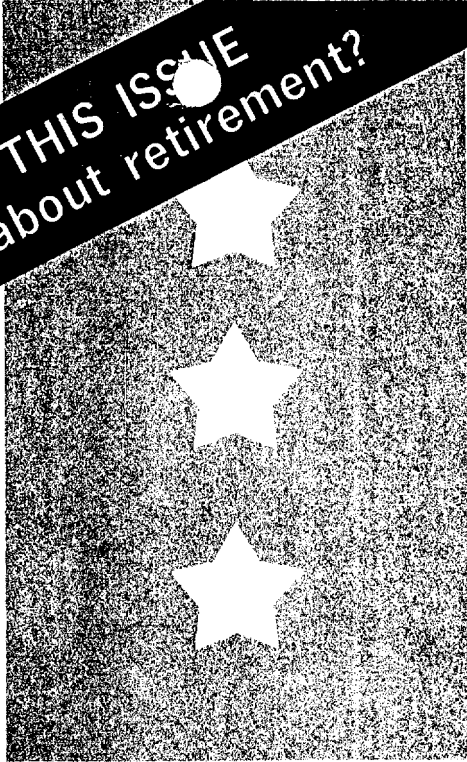


NEW WITH THIS ISSUE
what about retirement?



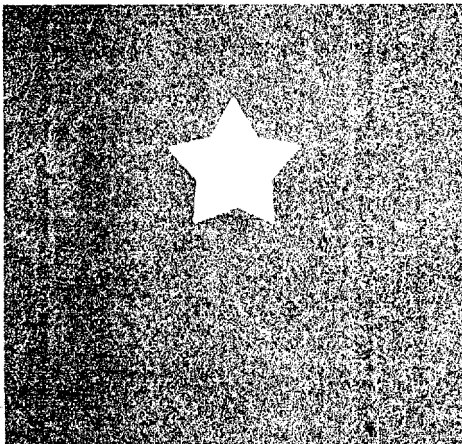
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May SB-36

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support bulletin 1968



FOR INFORMATION OF HEADQUARTERS AND FIELD PERSONNEL

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downgrading and
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PURPOSE

The Support Bulletin, published periodically, is designed to keep headquarters and field personnel informed on administrative, personnel, and support matters. The Support Bulletin is not directive in nature but rather attempts to present items which, in general, are of interest to all personnel and, in particular, of interest to those employees occupying various support positions. Suggestions and constructive criticism from both headquarters and field personnel are encouraged.

NOTE: — This bulletin is *for information only*. It does not constitute authority for action and is in no way a substitute for regulatory material.

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or apart from the world; in seclusion; secluded
 withdrawn from business, active service etc. 3
 for a person or persons so withdrawn: as, a retiree
 4. withdrawn in space; bent or drawn back.
re-tire-ment (ri-tir'ment) retiring or
 retired; withdrawal, removal, etc. 2. privacy;
 a place of privacy or seclusion.
WHAT ABOUT (ri-tir'in), [ri-tir'ing], 1. that
 of going back from contact with others
 etc.; reserved; shy.
IT? (ri-tir'ed), past tense of **retake**.
TOOL (ri-tir'ed), *v.t. & v.i.* to adapt the ma-
 chine to the manufacture of a different

Diverse Reactions to Retirement

The rather innocent word "retirement" is disarming in its apparent simplicity. It can be meaningless to the young because it appears so remote. To a middle aged person it may generate uncomfortable feelings because he subconsciously feels he probably should be doing something about preparing for this thing called "retirement."

The individual who is on the threshold of retiring may anticipate retirement with a variety of emotions. He may either realize happy expectations having finally attained his goal or view with alarm the unplanned and unknown sinking into a state of near emotional shock.

Why should there be such diverse reactions to retirement? The answer of course lies in the individual, in his state of readiness. If we are prepared and really understand that retirement is a reward for long sustained toil then we conjure a favorable image. If we are unprepared financially, psychologically or physically, then retirement is not a happy prospect.

The Old Concept of Retirement

At least part of the negative concept of retirement, along with death and taxes, comes from a carryover from our economic and sociological past. For generations American philosophy has stressed that work is a virtue while leisure, synonymous with idleness, was sinful. People worked throughout their adult life until they literally were no longer able to work. With the exception of the affluent few, the average person did not expect to enjoy his

or her retirement years. The retiree too often looked forward only to the dictionary image—"1. to go away or withdraw to a private sheltered, or secluded place; hence, 2. to go to bed." A retiree either literally "went to bed," was deposited in a nursing home or found a bench where he could soak up the sun.

Dramatic Changes Taking Place

Fortunately for all of us, dramatic changes have taken place over the past decade in the United States. Retirement at an age when free time can be enjoyed or gainfully utilized is now the standard pattern. Earlier optional retirement is possible in many organizations and is elected today at ages which even ten years ago were unheard of. Sociologists predict that the next ten years will see even men and women in their forties moving off the job to semi-active retirement status. The average age for military retirees is now in the mid forties. Groups of individuals in the military and certain Federal law enforcement officers can retire after 20 years of duty. The Department of State's Foreign Service has had an early retirement policy for many years.

The New Breed of Retiree

Many local communities are now able to offer social welfare services to the underprivileged, retarded children and the handicapped only because active retired people are freely offering their services.

The new breed of retirees is now recognized as a political force to be reckoned with both at the

local and the national level. Increased Social Security benefits, pensions and annuities have been established as a result of recognition of the retiree element. The Retiree Organizations are now established on the national level and are most dynamic and vocal in their efforts to improve the status of retired personnel. There is little doubt that their efforts will bear fruit in the form of more favorable legislation in the foreseeable future.

The modern retiree can anticipate an active life in community, political, economic and social affairs or elect re-entry into the labor market in change of scene second careers. The old dictionary definition of retirement certainly is outmoded by today's opportunities and the modern scheme of things. In fact the word retirement itself no longer applies in the finite sense to the period immediately following the end of an active work career. Disengagement more appropriately defines the period between termination of regular full time employment and ultimate retirement. Now the reader might ask how does this all come about? What is the magic formula which I can follow?

Advance Planning Pays Off

There is no magic formula. We shape our future every waking day opening new paths and vistas, fencing or boxing ourselves in, or possibly even permitting ourselves to wither and regress. Successful retirement will not just happen. Like any other phase of life achievement of goals set involves a certain amount of advance planning and a positive outlook. There is no mystique about retirement.

If we live long enough we will eventually move into the period of our lives when we are no longer expected to work. According to the 1965 U.S. Department of Health, Education and Welfare statistics, we can now expect to live a long time in retired status. Longer in some instances than our normal working career. For example, a 50 to 55 year old retiree can anticipate an average life span of another 23 to 25 years. The 60 year old retiree can anticipate living for another 17 years. There are more than 13,000 persons today over 100 years of age. These figures represent the potential for a "heap of living" before shouldering the cloak of inactivity.

Experts tell us that planning for retirement life should be incorporated into our thinking when we first enter the labor market. Most of us are pre-occupied with immediate problems and concerns in our early working years. Later we become involved in community affairs and then in the activities of our children. Some of us never quite get around to thinking about and planning our post-Organization lives until the last tour of duty which may be too late to fully capitalize on our potentials. Even late planning can prove beneficial. A simple analysis of your net assets (annuity, etc.) and reduced expenses after retirement may produce a pleasant surprise when compared with your present actual take-home income.

Retirement planning is an intimate process. It is highly personal to yourself and your family. You must establish your own living disciplines, investments, savings patterns, social and leisure activities. You should however, take advantage of information wherever it is available and assimilate that which is essential and meaningful to you.

New Staff Administers Retirement Program

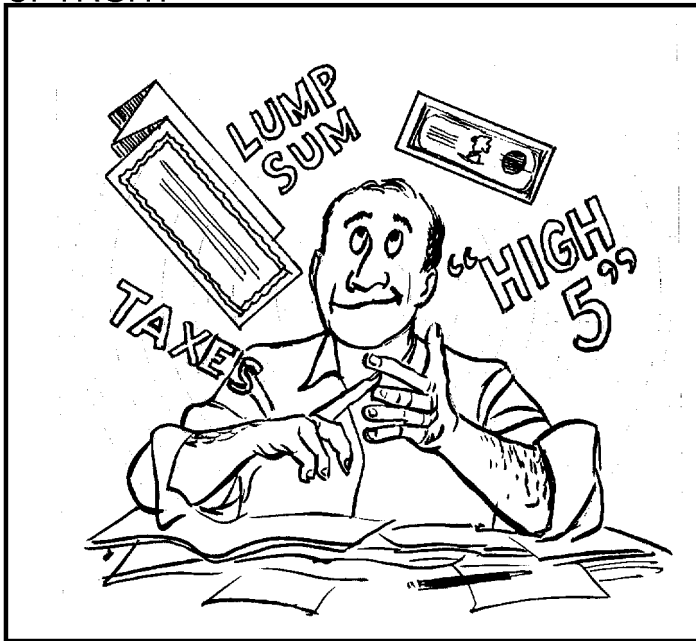
The importance of establishing an Organization Retirement Program course of action based on research, facts and tested experiences had been recognized. In order to visualize, formulate, develop and ultimately put into operation a well conceived program, a staff of counselors on retirement and placement was established in the Personnel Office. This staff is actively engaged in gathering and presenting retirement related information for assisting employees who are anticipating retirement. A collection of books, pamphlets and other literature has been assembled and will be available to all employees in Retirement Reading Rooms as soon as the space is allocated.

Individual Counseling Available

Employees interested in individual counseling discussions are invited to arrange an appointment with a retirement counselor. Employees who are considering continued employment after retiring may obtain assistance in preparation for job hunting efforts by contacting an external employment assistance counselor. ★ ★

question box

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CIVIL SERVICE RETIREMENT

Q. How is an employee's length of service figured for retirement purposes?

A. All periods of creditable service, except any for which the employee owes a redeposit, are added together. The odd days in the total are dropped and the time (years and months) remaining is the length of service used in the annuity computation formula. For example:

Periods of creditable service	Years	Months	Days
Sept. 13, 1932, to Nov. 9, 1936	4	1	27
Nov. 4, 1937, to Oct. 12, 1952	14	11	9
Mar. 1, 1955, to Dec. 31, 1967	12	10	0
Total	30	22	36

Length of service is 31 years, 11 months, with 6 days being dropped.

Q. How is an employee's "high-5" average salary figured for retirement purposes?

A. The "high-5" average salary is the highest salary obtainable by averaging the rates of basic salary in effect during any 5 consecutive years of service, with each rate weighted by the time it was in effect. Here is an example of an average salary computation which covers the 5-year period from 1 January 1963 to 31 December 1967:

Rate in effect from—	Time rate was in effect			Annual rate	Gross salary
	Yr.	Mo.	Dy.		
1-1-63 to 1-4-64	1	0	4	@ \$6,295	\$6,364
1-5-64 to 7-3-64	0	5	29	@ 6,600	= 3,280
7-4-64 to 10-9-65	1	3	6	@ 6,850	= 8,679
10-10-65 to 7-2-66	0	8	23	@ 7,097	= 5,188
7-3-66 to 12-31-67	1	5	28	@ 7,303	= 10,911
Total	5	0	0		34,422
"High-5" average salary					\$6,884

Q. Must the "high-5" average salary be figured over 5 calendar years?

A. No. It may start and end on whichever dates will give the 5 years over which the highest average salary can be obtained. Because an employee's salary tends to increase the longer he works, the "high-5" average will usually be found during the last 5 years of service.

Q. Who is eligible for 25-year discontinued-service retirement?

A. Any employee who is separated involuntarily through no fault of his own after completing 25 or more years of service. In this kind of retirement, the annuity is reduced by $\frac{1}{6}$ of 1 per cent for each full month (2 per cent a year) he is under age 55.

Q. When does the 25-year discontinued-service annuity begin?

A. It begins on the day after separation from the service, or on the day after the employee's pay status terminated and he met the service requirements.

Q. Who is eligible for 20-year discontinued-service retirement?

A. Any employee who is separated involuntarily through no fault of his own after reaching age 50

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and completing 20 or more years of service. In this kind of retirement the annuity is reduced by $\frac{1}{6}$ of 1 per cent for each full month (2 per cent a year) he is under age 55.

Q. When does this 20-year discontinued-service annuity begin?

A. It begins on the day after separation from service, or on the day after the employee's pay status terminated and he met the age and service requirements.

Q. When is an employee considered involuntarily separated through no fault of his own?

A. When he is separated against his will and without his consent except for cause on charges of misconduct, delinquency, etc. Some examples of involuntary separations are: reduction in force, abolishment of a position, or liquidation of an office or agency.

Q. Is a resignation ever considered as an involuntary separation?

A. Yes, in a few instances such as when an employee resigns because his office is moving to a distant location and he is unable to move, or when an employee resigns after he receives a reduction-in-force notice.

Q. What conditions must the widower of a deceased *employee* meet to be eligible for a survivor annuity?

A. He must have been married to the employee for at least 2 years immediately before her death, or, if married less than 2 years, be the father of her child born of the marriage. In addition, he must be incapable of self-support by reason of mental or physical disability and must have received more than one-half his support from the deceased employee.

Q. Under what conditions would a widow or widower of a deceased *annuitant* be eligible for a survivor annuity?

A. The widow or widower, if married to the annuitant at the time of his retirement, will automatically be eligible for a survivor annuity unless, at the time of retirement, the annuitant chose an annuity without survivor benefit.

Q. Under what conditions would a lump sum benefit be payable immediately after the death of an *employee*?

A. A lump sum benefit is payable immediately if the deceased employee had less than 5 years of civilian service, or if he had completed 5 years but

leaves no widow (or widower) or children who are eligible for a survivor annuity.

Q. May a lump sum benefit be paid if the deceased *employee* leaves a widow (or widower) or children who are eligible for a survivor annuity?

A. No lump sum benefit may be paid while the widow (or widower) or children are eligible for a survivor annuity. If, when all the survivors' annuities have ended, they have received in annuities an amount which totals less than the employee paid into the civil service retirement fund, plus any accrued interest, the difference would be payable as a lump sum benefit.

Q. Is a lump sum benefit payable immediately after the death of an *annuitant*?

A. Yes. Such a payment includes: (a) any annuity accrued to the date of his death and, if no one is entitled to survivor annuity, (b) the difference, if any, between the annuitant's total contributions to the retirement fund, plus any accrued interest, and the total amount of annuity paid.

Q. May a lump sum benefit be paid if the deceased *annuitant* leaves a survivor who is eligible for an annuity?

A. Yes, but only any accrued annuity due the deceased annuitant is payable. If when all the survivors' annuities have ended, the total paid to the survivors and the annuitant himself is less than the amount he had paid into the civil service retirement fund, plus any accrued interest, the difference would be payable in a lump sum.

Q. Is a widow's survivor benefit annuity adjusted to take care of cost-of-living increases?

A. Yes. Her normal annuity will be increased by whatever percentage cost-of-living adjustment the retired employee was receiving at death and may be further increased by any future cost-of-living adjustments.

Q. I have estimated that when I am eligible to retire at age 60 with 20 years of service my "high-5" average salary will be approximately \$15,000. What is the difference between the amount of monthly annuity I would receive if I elected no survivor benefit and if I elected the maximum benefit to go to my widow?

A. By referring to the chart "Civil Service Retirement System Monthly Annuity Rates" on page 8, you will see that you would receive \$23 more per month—\$453 less \$430. ★★

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Q. I understand that I do not have to pay income tax on the retirement annuity payments that represent deductions I have paid into the retirement system. Will I receive any information as to the amount I have paid in?

A. Yes. You will receive a statement as to the amount of your contribution with your first annuity check.

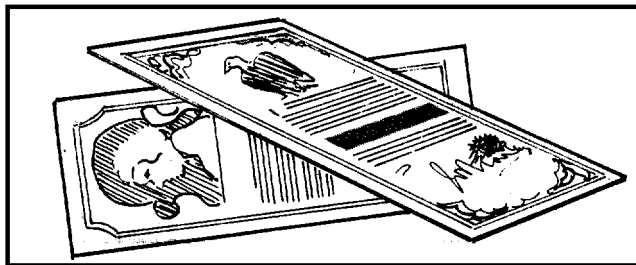
LIFE INSURANCE

Q. If I retire on an immediate annuity, what period of time must I be covered by the various available life insurance plans in order to have continued coverage? What amounts can I carry into retirement?

A. Both the *regular* and *optional* life insurance may be continued after you retire on immediate annuity for disability or after 12 years of service at least 5 of which are civilian. The *regular* life insurance is continued free, but you must pay for the *optional* life insurance until age 65 if you retire before that age. When you are both 65 and retired, the *optional* life insurance is also free.

When you retire with an immediate annuity for reasons other than disability or if you attain age 65 before you retire, you may continue, for the remainder of your life, one-third of your basic WAEPA life insurance (e.g. \$15,000 would reduce to \$5,000), provided you meet eligibility requirements. Until 21 May 1958, only five years' membership in the association was required to become eligible for this continued coverage. However, employees who became members after that date are required to have 15 years' membership to be eligible. (The cost is \$30 per year per \$1,000.)

If you should be retired with immediate annuity because of total disability, you will be eligible to continue two-thirds of your WAEPA basic group life insurance until you reach age 65, subject to the payment of premiums. The cost of this retired disability benefit would be the same premium



applicable for your original amount of coverage and the rate would increase automatically when you attain the next age group. At age 65, if you are eligible, you may then apply for the extended coverage mentioned in the preceding paragraph.

If you have been insured with UBLIC for not less than 10 years prior to your retirement on an immediate annuity, you are eligible for continued coverage. Your coverage is limited to a maximum of \$5,000; and if you retire before age 60, you must continue the current monthly premium. At age 60 your coverage is limited to $\frac{1}{6}$ of the average amount of coverage over the ten-year period immediately preceding retirement, and no further premium payment is required. Upon attaining the age of 70 years, the coverage is reduced to $\frac{1}{12}$ of the ten-year average before your retirement.

GOVERNMENT BONDS

Q. I have quite a few Series E, U.S. Savings Bonds. As I will retire soon, I have heard that it can be wise to exchange those bonds for Series H bonds. Is there any advantage?

A. There most certainly is an advantage in such an exchange—for people who want current income from savings bonds. That would include you and others planning to retire.

The interest of E bonds accrues but you don't get it until you redeem your bonds, but with H bonds you receive interest checks twice a year. But here is the really key point—you postpone all income taxes on the accumulated E bond interest until you cash in the H bonds you receive in the exchange.

However, you will have to report the interest you receive on the H bonds as ordinary income, which comes in gradually and most probably at a time when your income tax rate will be lower. If you intend to cash your E bonds rather than exchange them, there are two times when your income tax bracket may be lower—the time when your Civil Service annuity represents a return of your contribution and is non-taxable or after 65 when your exemptions increase. ★ ★

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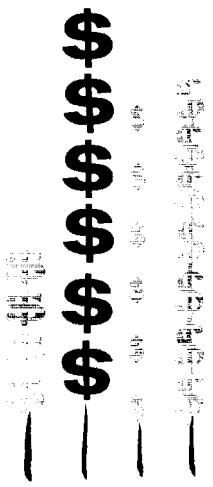
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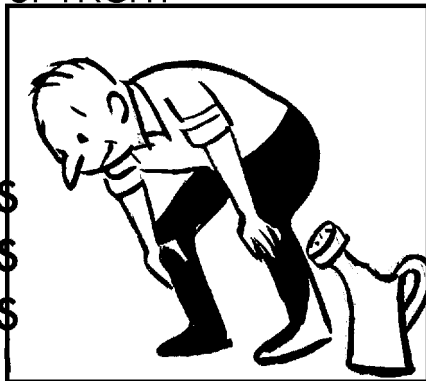
Annuitants Over 100 Years of Age

The Civil Service Commission reports that there are 18 annuitants (no identification whether employee or survivor) over age 100 who are still receiving annuity checks.

One employee who retired for disability in 1920 is still receiving an annuity. His record of annuity payments—approximately 48 years—is the longest on record.



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What \$100 a month now will provide later

If you save \$100 a month from now until you retire, your accumulation will provide these monthly incomes for 20 years after you retire.

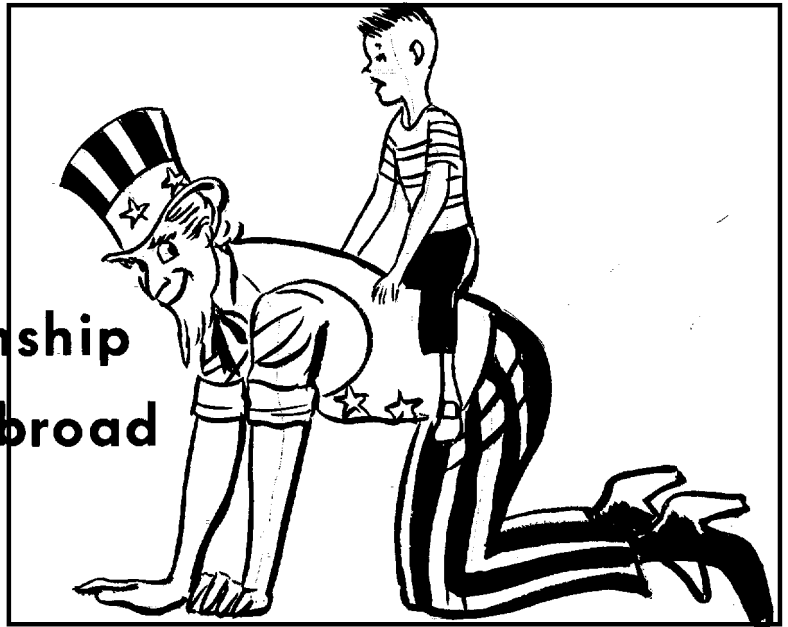
years to retirement	assumed annual growth rate			
	3%	5%	7%	9%
40 years	\$508	\$971	\$1,887	\$3,706
30 years	320	534	893	1,495
20 years	181	265	387	560
10 years	77	101	130	166

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United States Citizenship of Children Born Abroad



My son was born abroad; is he a citizen? How do I go about obtaining this proof? Although information on United States citizenship of children born abroad was published some years ago, questions like those above continue to arise. To answer these and similar questions we have outlined below the current procedures you should follow if your child is born abroad.

Children's Citizenship

Subject to certain requirements for physical residence in the United States of at least one parent, a person whose parents are citizens of the United States inherits their citizenship irrespective of place of his birth. However, children born abroad who are United States citizens at birth may encounter difficulty later in producing documentary evidence of their citizenship for school enrollment, employment or other reasons unless certain steps are taken by their parents both overseas and upon return.

Proof of Child's Birth

As soon as possible after the birth of the child, you should obtain a certificate of birth from the hospital or physician and have several copies made. Other evidence which a consular office will accept as proof of a child's birth is an authentic copy of the record of birth filed with local authorities, a

baptismal certificate, or an affidavit of the doctor or person attending the birth.

Registering the Child's Birth

Upon application by the parents or their representative, a consular officer may record the birth of a United States citizen child in his consular district. In the time of war or national emergency, passport agents may be designated to complete consular reports of birth for children born at military facilities which are not under the jurisdiction of a consular office, and an officer of the Armed Forces having authority to administer oaths may take applications for registration.

As a part of the registration of the child's birth on Form FS-240, Consular Report of Birth, evidence of the parents' citizenship is required and in certain cases evidence of one of the parents' physical presence in the United States prior to the birth. (Amendments to the Immigration and Nationality Act have granted exceptions to some of the physical presence requirements in certain cases of Members of the Armed Forces, Federal employees and employees of certain international organizations.) Proof of marriage of the parents is required only if the child's mother is an alien.

After registering the child the parents should request the consul to furnish them a certificate entitled "Certification of Birth," Form FS-545. This

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certificate shows that the child's birth has been recorded by the Foreign Service, Department of State but does not state that the child is a United States citizen. It is, however, accepted by the State Department as evidence of United States citizenship acquired at birth for the purpose of obtaining a United States passport abroad for the child to enter the United States.

Obtaining a Certificate of Citizenship

Upon return to the United States it is suggested that employees with one or more children born abroad contact the Alien Affairs Staff, Office of Security, for advice on obtaining a certificate of citizenship for each child. The Alien Affairs Staff can supply the parents with an Application for Citizenship, Form N-600, and can assist them in filling it out.

The completed application should be forwarded to the Immigration and Naturalization Service Office, with three photographs of the child, 2 x 2 inches, together with copies of Form FS-545, birth certificates of the parents, and their marriage certificate. The Immigration and Naturalization Service will notify the parents when they should appear personally with the child before a Naturalization Examiner. (Although ordinarily a person claiming citizenship must be in the United States at the time, Congress has authorized the Attorney General to issue certificates of citizenship in the Canal Zone to United States citizens eligible to receive them.)

The parents should take to the Examiner the originals of the documents, copies of which were submitted to the Immigration and Naturalization Service with the application. If proof of United States citizenship of a parent is by a naturalization certificate, it is unlawful to make a copy of this document and the certificate should be exhibited to the Naturalization Examiner at the time of the appointment.

Recording the Citizenship

Generally, a certificate is issued immediately after the Naturalization Examiner has approved the Application for Citizenship, Form N-600. If the parents wish, they may have the child's birth as a United States citizen recorded in their county court by showing the child's Certificate of United States Citizenship to the county clerk and requesting that the information thereon be recorded. ★★

MEDICAL EXAMINATION UPON RETURN FROM OVERSEAS ASSIGNMENT

FR 15-1 provides for medical examination upon completion of a normal overseas tour of duty. Headquarters regulations extend this requirement to returnee personnel, such as those returning from extended TDY, who have been overseas in excess of 180 days. Medical examination of dependents returning from overseas is normally an optional matter although recommended.

The importance of a medical examination upon return from overseas should not be underestimated. Even though living conditions overseas may have been comparable to those in this country and the employee may be in good health, the returnee examination provides a periodic checkup that is in the employee's longer range personal interest over and above the administrative requirement involved. There is occasionally the additional advantage that through the returnee examination the individual may be qualified for medical treatment benefits under existing programs in the event any disease or illness present can be shown to have been incurred while overseas.

Arrangements for returnee examinations for the employee and his dependents should be made within 10 days of return to headquarters. Normally, appointments are made through the employee's personnel officer. If for any reason this is not feasible, appointments may be made directly with the medical office.

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A look at LEGISLATION



The Outlook

Although many new bills have been introduced in the 90th Congress to liberalize fringe benefits, the chances for passage of any large number of them are not favorable due to the cost of the 1 July 1968 pay raise and other budgetary considerations.

Informed sources favor the possibility of passage for a bill increasing per diem for employees traveling on Government business.

Increased Per Diem Rates

Brigadier General William W. Berg, Deputy Assistant Secretary of Defense for Manpower, testified before a Congressional subcommittee that a recent Census Bureau survey of employee travel in 18 Federal agencies showed that it cost the average traveler \$19.21 per day for subsistence. He also reported that a Bureau of the Budget nationwide sampling of hotel lodging and restaurant meals, plus a ten per cent allowance for miscellaneous expenses, showed a daily subsistence cost of \$19.56.

Here are the per diem rates in H.R. 13738 as compared to existing rates:

	Existing	H.R. 13738
Normal Maximum	\$16	\$20
Actual Expenses	\$30	\$35
Additional TDY Outside Continental U.S.	\$10	\$15

H.R. 10897 raises the rate of per diem for military personnel to the level approved by the House for Civil Service personnel.

Funding Retirement Benefits

In connection with increased retirement benefits, consideration is being given to the financial status of the Civil Service Retirement and Disability Fund and raising both the Government's and the employee's contribution rates.

Retirement and actuarial authorities have predicted that the system's estimated \$50 billion unfunded liability will further increase by \$1.5 billion each year under present funding practices.

One of the bills under consideration by the Subcommittee on Retirement, Insurance and Health Benefits is H.R. 10912, which is an administration proposal to put the retirement system on a more sound financial basis.

President Signs Safety Act

President Johnson, in signing into law the Fire Research and Safety Act, stated that more than 12 thousand lives were lost by fire in 1966 and noted that fires were the third largest cause of accidental deaths in the United States today.

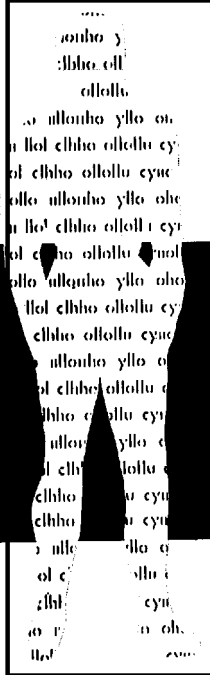
The President added that per capita deaths by fire in America were twice those of Canada, four times those of Great Britain, and six times those of Japan.

"This is a shameful waste," the President said, "This is something we should stop, we must stop and are going to stop." ★ ★

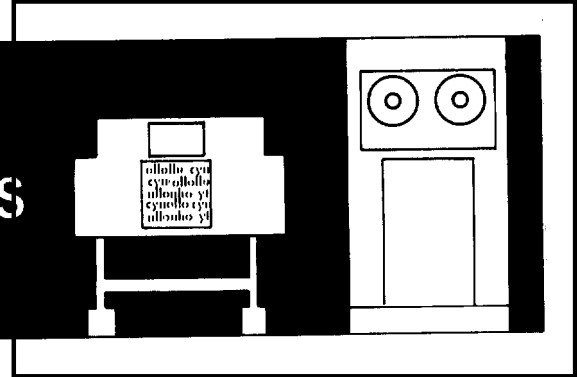
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THE QUALIFICATIONS INVENTORY

A Progress Report

A recent report on the progress being made in establishing, updating, and maintaining the Organization's Qualifications Inventory has revealed some information which should prove of interest to both employees and officials.

Last year, all employees at Headquarters were requested to complete a comprehensive questionnaire to supplement information concerning their qualifications as originally shown on their personal history statements. Most of these questionnaires have now been received and 47 per cent of these have been analyzed and up-to-date information on dependents, area knowledge, education, and Organization work experience, etc.—all of which are important to an employee when he is being considered for a different assignment—has been processed into the computer. (Pre-Organization military and civilian work experience and formal education have been processed into the computer for all employees.) Definitions of codes have been established and these have also been processed into the computer so that print-outs can be furnished to Offices in clear language.

Basic and Special Reports

To provide an immediate response to requests on type of work and when and where performed,

formal education, hobbies, area knowledge, and language abilities, basic qualifications reports are produced periodically. In addition, operating components have found the inventory particularly useful in locating individuals with unusual qualifications.

The variety of requests are illustrated by these examples:

- Numerous requests for the identification of graduates of special colleges or universities, domestic and foreign.
- Male stenographers for detail to a TDY job at the White House.
- A male employee, Oriental, U.S. citizen, proficient in the French language, for an overseas TDY.
- Male employees licensed to practice law in New York or the District of Columbia.
- Requests based on hobbies or extracurricular activities, i.e., chess, ice hockey, employee with musical ability.
- Employees who attended the University of Pittsburgh during 1943 and 1944.

Maintenance of the Inventory

To be certain that the inventory is kept up to date, each employee processing to or returning from an overseas tour of duty will complete a one-page form titled "Qualifications Update." Headquarters

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personnel will be requested to complete the form annually and at any time an employee may on his own initiative submit the form.

The chart below explains in more detail the kinds of qualifications information and extent of availability from the Qualifications Inventory.★★

INFORMATION	EXTENT OF AVAILABILITY
<i>Dependents</i> Number, Relationship, Date of Birth, Sex.	Available on 35% of the employees. Processing continuing on remainder.
<i>Citizenship</i> Present or former citizenship. If naturalized, former country and year naturalized. Present or former citizenship of spouse. If naturalized, former country and year naturalized.	Available on all employees. Available for spouse of all employees.
<i>Foreign Language Ability</i> <i>Geographic Area Knowledge</i> Type of area knowledge. How acquired and last year in which it was acquired.	Tested, claimed or disclaimed language proficiencies available on all employees. Available on 35% of employees. Processing continuing on remainder of employees.
<i>Military Experience</i> Number of years and last year of service in each field of military specialization and organization where performed.	Available on all employees.
<i>Military Education and Training</i> The educational specialty, the name or type of school and the year completed.	Available on all employees.
<i>Civilian Education and Training</i> The major course of study, extent of study, the name of the school, and the year completed.	Academic degrees from recognized colleges available for all employees. Education completed in accredited or non-accredited colleges not resulting in a degree is 35% complete on all employees. Processing is continuing on the remainder.
<i>Civilian Work Experience</i> The number of years and the last year of performance in a field of specialization, the function performed, and the type of organization in which performed. ★	Pre-Organization work experience available on all employees. Organization work experience available on 35% of employees.

Would you believe... ?

Short Stories With A Moral—Be Sure You're Properly Insured

Your first reaction to some of the anecdotes below may be disbelief or "Nothing remotely like that could ever happen to me."

But don't be too sure. These cases are from the files of international insurance brokers. Actually they happen to people just like yourself and those you work with every day.

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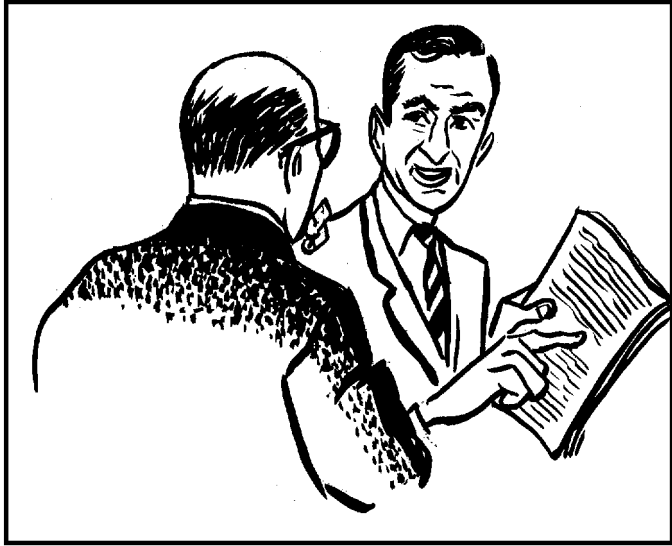
Witch Doctor Insurance

As Jack Jones, a young American advisor with the Peace Corps, sat quietly with the Congolese natives, gazing at the ruby red coals of a dying fire and listening to the animal-like moan of the local witch doctor, he thought to himself, "If those Washington head-shrinkers could see me now, this would probably be my last overseas tour."

The old witch doctor continued his incantations while his young assistant slipped out of the inky shadows, joined in the ceremony for a moment and then disappeared. The next moment the old witch doctor uttered a piercing cry of triumph—he had performed his miracle. He threw aside the grass mat he had been waving during the ceremony, and there was Jack's portable shortwave receiver.

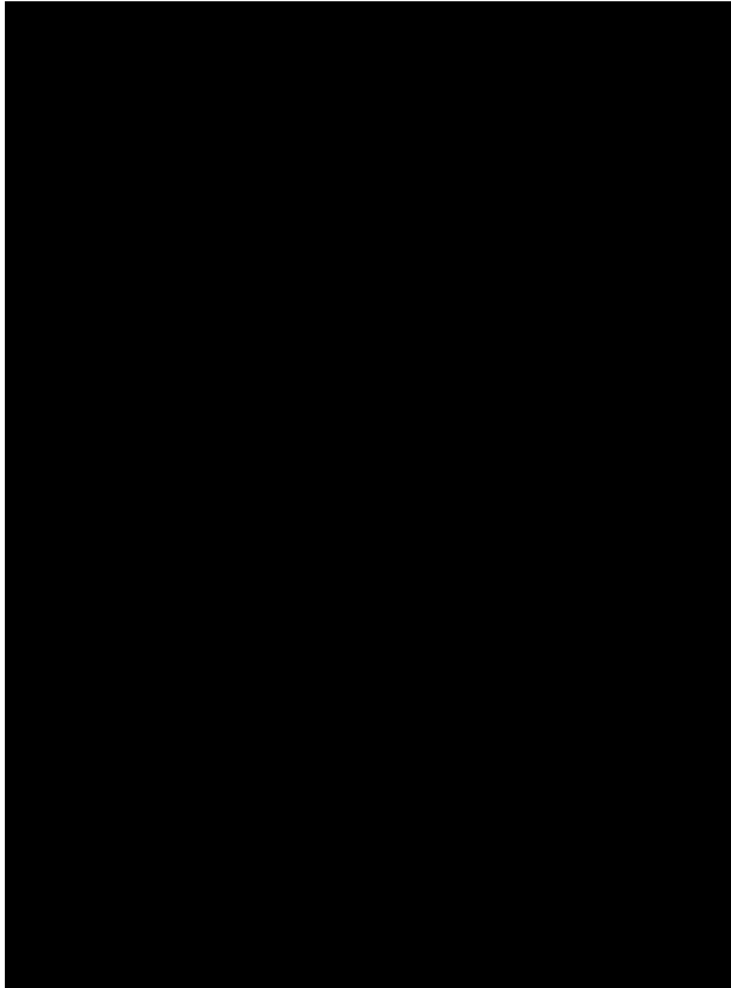
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Unger, Jack's houseboy, had been proven right—the witch doctor had the power to recover missing articles.

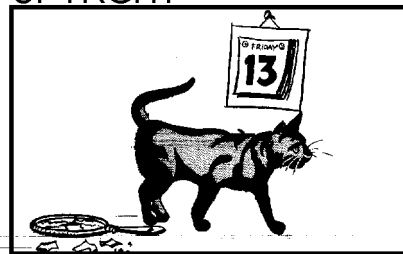
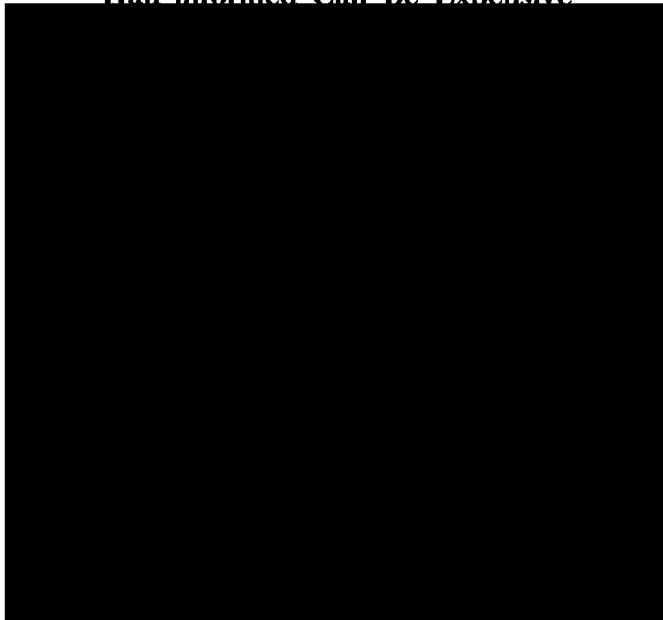
Jack took the stolen receiver, paid the five dollars fee and hurried home feeling mighty lucky. When he got home he found that he was not as lucky as he had thought. The receiver was damaged to the tune of \$40 as he learned when he got his repair bill. But actually he was more fortunate than many people. He had taken out an international comprehensive package policy before he went overseas and the company not only paid for the repairs but gratuitously reimbursed him for the witch doctor's fee.



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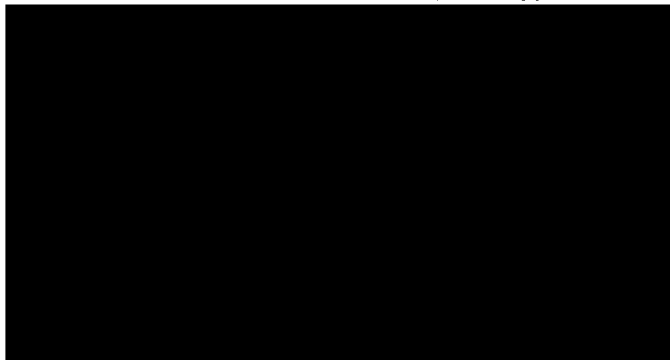
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Half-informed Can Be Expensive



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Bad Luck Strikes Three Times

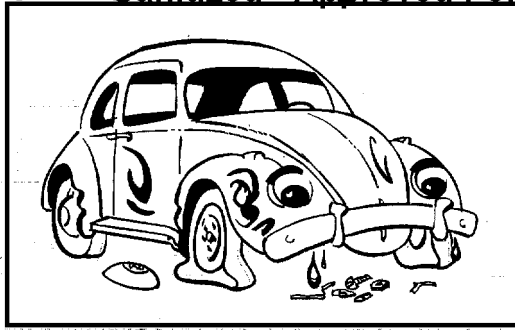


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unloading he could make it look almost like new for \$300. So Jean took the money she had saved for her vacation and paid the repair bill, confident that her insurance company would reimburse her.

But two weeks after she filed her claim, the blow struck. She hurriedly tore open the envelope, unfolded the letter from the insurance company and out jumped those vacation-shattering words—"Sorry, you weren't covered." Unfortunately, Jean's policy didn't include marine insurance against damage to her car in ocean transit and on the dock in custody of the shipping company.

Protecting Your Interests

The above anecdotes are illustrative of only a few of the many types of liability claims and losses or damages to personal property that have been sustained by Government employees on overseas assignments.

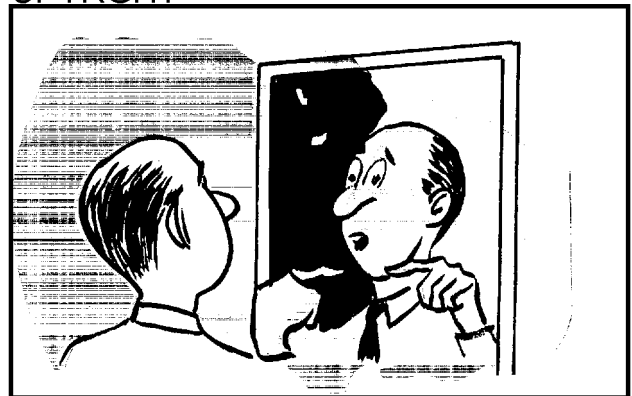
As pointed out in the September 1967 issue of the Bulletin, there are certain limitations on the payments under the Military Personnel and civilian Employees Claim Act of 1964, as amended. Recognizing these limitations, individuals should assess the risks (through available post reports, discussions with returnees from the area and international insurance representatives, etc.) against the type and amount of insurance they are carrying. Frequently they will discover that their domestic insurance policies do not extend protection beyond the continental limits of the United States. In assessing the various risks, here are some of the major ones to consider:

- The transportation of personal property involves an almost unlimited range of risks which the shipper is powerless to prevent or alleviate.
- Maritime insurance laws may cause an individual shipper to be subject to general average and salvage claims, causing him to suffer an unexpected financial setback or tem-

porary impounding of his property. (See "International Insurance for the Federal Employee" for details on this risk.)

- In some countries a fire originating in the abode of one person which causes damage to adjoining structures may cause that person to be liable for all damages or loss which results.
- Foreign customs officers may deny entry or impound any automobile without adequate liability insurance.
- The risk of loss from theft, pilferage, larceny and other criminal acts is often directly proportional to the country's level of prosperity.
- Damages to or loss of property or life caused by an individual's personal acts may subject him to liability claims, often accentuated by prejudice against the "rich American."

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Questions to Ask Yourself

After you have assessed the possible risks, you should weigh them against the answers to questions concerning your financial ability to take the loss associated with it. For example, if your actions or those of your family members caused a suit to be filed against you in court, how much financial penalty could you withstand? If, in the process of unloading, your automobile were dropped into a deep water harbor, would you have the financial resources to replace it? In a recently published booklet entitled "International Insurance for the Federal Employee," a hard look is taken at the risks and perils involved in foreign assignment and travel with particular emphasis on protection of personal property, personal liabilities, and international automobile coverage. You can obtain a copy through the Personnel Office. ★ ★

SAFETY HINTS

The hints given below are part of the Organization's over-all Safety Program—on the job, in your car, at home, and at play.

HOW TO BE SAFE IN AN OFFICE

The frequency rate of injuries in offices is higher than it is in explosive plants. Yet most office mishaps—like most other accidents—can be prevented by common sense and courtesy.

Coffee Breaks and Other Fractures

Falls have always held the No. 1 spot in the office slip parade—as a matter of fact, nearly one-half of all disabling injuries to office workers. Women are injured more frequently than men (better than a two-to-one ratio).

Coffee spills cause other spills—always embarrassing, sometimes bone-breaking. Carry hot coffee on a tray to avoid burns as well as falls. Take time to wipe up any slop-overs before someone slips. Other objects and materials dropped and allowed to remain on the floor—such as pencils, paperclips, and cokes—also cause many accidents that should not happen.

More Falls and Sprawls

The shoes you wear may cause you to fall. Leather heels for men and spiked heels for women are hazards, especially on waxed floors.

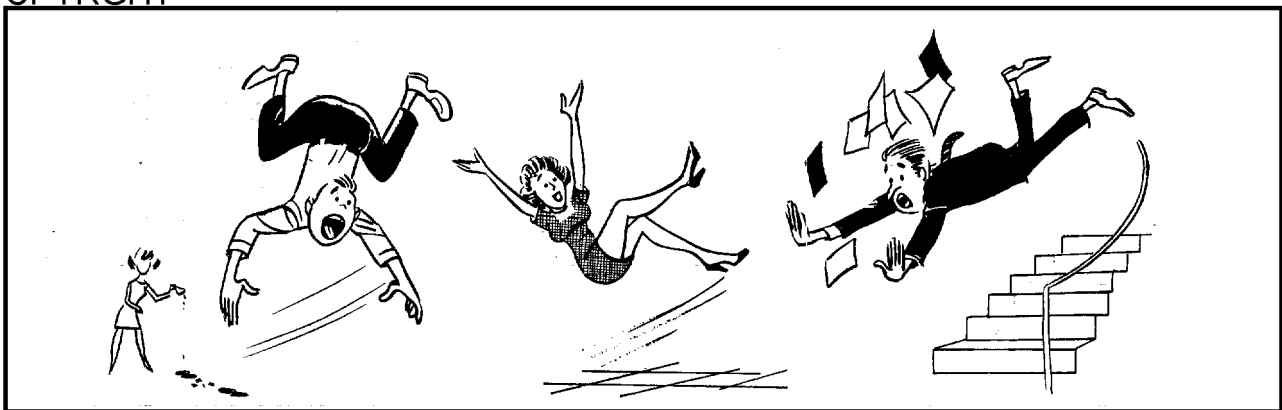
Sprawls on the floor are often brought about by tripping over file or desk drawers that have been left open.

Swivel chairs make for comfort—and also falls. Test them first with your weight before leaning back, and check the casters to make sure that they are secure. Remember that good posture prevents fatigue as well as accidents.

Stairs are a frequent place for falls. You can prevent them by taking your time, by keeping a careful watch for objects on the stairs, and by holding on to the handrail. Wherever you walk, stay alert—don't read on the move. Stay to the right side of aisles and corridors, keep your head up, and slow down at corners and doors.

Use a ladder to reach high shelves—not a chair or stool, especially not one with casters. Be sure your ladder is in good shape, is anchored, before you climb, and don't reach too far when you are on it.

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This Will Shock You

If you burn up your electric typewriter with fast work, then well done! But if any office machine gives you a shock, or if it sparks or smokes—turn it off, pull the plug, and let an electrician or repairman discover the trouble.

Always unplug an office machine powered by electricity if you have to clean it or make adjustments. If there are ground wires, have an electrician see that they are connected. And never, ever, clean an electric machine with flammable cleaning fluid.

File Under "Foolish"

Files follow the law of gravity. Never overload top file drawers or open more than one at a time—the file may tip over on you. And be sure to close drawers, bottom ones may trip someone.

Get a Lift

You can avoid back strain if you leave the moving of heavy office furniture to the maintenance men who are paid and trained to do it. Back injuries from heavy lifting happen easily and can last a lifetime.

Torch Song

Smoking at inappropriate times and in inappropriate places can present safety hazards.

Smoke only where it is permitted—never where it is forbidden or in storerooms or confined areas. Even when you are in the office, make certain that there are no highly flammable materials, such as duplicating fluid, in the immediate vicinity.

Never walk away and leave a lighted cigarette or cigar on an ashtray where it may very easily

fall on a desk or the floor. Even if you don't smoke at your desk, others may, so have an ashtray.

Do not flick a cigarette, toss a butt, or empty an ashtray or the ashes from a pipe into a waste basket. Very often a basket contains paper which can be ignited by a spark.

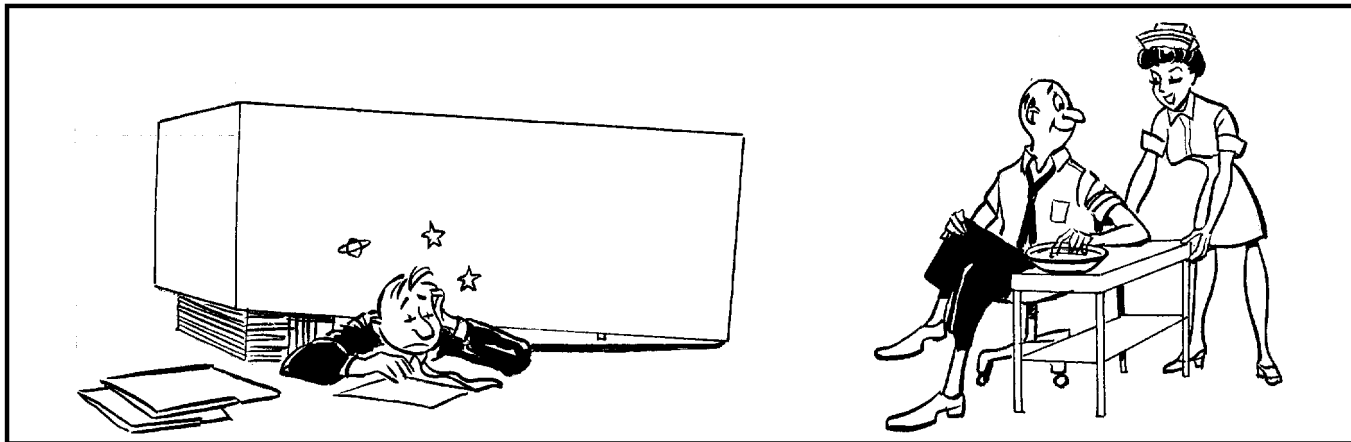
Very First Aid

Cuts are common types of office injuries and they can be serious. They can happen in any number of ways—from paper, from cutters and other sharp office tools, from the edges of filing cabinets and drawers.

Paper cuts hurt and can become infected. Use a rubber finger when working with stacks of papers, and a wetting device, not your tongue, for sealing envelopes. Keep your fingers clear when you use the paper cutter.

If you do suffer a cut (or have any other accident) never fail to get first aid. What may not seem serious at the time can blossom into a disabling injury. Some cuts get infected, others don't. The person who boasts that he never had an infection is *just lucky*. He may have had resistance to some germs, but tomorrow he can easily meet a different variety. Cuts, scrapes, and burns can turn nasty if ignored. Thorough cleaning is the most important step to avoid infection. The American Medical Association suggests the use of soap and water on minor cuts. Get wounds treated by the nurse if one is available. Leave the use of antiseptics to your doctor, or ask him to recommend one.

Remember—the biggest office hazard is the belief that there is no hazard. ★ ★



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how to save lives at home

You have probably engaged in several fire drills at the office in a building that is more fire-proof than your house. But when did you and the family have your last fire drill at home, if ever?

Have a Home Fire Evacuation Plan

Suppose it's three a.m., everyone's asleep, then a fire breaks out! It will take a moment or two before you can think clearly after the smoke wakes you up. You force yourself to react according to plan—your plan for fire survival. Many fire deaths could have been prevented by knowing what to do. Fire allows a very brief escape margin—one that demands your planning *now!*

Start by making a floor plan diagram, then:

- Show approximate window, door, stair, and hall locations.
- Mark out the alternate escapes, in case fire blocks hall or stairs. Each bedroom should have two exits.
- Designate an outside meeting place where all can meet.
- Have a ladder nearby to get to windows from the outside.

—Post your plan where all will be reminded, such as closet door or kitchen bulletin board.

When Fire Strikes

If fire should strike during the night, use a pre-arranged signal to warn all those in the house. Use a police whistle, compressed gas horn, or similar device.

If you have instructed your family on the fire evacuation plan and had practice drills, they will remember what to do. (Babysitters should be familiar with escape routes and instructed to get children out immediately if a fire is suspected.) Call the fire department from the street alarm box or neighbor's telephone. Don't re-enter your home to save valuables or extinguish the fire.

Things to Remember in Smoke

If you are caught in a smoke-filled room, remember that heat and most toxic gases rise. This means you should crouch or crawl to avoid the most dangerous atmosphere. You'll survive longer if you take short breaths, breathing through your nose and avoiding gulping large lungfuls of smoke.

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If possible, cover your face with a damp cloth and your body with a wool blanket to protect the skin against heat.

Fire Checks

To help in avoiding fires, here are four checks you should make each night before retiring:

- Check ashtrays for smoldering cigarettes or other combustibles.

- Check portable heaters. Are they turned off or operating properly and located away from combustibles and not blocking exits?
- Check stoves to be sure burners are off or properly set for the night.
- Check that bedroom doors are shut.

Remember—planning your fire escape is not just a good idea—it's the duty and responsibility of every householder. ★ ★

how to save a life by artificial respiration

Although there are many occasions where artificial respiration may save a life, one of the more common ones in the summer time is drowning.

The Mouth-to-Mouth Method

One of the more successful methods of saving a life through artificial respiration is the mouth-to-mouth method. Here are the simple rules for its use:

- Remove any foreign matter from mouth.
- Tilt head back so chin points up.
- Push or pull lower jaw to "jutting out" position.
- Place your mouth tightly over his and close his nostrils with your fingers.
- Blow into mouth till chest rises. (If unable to get air in, roll onto side, slap on back, wipe out mouth. Try again!)
- Remove mouth and let air come out.
- Repeat every five seconds for adults, every three seconds or faster for children.
- Keep at it till he breathes!

When the victim is breathing, treat him for shock and get a doctor.

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RECOGNIZING AND SUPERVISING TROUBLED EMPLOYEES



We All Have a Breaking Point

All of us are said to have a breaking point—the point at which the accumulation of pressures, frustrations, and stress causes an emotional imbalance. Occasional signs of emotional imbalance are not considered abnormal behavior. They are typical ways of relieving the tensions which accumulate.

We all have our good and bad days. There are numerous types of reactions to stress. For example, one person may tend to become easily irritated and “lose his temper.” Other persons may tend to withdraw into themselves. These are only two of the many types of reaction.

The time for concern comes when these bad days persist and we are unable to regain our emotional balance. Continued emotional imbalance is usually marked by a change in behavior. This change may appear suddenly or it may occur subtly over a long period of time. When the breaking point is reached, different people will react in different ways. Usually, however, a pattern of consistent symptoms becomes evident.

A troubled person is often so preoccupied with his problems that he becomes less considerate of others. He may react impulsively and thoughtlessly in situations which would normally present no problem to him.

Troubled Behavior Affects Productivity

Emotionally disturbed employees, at any level of responsibility, cost a great deal in money through lost productivity. Problems such as absenteeism, accidents, physical illness, and chronic and continued job dissatisfaction may be caused by emotional disturbance. For example, an employee who is constantly criticizing and disagreeing with his coworkers may do this as a reaction against an accumulation of pressures and frustrations.

While on the job, an emotionally disturbed employee is probably working far below his normal level of efficiency. His disturbed behavior may affect not only his own efficiency, but also the efficiency of his coworkers and his supervisor. The net loss in productivity can be enormous.

Consequently, a supervisor needs to know that there are signals of emotional stress. He may be able to reduce the stress for those employees who show signs of frustrations on the job. An alert supervisor can detect cases of disturbance among his subordinates which impair their job performance and cause total production to suffer. The supervisor needs to also be sensitive to personal situations which may arise and adversely affect the employee.

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A troubled person often becomes less considerate of others.

Recognizing Warning Signs of Emotional Disturbance

A supervisor should try to recognize the early warnings of emotional disturbance in the behavior of his employees. These warning signs may indicate a more serious problem. The sign most commonly agreed upon and easily noticed is a change in a person's behavior—a personality change. Some of the symptoms which have been identified through research as leading signs of emotional disturbance are listed below:

- A marked change in behavior (this may show up in such ways as emotional outbursts, chronic irritability, excessive fatigue, or continued rule violations)
- Alcoholism
- Frequent short-term absences
- Repeated accidents
- Frequent visits to the medical dispensary for whatever reason
- Chronic inability to get along with others

This does not mean that every employee showing one or more of these symptoms is emotionally disturbed. These are merely some of the symptoms which may exist in cases of emotional disturbance.

Talking Things Over With Troubled Employees

When an employee's behavior adversely affects his job or his relations with others, the supervisor must act. There are usually two main courses of action open to him. The first is informal discussion with the employee to talk over the situation as the supervisor sees it and to let the employee know of his concern and willingness to discuss the problem. The second, in the case of a more serious disturbance or one that continues over a long period of time, is a suggestion that the employee seek outside professional assistance.

A supervisor may be able to perform a useful function for an emotionally disturbed employee by listening to his problems. He should try to give the employee a feeling of freedom to talk about his problems. This is more likely to lead to a willingness on the part of the employee to seek additional help, should it become necessary.

The supervisor must *always* treat these informal discussions with an employee discreetly. If the employee should learn that he cannot trust his supervisor, he will feel betrayed and degraded and will lose respect for his supervisor. Such situations aggravate the existing problem.

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A supervisor may be able to perform a useful function . . . by listening.

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Unusual behavior is usually related to an employee's feelings. These feelings cannot be brushed away with just words of reassurance or by treating the employee's problems as unimportant, even though they may appear to be. To the disturbed person, his problems are very real. To make light of them is only to convince him that he is misunderstood.

A person in emotional distress seldom understands why he is troubled. For a lay person, such as a supervisor, to attempt to tell him why may add to his problems and create greater confusion for him. A supervisor should never attempt any type of diagnosis, but should limit his actions to listening when the troubled person wants to talk about his problems, and to assist him in getting additional help when necessary.

Don't Be an Amateur Psychiatrist!

The supervisor should avoid acting as an amateur psychiatrist. Giving psychiatric advice is beyond the duties and training of a supervisor and could easily result in a complication of the employee's emotional problems.

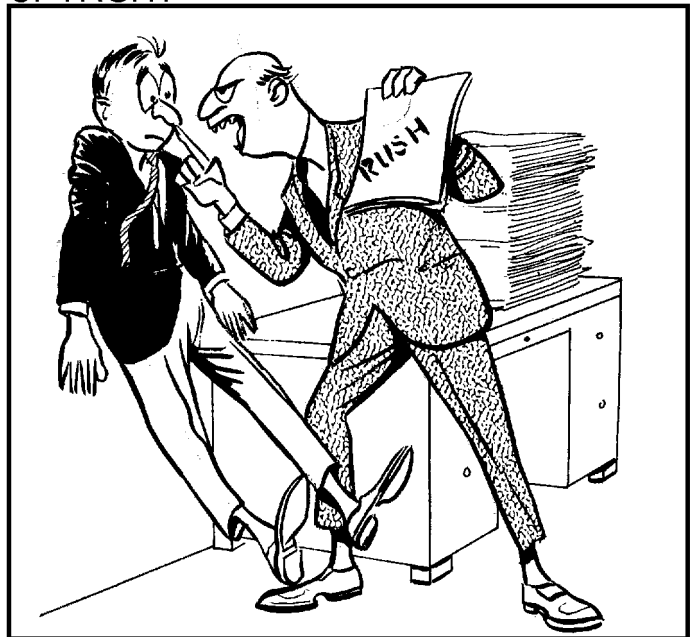
If referral for professional assistance seems to be the better course of action to take, the supervisor may seek the advice of the Psychiatric Staff of the Medical Office. If psychiatric consultation is indicated, the appropriate means of referral can be worked out with the Psychiatric Staff.

Reducing Job-Related Emotional Disturbances

Some of the things that management and supervisors can do for the emotional well-being of all employees are:

- to the greatest extent possible see that employees are employed at the work they do best
- provide training and career development opportunities
- give appropriate recognition for superior performance and achievement
- explain how an individual employee's job fits into the over-all mission. (This can be especially important in some low-level jobs.)

Changes in supervisory practices may also help to give employees greater satisfaction. If the supervisor's manner of supervision creates tension,



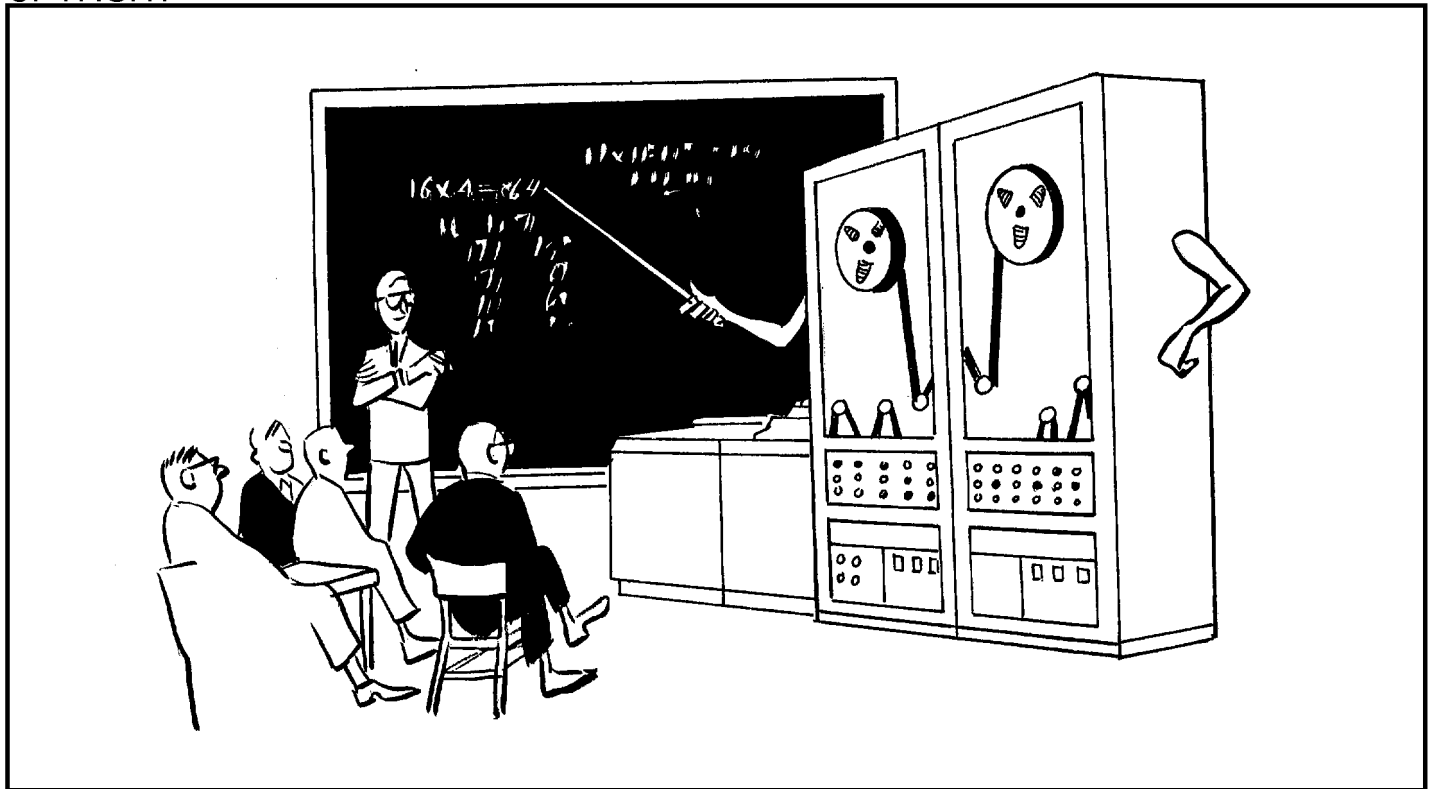
Any supervisor may be forced into tension-producing practices. . . .

the employee will find it difficult to avoid being affected by it. Any supervisor may be forced, at times, into tension-producing practices by the nature of the supervision he receives and the demands made on him from above. But he must do his best to become aware of and avoid creating unnecessary tensions in his work group.

The supervisor should consider the advisability of reorganizing the work of employees who seem to be frustrated either by the tensions or the monotony of a specific job. For some employees changes in assignment may bring a feeling of personal renewal, new challenges bring new satisfactions. For other employees changes in assignment may be detrimental, causing feelings of insecurity on top of already troubled behavior. It takes an especially skilled supervisor to know which is the best approach in each case. Informal discussions with the employee can be helpful in making a decision on which approach might be best for that particular employee. ★ ★

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PROGRAMMED LEARNING CONTINUES TO MOVE FORWARD

Students Like PAI

A recent review of progress in the use of Program-Assisted Instruction (PAI) revealed that this new educational technique has been considered a success by both students and instructors in the courses where it has been found applicable. In most cases results have been judged very favorably in terms of more effective instruction and easier, and sometimes quicker, learning. These informal judgments of PAI have been confirmed in some areas of instruction by professional studies. For example, Medical Office psychologists recently completed a study of the field test of the programmed text of the "American Thesis" element on the orientation course and found that the programmed approach is more effective than the lecture-discussion method formerly used.

PAI Used in Operations Support Course

PAI scored well in a recently completed operations support course during which it was used for pilot subjects in cable and dispatch procedures, with students responding very favorably.

In the past, disparity in the length of service and variables of experience have posed almost unsolvable problems in the course instruction. Many times instruction has been found to be too fast for the slow learner or the inexperienced, and too slow for the more experienced student or fast learner. PAI has lessened these problems by permitting members of heterogeneous groups to progress at a pace commensurate with individual ability.

While PAI has not shortened course time, experiments in its use have been useful, manageable, and well received. Operations support course instruc-

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tors are continuing assessment of other PAI-able subjects, and in the meantime they plan to expand PAI in cables and dispatches courses with an ultimate goal of programmed, rather than program-assisted, instruction.

Fifty Per Cent Improvement Through PAI

"Per Diem Claims for Temporary Duty Travel" is another PAI unit which has been used successfully in four runnings of the Administrative Procedures Course. The program was designed to instruct in the most troublesome learning area of travel allowances—how to measure the length of a travel period for per diem claims. Through use of the program, student ability to compute per diem claims has improved 50 per cent, and their general understanding of the entire subject of travel claims is markedly better.

A Striking Result

One very striking result in learning through PAI was recently shown in a four-week tryout language course in Vietnamese. In this PAI course, students appear to have learned as much in four weeks as they would have learned after eight or nine weeks of "traditional" instruction. With the kind of results instructors are getting from the several programs that have been completed and are being used, it is easy to see why they are enthusiastic about the expansion of PAI. ★★

In July 1967 a project entitled, "System Analysis of Psychological Data" was approved to be conducted under the direction of and by the Medical Office.

To implement this global systems approach research project, a task force, with representation from all major components, was created for the purpose of obtaining and analyzing a wide variety of career data on past and present career trainees. These were selected for study in view of the wealth of test data already available on them, their common, initial Organization training and experience, and the importance of this group to the future of the Organization. Psychological test data, together with information available in the personnel system such as training evaluations, assignment histories, tenure, office turnover, fitness reports, and promotion rates are the major sources of information on these employees. In addition, information not presently available in the system is being sought. This required the development of a variety of special measures and research instruments.

It is anticipated that this research project will not only provide a valuable feedback about career trainees and psychological test data, but may have broader implications for many aspects of Organization personnel management, procedures and functions.

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Too many business executives expect overmuch from subordinates, have too little patience with them, forget that if a subordinate were as capable as he, the subordinate would not be a subordinate. One invaluable qualification of a superior is *ability to teach, to train younger men, to inspire them rather than depress them, to inculcate self-confidence, not to shake their self-confidence.* TRULY BIG EXECUTIVES HELP OTHERS TO BECOME BIG. Little executives don't. Jealousy, rife in many an organization, betokens consciousness of inferiority.—B. C. Forbes

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**SEND YOUR IDEAS TO:
SUGGESTION AWARDS COMMITTEE**

