

# news

# NHTSA

## Carpool Esprit de Corps



Carpooling anyone? The latest drive could easily receive a bit of encouragement from Alex Campbell, recently retired carpool driver and Supervisory Contract Specialist, Office of Contracts and Procurement. Donning the special T-shirts that Alex had presented them are his four lovely riders (left to right) Jerrilynn Pennnington, Staff Assistant, P&P, JoAnn Murianka, Secretary, P&P, and Ann Mitchell and Tina Foley, both Editorial Assistants, PACP. The young ladies, in return, presented Alex with a T-shirt at his retirement party on March 8. So, Carpoolers, carry on!

## Pre-Retirement Seminars—Part 2 Looking Ahead to the “Leisure” Years

This is the second part of the series on the five pre-retirement seminars sponsored by NHTSA in February and March. An article on the first two sessions appeared in Vol. 4, No. 6 of the NHTSA News. So for those of you who are planning to retire sometime, read on.

At the third session, the Speaker was Mrs. Lorraine Dettman, Staff Assistant and Instructor of the Claims Orientation Section, Bureau of Retirement, Insurance, and Occupational Health (BRIOH), Civil Service Commission (CSC). The first question each person should ask is “What can I do to help myself?” For, ultimately, she continued, your retirement is your responsibility.

She urges that you go to your Personnel Office at least six months before retirement. Determine if you have had any service that has not been verified; check service computation dates; give yourself a little extra time to make sure you actually do have creditable service for all the years you believe you are entitled to. Discuss your retirement with your spouse. Some spouses may not be quite so happy as the retiree about the future and have been known to have said “Twice as much husband [or wife] for half as much money!”

The lecturer went on to advise you to set up, early, an “Evidence File” **(See Pre-Retirement Planning on page 2.)**



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Editor M. J. Noll

April 1978



# Pre-Retirement Planning

(from page 1)



NHTSA's retirement planning took a stride forward when Alex Campbell, who had completed a course under FAA sponsorship, recommended that these speakers again be called upon for NHTSA's pilot pre-retirement seminar. Looking over the program material with Alex are Marlene Hardester, Staffing Assistant, OPM (right) and Beverly Smith, Employee Development Specialist, OPM. Mr. Campbell, a Supervisory Contract Specialist in NHTSA's Office of Contracts and Procurement, retired on March 10 after 32 years of government service.

in your own personal file at home, placing therein certificates for all marriages you have entered into. This is to prevent extra "spouses" from coming out of the "woodwork" in case of death. Believe it or not, she says, this has happened often! Also include common law marriage evidence (and separation, if applicable) if you reside in a State which recognizes established common law marriages; divorce or annulment certificates, if applicable; birth certificates for yourself and any children (not used at retirement but needed in case of death benefits to be paid later); and any kind of legal proceedings which affect your family relationship, such as adoptions, name changes, etc. Also, all designation of beneficiary forms you have signed, and a copy of your Will. If any of these certificates are requested by the CSC, send

photocopies in, not the originals which could become lost. It is not necessary to notarize the photocopies.

It would be impossible to cover the many salient points Mrs. Dettman spelled out so well in her 2-1/2 hour talk. CSC Pamphlet 18, "Your Retirement System," available through your Personnel Office, contains many questions and answers concerning the Federal Civil Service Retirement Law. If, after studying the booklet, you still have questions, call 532-7700. It is a busy line and if you cannot get through you may call Mrs. Dettman at 632-6866 and leave your number for her to return your call.

The subject of the fourth session, February 28, was "Income Tax and Retirement," and the lecturer was Mr. Stephen Guest, a prominent Metropolitan area tax consultant. Mr. Guest quickly claimed the

attention of his listeners by humorous accounts of the tax system.

"The first full calendar year after retirement," he continued in all seriousness, "is a very important year in your life. When you are planning retirement, get out a piece of paper and put down facts. How much money are you going to get from Social Security, from your government annuity, from other sources? Check with Personnel and have them give you a statement of what your benefits are going to be if you plan to retire this year or next year."

Find out how much money you have contributed toward your Civil Service annuity. How many months is it going to take to get back your kitty, which is tax free? You must know how many months you will be receiving money that is not taxable. He advises that you spread your tax-free annuity over the most years--three years instead of two if at all possible--by planning to retire at the time of year when this will best work out.

Have a "retirement flight plan," otherwise you can easily crash financially. There are yet many years to be concerned about, financially, and if you are not concerned, who will be? Economic planning is essential. Mr. Guest discussed a wide range of tax facts, including those on the selling and buying of a home after retirement, and much, much more. A point to remember: if you are

planning to move after retirement and work full time for 39 consecutive weeks in the first year and one half in the new location, you can take moving expense deductions on your Federal income tax return.

Mr. Guest recommended a book titled "Tax Facts for Older Americans." It is a comparative guide to State tax regulations, with tax information categorized by States. Some States do not have an income tax. For a free copy of this book send to AARP (American Association of Retired Persons), 1909 K Street, N.W., Washington, D.C. 20049.

Mr. Guest's tax planning analysis form, which enables a person to put his financial picture into math, is also available. This 4-page form provides for a breakdown of your assets, liabilities, personal needs, business expenses, auto expenses, insurance, etc. For a copy, send \$1.00 to: Mr. Stephen M. Guest, 4021 Gallows Road, Annandale, Virginia 22003.

The series wound up on March 7 with Father Sebastian Miklas, Director of Adult Education at Catholic University, as the speaker. Father Miklas, with a meshing of wit, delightful anecdotes and serious talk, charmed his audience on how to "Sell Yourself a Retirement Policy." He handed out copies of his "Personal Retirement Policy" plan which, like any insurance policy, covers certain specifics.

In Father Miklas'

policy, for which there is no monthly premium, the specific coverages are: Social, Economic, Occupational, Intellectual, Emotional, Volitional, Cultural, Physical, and Spiritual. Each of these categories has a sub-list of recommended ideas for the policyholder to use as guidelines for carrying out the various coverages. It is a plan anyone could well adopt at the age of 30 or 35, for each person would be the beneficiary of his own policy. As a matter of fact, it is a good plan for life, so why wait until retirement? The plan can be yours now if you wish. Pick up a copy from Marlene Hardester in Personnel.

However we look at our own retirement, if we decide to put into force our Personal Retirement Policy, we will automatically be putting into practice the good advice given by the five previous lecturers in this course. Each of the speakers emphasized points covered under the policy, from new life styles in retirement, to financial security, to contentment in your mind and heart. It was an excellent course and,

hopefully, we who were there are the wiser for it.

If you are interested in attending future seminars on pre-retirement planning, contact Beverly Smith, Personnel Office, at 426-0959. For pre-retirement counselling, call Marlene Hardester in Personnel on 426-1596 for an appointment. She can give you computations of your annuities and discuss health and life insurance benefits. As you know, your annuity is based on creditable time in government service, as one factor, and the years and months only are counted. Suppose, after computations, you have 29 days left over? Marlene would advise you to work a few extra days, thereby adding one more full month to your creditable service. Unused sick leave is added to creditable service computations also. Attention to these details can make a difference in your future monthly annuity checks. Marlene will answer your questions about your government service continuing into retirement and, she says, if there are questions she cannot answer, she will get the information for you.

Father Sebastian Miklas, Director of Adult Education, Catholic University, stresses the importance of contentment in mind and heart, as well as financial security, in retirement. His philosophical advice to future retirees added just the right touch for winding up the pre-retirement seminars.





## Personnel

### Welcome Aboard

Roger Van Erem,  
Electronics Technician,  
RD, 2-6.

John P. Jankovich,  
Mechanical Engineer, RD,  
2-12.

Joel S. Litzky,  
Industry Economist, NRM,  
2-12.

### 'Bye and Good Luck

Patrick L. Boyd,  
Mechanical Engineer, RD,  
2-4.

Jose A. Berrios, EEO  
Specialist, OCR, 2-10.

Susan W. Marley,  
Secretary, OCR, 2-10.

Richard M. Lorr,  
Attorney-Advisor, OCC,  
2-11.

### Congrats on Promotion

William T. Hollowell,  
Physical scientist, RD,  
2-12.

Deborah L. Parker,  
Program Analysis Officer,  
P&P, 2-12.

### Job Openings

Management Analyst,  
GS-343-13, AD. Opens:  
3-17, Closes: 4-6. NHTSA  
78-41.

Computer Programmer,  
GS-334-9, AD. Opens:  
3-17, Closes: 4-6. NHTSA  
78-42.

Supervisory Mathemati-  
cal Statistician, GS-1529-  
15, RD. Opens: 3-20,  
Closes: 4-7. NHTSA  
78-43.

Program Analysis  
Officer, GS-345-14, P&P.  
Opens: 3-21, Closes:  
4-10. NHTSA 78-44.

## 26th Annual Secretaries Week

April 25, 1978 is Secretaries Day. This special day is set aside each year in recognition and appreciation of those hard working individuals who are an indispensable part of offices everywhere. This day comes in the middle of Secretaries Week, this year the week of April 23 to 29. Secretaries Week is an annual event sponsored by the National Secretaries Association (International).

The National Secretaries Association was founded in 1942, incorporated in Missouri, and added (International) to its name in 1954 when Canada became the first non-U.S.A. country to have full representation in NSA. NSA directs its aims and activities toward elevating secretarial standards through continuing education, fostering programs for personal and professional development, fulfilling the spokes-authority role for the secretarial profession, and forecasting changing directions, trends, and requirements that affect office practices.

CPS is the registered service mark for Certified Professional Secretary, a rating that has become the recognized standard of measurement of secretarial proficiency.

To attain the CPS rating, a secretary must meet certain education and work experience requirements. Then she may apply to take the two-day

examination administered annually in May by the Institute for Certifying Secretaries, a department of The National Secretaries Association (International). Although advantageous, membership in NSA is not required to become a CPS.

The CPS examination covers six sections: Environmental Relationships in Business, Business and Public Policy, Economics and Management, Financial Analysis and the Mathematics of Business, Communications and Decision Making, and Office Procedures.

Since the first Certified Professional Secretary examination in 1951, 10,059 individuals have achieved the CPS designation.

Special meetings are being planned by all area chapters of NSA for April. Secretaries in the D.C. area who would like to attend these meetings or learn more about NSA and its related programs, should contact:

Velma Gooch, Northern  
Virginia, 274-6771.

June Herman, Bethesda,  
Maryland, 460-9572.

Shirley Keshner,  
District of Columbia,  
671-1670.

## graffiti



The shell must break  
before the bird can fly.

Alfred, Lord Tennyson