harmony workshop. This will be the second workshop in a series of work and life harmony workshops presented by SF HAAC. The greatest gift you can give your workforce is not just the ability to make a good living, but to make a good life. Details are forthcoming.

Saturday, August 4, 2018, 6:10PM, Los Angeles, CA.

A night at good old Dodger Stadium! Join us as we host the second work/life outing in a series of baseball outings. You will not want to miss this outing. Tickets will include unlimited nachos, dodger dogs, popcorn, water, soda, and peanuts. Go Dodgers!!!!

Saturday, September 22, 2018, Phoenix, AZ.

Work and Life Harmony workshop. This will be the third and final workshop in a series of work and life harmony workshops presented by SF HAAC. The greatest gift you can give your workforce is not just the ability to make a good living, but to make a good life.

Saturday, September 22, 2018, 5:10PM Phoenix, AZ.

A night with the Arizona Diamondbacks. Join us as we host the third work/life outing. The Diamondbacks will take on the Colorado Rockies in a series you will not want to miss.



Know someone who wants to join? Spread the word!

Becoming a member of HAAC is easy!

1. **Obtain the application online:** <https://www.sfhaac.org/>
 - a. Click the *Contact Us* tab
 - b. Click the *Join Today* icon
 - c. Open the SF-HAAC application that will download automatically (2 pages)

2. **Regular Mail:** Mail your hard copy of the HAAC application to:

HAAC c/o Treasurer Jessica Mejia-Romero
P.O. Box 892
Huntington Park, CA 90255

OR

E-mail: Email Jessica Mejia-Romero at Jessica.Mejia-Romero@ssa.gov and attach your completed HAAC application.

3. **Apply in person:** You can always submit your HAAC application to any HAAC Board Member, and they will submit it to the Treasurer.

NOTE: Please make sure that both sides of the application are complete; failure to do so will delay the process.

Thank you from the SF HAAC Executive Council.

Like to write? Have something to share?

The *Si Se Puede* Newsletter team is always in search of additional talent. If you would like to contribute your talents or submit an opinion piece, feel free to contact any member of the editing team.

Thank you,
Marcos Martinez
¡Si Se Puede! Chief Editor

