



INTERAGENCY CONNECTION

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Chair's Corner



Happy New Year!

With the flurries of winter come the flurries of activities our FEB plans for the year. Our 2015 Calendar is filling quickly.

We now have the **2015 Employee of the Year Nomination** packet available on our website for agencies to participate in the annual recognition activities. This link has been sent to all our federal agency heads; however, if you receive this newsletter and are responsible for coordinating your agency's awards program, you may wish to visit www.oklahoma.feb.gov and download our nomination package.

The "**Leadership Series**" is back! We have five days of classroom training scheduled, one day each month from April-August. Each day addresses a different leadership competency for employees from new supervisors, senior managers to aspiring leaders. Information outlining each day of training is available on our website and we will include the registration form in this newsletter beginning next month.

The **2015 Leadership FEB program** registration is now available on our website and it will also be provided in the February newsletter. Dates have not yet been confirmed for all eight forums; however, information will be added to the forms and provided as it becomes available.

FEB Councils with planning underway for the 2015 calendar year:

Emergency Preparedness/COOP Council will be meeting each month (Jan-Oct) at the Oklahoma City County Health Department at 2800 NE 63rd Street in Oklahoma City. This Council is a standing entity established to promote the development of COOP plans and enhance our overall emergency preparedness for a wide range of potential emergencies as mandated in Federal Continuity Directive 1 and Continuity Guidance Circular 1. Meetings are open to all federal, state, local and tribal government employees and are conducted in a non-classified environment.

Interagency Training Council (ITC) is open to all federal, state, local and tribal government employees; they meet once each month on the third Wednesday at 10:00 a.m. The purpose of the Council is to reduce training costs and improve efficiency through collaboration. Locations of the meetings rotate, so watch this newsletter for location information.

Our **2015 Emergency Communication Plan** is now available on our website. This information is for federal agency heads and outlines how information will be distributed.

I look forward to this year's robust schedule of activities and look forward to seeing many of you throughout the year!

Julie A. Gosdin
Julie Gosdin, Chairperson

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THE REAL TRUTH ABOUT AUTHORITY, POWER, AND POSITION

You don't need authority, power, or position to lead. Sometimes they get in the way.

Leading *is* serving, nothing more, nothing else, nothing less.

Become a leader by serving. The trappings of leadership follow, they don't precede, service. Servant-leaders use authority, power, and position to serve.

Servants serve, but, *servant-leaders enable others to serve*. That makes all the difference.

Serve:

1. Give authority, don't grasp it.
2. Reflect praise or credit back on the team.
3. Reject the trappings of power in order to identify with the team. **Connection is more powerful than exclusion.** Weak leaders push others away; strong welcome them in.
4. Place organizational interests ahead of your own. Don't trust self-serving leaders. They'll step on you.

You lose power when you use power and gain it when you give it. Clinging to authority diminishes authority, giving it increases it.

Successful leaders know the more authority they have, the more they can give.

Servant-leaders gain power by giving it. Everything else is abomination and

manipulation.

Fear:

1. Fear prevents service, courage enables it.
2. Fear of being overlooked invites you to

serve yourself rather than others.

3. Fear of being under-appreciated prevents you from appreciating others.

Fear of being overshadowed causes you to cling to the spotlight.

The gift:

Service is meeting needs. The bigger the needs you meet

the greater the leader you become.

People need to feel safe in order to thrive.

Give the gift of safety:

1. Safe to stand out. Leaders who can't let others stand out, strangle organizations. When the fear of jealousy permeates a team, mediocrity sets in.
2. Safe to screw up. People who can't screw up can't excel.
3. Safe to speak truth to power. Servant-leaders respond to questions and challenges with candor, kindness, and curiosity.

Copied from

<http://leadershipfreak.wordpress.com/2014/11/09/the-real-truth-about-authority-power-and-position/>





Spotlighting Information in Public Service

Did you Know?

Federal Bureau of Investigations (FBI)

Mission

As an intelligence-driven and threat-focused national security organization with both intelligence and law enforcement responsibilities, the mission of the FBI is to protect and defend the United States against terrorist and foreign intelligence threats, to uphold and enforce the criminal laws of the United States, and to provide leadership and criminal justice services to federal, state, municipal, and international agencies and partners.

Priorities

The FBI focuses on threats that challenge the foundations of American society or involve dangers too large or complex for any local or state authority to handle alone. In executing the following priorities, the FBI—as both a national security and law enforcement organization—will produce and use intelligence to protect the nation from threats and to bring to justice those who violate the law.

1. Protect the United States from terrorist attack.
2. Protect the United States against foreign intelligence operations and espionage
3. Protect the United States against cyber-based attacks and high-technology crimes
4. Combat public corruption at all levels
5. Protect civil rights
6. Combat transnational/national criminal

- organizations and enterprises
7. Combat major white-collar crime
8. Combat significant violent crime
9. Support federal, state, local and international partners
10. Upgrade technology to successfully perform the FBI's mission

History

The FBI was established in 1908. You can read more about the history at http://www.fbi.gov/news/stories/2006/march/fbname_022406

Motto

“Fidelity, Bravery, and Integrity.”

Core Values

- Rigorous obedience to the Constitution of the United States;
- Respect for the dignity of all those we protect;
- Compassion;
- Fairness;
- Uncompromising personal integrity and institutional integrity;
- Accountability by accepting responsibility for our actions and decisions and the consequences of our actions and decisions; and
- Leadership, both personal and professional.



How Emotionally Intelligent People Handle Toxic People

By Dr. Travis Bradberry

Toxic people defy logic. Some are blissfully unaware of the negative impact that they have on those around them, and others seem to derive satisfaction from creating chaos and pushing other people's buttons. Either way, they create unnecessary complexity, strife, and worst of all stress.

Studies have long shown that stress can have a lasting, negative impact on the brain. Exposure to even a few days of stress compromises the effectiveness of neurons in the hippocampus—an important brain area responsible for reasoning and memory. Weeks of stress cause reversible damage to neuronal dendrites (the small "arms" that brain cells use to communicate with each other), and months of stress can permanently destroy neurons. Stress is a formidable threat to your success—when stress gets out of control, your brain and your performance suffer.

Most sources of stress at work are easy to identify. If your non-profit is working to land a grant that your organization needs to function, you're bound to feel stress and likely know how to manage it. It's the unexpected sources of stress that take you by surprise and harm you the most.

Recent research from the Department of Biological and Clinical Psychology at Friedrich Schiller University in Germany found that exposure to stimuli that cause strong negative emotions—the same kind of exposure you get when dealing with toxic people—caused subjects' brains to have a massive stress response. Whether it's negativity, cruelty, the victim syndrome, or just plain craziness, toxic people drive your brain into a stressed-out state that should be avoided at all costs.

The ability to manage your emotions and remain calm under pressure has a direct link to your performance. TalentSmart has conducted research with more than a million people, and we've found that 90% of top performers are skilled at managing their emotions in times of stress in order to remain calm and in control. One of their greatest gifts is the ability to

neutralize toxic people. Top performers have well-honed coping strategies that they employ to keep toxic people at bay.

While I've run across numerous effective strategies that successful people employ when dealing with toxic people, what follows are twelve of the best. To deal with toxic people effectively, you need an approach that enables you, across the board, to control what you can and eliminate what you can't. The important thing to remember is that you are in control of far more than you realize.

They Set Limits (Especially with Complainers)

Complainers and negative people are bad news because they wallow in their problems and fail to focus on solutions. They want people to join their pity party so that they can feel better about themselves. People often feel pressure to listen to complainers because they don't want to be seen as callous or rude, but there's a fine line between lending a sympathetic ear and getting sucked into their negative emotional spiral.

You can avoid this only by setting limits and distancing yourself when necessary. Think of it this way: if the complainer were smoking, would you sit there all afternoon inhaling the second-hand smoke? You'd distance yourself, and you should do the same with complainers. A great way to set limits is to ask complainers how they intend to fix the problem. They will either quiet down or redirect the conversation in a productive direction.

They Don't Die in the Fight

Successful people know how important it is to live to fight another day, especially when your foe is a toxic individual. In conflict, unchecked emotion makes you dig your heels in and fight the kind of battle that can leave you severely damaged. When you read and respond to your emotions, you're able to choose your battles wisely and only stand your ground when the time is right.



How Emotionally Intelligent People Handle Toxic People (cont'd)

They Rise Above

Toxic people drive you crazy because their behavior is so irrational. Make no mistake about it; their behavior truly goes against reason. So why do you allow yourself to respond to them emotionally and get sucked into the mix?

The more irrational and off-base someone is, the easier it should be for you to remove yourself from their traps.

Quit trying to beat them at their own game. Distance yourself from them emotionally and approach your interactions like they're a science project (or you're their shrink, if you prefer the analogy).

You don't need to respond to the emotional chaos—only the facts.



They Stay Aware of Their Emotions

Maintaining an emotional distance requires awareness. You can't stop someone from pushing your buttons if you don't recognize when it's happening. Sometimes you'll find yourself in situations where you'll need to regroup and choose the best way forward. This is fine and you shouldn't be afraid to buy yourself some time to do so.

Think of it this way—if a mentally unstable person approaches you on the street and tells you he's John F. Kennedy, you're unlikely to set him straight. When you find yourself with a coworker who is engaged in similarly derailed thinking, sometimes it's best to just smile and nod. If you're going to have to straighten them out, it's better to give yourself some time to plan the best way to go about it.

They Establish Boundaries

This is the area where most people tend to sell themselves short. They feel like because they work or live with someone, they have no way to control the chaos. This couldn't be further from the truth. Once you've found your way to Rise Above a person, you'll begin to find their behavior more predictable and easier to understand. This will equip you to think rationally about when and where you have to put up with them and when you don't. For example,

even if you work with someone closely on a project team, that doesn't mean that you need to have the same level of one-on-one interaction with them that you have with other team members.

You can establish a boundary, but you'll have to do so consciously and proactively. If you let

things happen naturally, you are bound to find yourself constantly embroiled in difficult conversations. If you set boundaries and decide when and where you'll engage a difficult person, you can control much of the chaos. The only trick is to stick to your guns and keep

boundaries in place when the person tries to encroach upon them, which they will.

They Won't Let *Anyone* Limit Their Joy

When your sense of pleasure and satisfaction are derived from the opinions of other people, you are no longer the master of your own happiness. When emotionally intelligent people feel good about something that they've done, they won't let anyone's opinions or snide remarks take that away from them.

While it's impossible to turn off your reactions to what others think of you, you don't have to compare yourself to others, and you can always take people's opinions with a grain of salt. That way, no matter what toxic people are thinking or doing, your self-worth comes from within. Regardless of what people think of you at any particular moment, one thing is certain—you're never as good or bad as they say you are.

They Don't Focus on Problems—Only Solutions

Where you focus your attention determines your emotional state. When you fixate on the problems you're facing, you create and prolong negative emotions and stress. When you focus on actions to better yourself and your circumstances, you create a sense of personal efficacy that produces positive emotions and reduces stress.



How Emotionally Intelligent People Handle Toxic People (cont'd)

When it comes to toxic people, fixating on how crazy and difficult they are gives them power over you. Quit thinking about how troubling your difficult person is, and focus instead on how you're going to go about handling them. This makes you more effective by putting you in control, and it will reduce the amount of stress you experience when interacting with them.

They Don't Forget

Emotionally intelligent people are quick to forgive, but that doesn't mean that they forget. Forgiveness requires letting go of what's happened so that you can move on. It doesn't mean you'll give a wrongdoer another chance. Successful people are unwilling to be bogged down unnecessarily by others' mistakes, so they let them go quickly and are assertive in protecting themselves from future harm.

They Squash Negative Self-Talk

Sometimes you absorb the negativity of other people. There's nothing wrong with feeling bad about how someone is treating you, but your self-talk (the thoughts you have about your feelings) can either intensify the negativity or help you move past it. Negative self-talk is unrealistic, unnecessary, and self-defeating. It sends you into a downward emotional spiral that is difficult to pull out of. You should avoid negative self-talk at all costs.

They Limit Their Caffeine Intake

Drinking caffeine triggers the release of adrenaline. Adrenaline is the source of the "fight-or-flight" response, a survival mechanism that forces you to stand up and fight or run for the hills when faced with a threat. The fight-or-flight mechanism sidesteps rational thinking in favor of a faster response. This is great when a bear is chasing you, but not so great when you're surprised in the hallway by an angry coworker.

They Get Some Sleep

I've beaten this one to death over the years and can't say enough about the importance of sleep to increasing your emotional intelligence and managing your stress levels. When you sleep, your brain literally recharges, shuffling through

the day's memories and storing or discarding them (which causes dreams), so that you wake up alert and clear-headed. Your self-control, attention, and memory are all reduced when you don't get enough—or the right kind—of sleep. Sleep deprivation raises stress hormone levels on its own, even without a stressor present.

A good night's sleep makes you more positive, creative, and proactive in your approach to toxic people, giving you the perspective you need to deal effectively with them.

They Use Their Support System

It's tempting, yet entirely ineffective, to attempt tackling everything by yourself. To deal with toxic people, you need to recognize the weaknesses in *your* approach to them. This means tapping into your support system to gain perspective on a challenging person. Everyone has someone at work and/or outside work who is on their team, rooting for them, and ready to help them get the best from a difficult situation. Identify these individuals in your life and make an effort to seek their insight and assistance when you need it. Something as simple as explaining the situation can lead to a new perspective. Most of the time, other people can see a solution that you can't because they are not as emotionally invested in the situation.

Bringing It All Together

Before you get this system to work brilliantly, you're going to have to pass some tests. Most of the time, you will find yourself tested by touchy interactions with problem people. Thankfully, the plasticity of the brain allows it to mold and change as you practice new behaviors, even when you fail. Implementing these healthy, stress-relieving techniques for dealing with difficult people will train your brain to handle stress more effectively and decrease the likelihood of ill effects.

<http://www.talentsmart.com/articles/How-Emotionally-Intelligent-People-Handle-Toxic-People-1028629190-p-1.html>

Dr. Travis Bradberry is the award-winning co-author of *Emotional Intelligence 2.0* and the cofounder of TalentSmart, the world's leading provider of emotional intelligence tests, emotional intelligence training, and emotional intelligence certification, serving more than 75% of Fortune 500 companies. His bestselling emotional intelligence books have been translated into 25 languages and are available in more than 150 countries. He is a frequent keynote speaker at public and private engagements.



Why Successful People Never Bring Smartphones into Meetings

Do you check your phone for text messages or emails during business meetings?

According to new research from the University of Southern California's Marshall School of Business, you are probably annoying your boss and colleagues. Furthermore, research indicates that older professionals and those with higher incomes are far more likely to think checking text messages or emails during meetings of any kind is inappropriate.

Researchers surveyed 554 full-time working professionals who earned more than \$30K in income and were employed by companies with at least 50 employees. The researchers asked the survey participants about the use of smartphones in formal and informal meetings to uncover attitudes about answering calls, writing or reading emails or text messages, browsing the Internet, and other mobile phone—related behaviors. Key findings include the following:

- 86% think it's inappropriate to answer phone calls during formal meetings
- 84% think it's inappropriate to write texts or emails during formal meetings
- 75% think it's inappropriate to read texts or emails during formal meetings
- 66% think it's inappropriate to write texts or emails during any meeting
- 22% think it's inappropriate to use phones during any meeting

These findings don't surprise Roger Lipson, an executive coach who said, "In my 360-survey work with executives, 'smartphone/tablet use in meetings' is one of the most frequent comments for the 'behaviors to stop doing' category."

Why do so many people—especially more successful people—find smartphone use in meetings inappropriate? Because, when you

access your phone, it shows:

Lack of respect. You consider the information on your phone more important than the conversation in the meeting; you view people outside the meeting as more important than those sitting right in front of you.

Lack of attention. You are unable to stay focused on one item at a time; the ability to multitask is a myth.

Lack of listening. You aren't demonstrating the attention and thinking required of truly active listening.

Lack of power. You are like a modern-day Pavlovian dog who responds to the beck and call of others through the buzz of your phone.



As expected, opinions on cell phone use vary greatly by age. Millennials were three times more likely than those over age 40 to think that checking text messages and emails during informal meetings was OK.

However, unlike other Millennial traits, this difference could influence young professionals' careers, since Millennials typically rely on those who are more senior, and older, for career advancement.

As with any communication, it's important to be open and transparent with what is expected in the workplace. Lipson noted one novel idea to make sure everybody knew what was expected: "One of my clients took a chapter from saloons in the old West. He put a wicker basket at the entrance to his main conference room, along with a sign. The sign had a picture of a smartphone with the message, 'Leave your guns at the door.'"

ABOUT THE AUTHOR: A friend of TalentSmart, Kevin Kruse is a New York Times best-selling author and an expert in employee engagement. His website is KevinKruse.com, and his latest book is *Employee Engagement 2.0*.



Sick leave and retirement

Taken from Federal Times "Retirement Matters" article dated 12-1-14 by Reg Jones

There's a lot of confusion about what happens to your unused sick leave when you retire. In short, the more sick leave you have, the bigger your annuity will be.

However, sick leave can't be added to your actual service to make you eligible to retire. It can only be added after you have met the age and service requirements to do that. Also, if you are a FERS employee, it can't be used in determining the amount of your special retirement supplement. The supplement is based solely on your actual years and full months of FERS service.

What sick leave does If you've met the age and service requirements to retire, you'll get credit in your annuity computation for every year and full month of actual service, including service for which you've made a deposit or redeposit. At that point, any hours of actual service that don't add up to a full month will be combined with any hours of unused sick leave. The total will then be converted into additional months and used in the computation of your annuity.

How that's done: Because annuities are paid on a monthly basis, a year is divided into 12 equal parts. The end result is 12 30-day months and a 360 day-long year. To create additional months of service credit, 2,087, the legislated number of hours in a work year, is divided by 360. The product is an annuity day that is 5.797+ hours long, and a month that is, on average, 174 hours long.

For any hours over one year, just start at the top and add those months to the total. That's because there is no upper limit on the number of sick leave hours that can be used to create additional months.

How to determine the annuity increase The following examples show how your annuity would be increased by the addition of unused sick leave. I'll begin with one for CSRS employees. It starts with your total years and months of creditable service, including any service for which you've made a deposit or redeposit.

CSRS

Total service: 30 years

Age: 55

High-3: \$80,000

Initial CSRS annuity: \$5,000 (0.015 x \$80,000 x 5 years, plus 0.0175 x \$80,000 x 5 years, plus 0.02 x

\$80,000 x 20 years)

Unused sick leave: 1,460 hours

Additional credit: 8 months (1,391 hours), with 69 hours left over and dropped

Final CSRS annuity: \$46,072 (0.015 x \$80,000 x 5 years, plus 0.0175 x \$80,000 x 5 years, plus 0.02 x \$80,000 x 20.67 years)

Here's an example to show how the amount of your FERS annuity will be increased. It starts with your total years and months of creditable service, including any CSRS service and/or other service for which a deposit or redeposit has been paid.

However, by law your FERS annuity component will be increased only by the amount of sick leave that was earned while you were employed under FERS. Any sick leave balance attributable to your CSRS service will be added separately.

FERS

Total service: 30 years (20 years FERS/10 years CSRS)

Age: 55

High-3: \$80,000

Unused sick leave: 1,460 hours (1,100 earned under FERS/360 under CSRS)

Initial FERS annuity: \$16,00 (0.01 x \$80,000 x 20 years)

Additional credit for unused FERS sick leave: 6 months (1,044 hours), with 56 hours left over and dropped

Final FERS annuity: \$16,400 (0.01 x \$80,000 x 20.5 years)

Initial CSRS annuity: \$13,000 (0.015 x \$80,000 x 5 years, plus 0.0175 x \$80,000 x 5 years)

Additional credit for unused CSRS sick leave: 2 months (348 hours), with 12 hours left over and dropped

Final CSRS annuity: \$13,267 (\$13,000 plus 0.02 x \$80,000 x 0.167 year)

Combined annuity: \$29,667

If you don't have a CSRS component in your annuity, you can run the numbers using only your high-3 and your FERS years and full months of service.

In conclusion, sick leave is a benefit of federal employment. Use it wisely, and only when permitted by law and regulation. When you retire, it will become a gift that keeps on giving through increased annuity payments.



UPCOMING EVENTS January 2015

Jan 1, 2015 New Year's Day

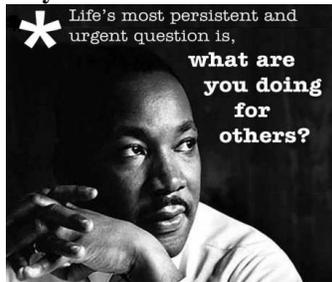


Jan 6, 2015 Epiphany



Jan 12, 2015 OPM/FEB Conference Call
1:00 p.m. POC: FEB Office, 405-231-4167

Jan 19, 2015 Martin Luther King Jr's
Birthday Observed



Jan 21, 2015 Interagency Training Council
10:00 a.m. POC: FEB Office, 405-231-4167

Jan 22, 2015 Emergency Preparedness &
COOP Council
2:00 p.m. OCCHD, 2600 NE 63rd St, OKC
POC: FEB Office, 405-231-4167

INSPIRATION CORNER

An empowered organization is one in which individuals have the knowledge, skill, desire, and opportunity to personally succeed in a way that leads to collective organizational success. –Stephen Covey

Time equals life; therefore, waste your time and waste your life, or master your time and master your life. –All Lakein

You can teach a student a lesson for a day; but if you can teach him to learn by creating curiosity, he will continue the learning process as long as he lives. –Clay P. Bedford

Your Federal Executive Board

“Federal Executive Boards (FEBs) are generally responsible for improving coordination among federal activities and programs in...areas outside of Washington, D.C...FEBs support and promote national initiatives of the President and the administration and respond to the local needs of the federal agencies and the community.” (GAO-04-384)

We applaud the efforts of the Oklahoma FEB Executive Policy Council members who ensure information is provided to direct our activities and efforts:

- Jeffrey Allen, Executive Director, Air Force Sustainment Center
- Michelle Coppedge, Director, FAA Mike Monroney Aeronautical Center
- David Engel, Chief Administrative Judge, Social Security Administration, Tulsa
- Jim Finch, Special Agent in Charge, FBI
- Joe Gallagher, Deputy to Commanding General, Fires Center of Excellence, Fort Sill
- Jerry Hyden, Director, US Department of Housing and Urban Development
- Dottie Overall, Director, Small Business Administration
- Betty Tippeconnie, Superintendent, BIA-Concho Agency

This newsletter is published monthly as a cost-effective tool for communicating events and issues of importance to the federal community in Oklahoma. If you have news of interest, please fax to the FEB Office at (405) 231-4167 or email to LeAnnJenkins@gsa.gov no later than the 15th of each month.

Officers

Chair: Julie Goddin
District Director
US Postal Service, Oklahoma City

Vice-Chair: Kevin Donovan
Federal Security Director
Transportation Security Administration

Ex-Officio: Adrian Andrews
Special Agent in Charge,
US Secret Service, Oklahoma City

Staff

Director: LeAnn Jenkins
Assistant: Lisa Smith-Longman



We Need to Talk About Your Retirement

By Tammy Flanagan, National Institute of Transition Planning, November 20, 2014

Pull up a chair. Can I get you a cup of coffee? If you're married, I hope you brought your spouse along. We're going to talk about your upcoming retirement.

Welcome to your pre-retirement counseling session!

If you are retiring in the next few months, I hope you've had the opportunity to get pre-retirement counseling. Unfortunately, not all federal employees receive the same level of counseling before their retirement date. Some agencies have many employees retiring and very few qualified retirement specialists.

The job of a federal retirement benefits counselor is demanding. Navigating the rules and regulations governing Civil Service Retirement System and Federal Employees Retirement System benefits requires a lot of experience. Here's a [list of agency benefits officers](#), who are designated to advise employees about various aspects of benefits program administration. If you're not sure who to contact in your agency for retirement counseling, this person may be able to provide you a point of contact.



Getting Started

In the meantime, I'll provide a little counsel of my own. The Office of Personnel Management's Publication 83-11, *Thinking About Retirement?*, offers a very good overview of what you can do and what your agency can help you do as you prepare for your retirement. Here are some recommendations:

- Make sure you have health and life insurance in place, because both the Federal Employees Health Benefits Program and Federal Employees Group Life Insurance have five-year tests to continue coverage into retirement. For more information, see my previous column, [The Five Year Test](#).
- Request a retirement estimate for CSRS or FERS benefits. This will allow you to begin thinking about the value of your retirement benefit to

determine if it will provide enough income along with other sources, such as Social Security and the Thrift Savings Plan. For more information, see this column: [Take Charge of Your Retirement](#).

- Update your designation of beneficiaries. There are separate beneficiary designations for CSRS or FERS, FEGLI, TSP, and unpaid compensation. See my column [What Happens to Your Life Savings?](#) I've also written specific columns on beneficiary designations for [singles](#) and [married couples](#).

Access your personal benefits statement at the [Social Security Administration's website](#). You can also use the [Social Security estimator](#) to create different scenarios to show the impact on your future benefit based on when you plan to stop working.

Pre-Retirement Timeline

As you get close to retirement, there are a series of steps you should take. Here's a timeline.

One year before retirement:

- Attend a final pre-retirement seminar, if available. Bring your spouse, if you are married and you are permitted to have him or her attend.
- Request an updated retirement estimate from your agency retirement benefits specialist showing the date you are planning to retire and your retirement elections for insurance, survivor benefits, taxes and (if applicable) unpaid deposits and other service credit issues.
- Make an appointment with your retirement specialist to go through a detailed summary of your federal service to be sure there are no discrepancies.
- Give serious consideration to survivor benefits. They will affect the income of you and your spouse. That's why I called the choice about survivor benefits [The Most Important Retirement Decision](#) in a recent column.
- Get information about Thrift Savings Plan withdrawal options. Consider the tax consequences of your choices.
- Consider scheduling a session with a financial adviser. If you don't have one, you can read my column [How to Pick a Financial Adviser](#).



We Need to Talk About Your Retirement (contd)

Six months before retirement:

- Clear up any outstanding debt to your agency such a travel advance or advanced leave credit.
- If you are planning to waive your retired pay from a military career, be sure to do this in writing at least 90 days, but no later than 60 days, before your retirement date.
- Consider whether [phased retirement is available at your agency](#).

Two months before retirement:

- Set the date! Here are some [great dates for 2015](#).
- Complete your application for retirement and submit it to your retirement specialist.
- If you're going to begin receiving Social Security benefits, [contact Social Security](#) about three months before you want the first payment to arrive. Social Security will not process applications more than four months in advance.
- If you're approaching age 65 or already older than 65, remember to contact Social Security to enroll in [Medicare Part A and/or Part B](#).
- If you are under CSRS or CSRS Offset and have a voluntary contributions account, decide what you want to do with these funds. You can find more information in my column [Your Own Retirement Savings Plan](#).

After you retire:

- Wait 30 days after your retirement date to request a withdrawal from the Thrift Savings Plan. This will allow the necessary time for your payroll office to notify the TSP that you have separated from your agency. After this time, you can choose [when and how to withdraw your TSP funds](#).

Remember, your agency may provide some help and guidance, but it is ultimately your responsibility to make decisions that affect your retirement.

This article contains multiple hyperlinks to additional information. You can access active links through our electronic newsletter at: www.oklahoma.feb.gov/Forms/201501JanNews.pdf

SEVEN WAYS TO BE GRATEFUL LIKE A LEADER

<http://leadershipfreak.wordpress.com/2014/11/28/seven-ways-to-be-grateful-like-a-leader/>

The opportunity and ability to contribute is the great privilege of leadership. Be grateful every time you open your hand and heart, even if results fall short.

Generosity expands life.

Gratitude and position:

Authority, respect, and position enhance the power of gratitude.

The more highly regarded you are, the more powerful your gratitude. The less need you have, the more powerful your thanks.

Servant leaders aren't mealy-mouthed losers. They realize their power to make a difference and use it to benefit others.

Frailty:

Frailty produces gratitude; superiority drains it.

Those who feel better-than don't feel thankful.

The less you need to say thanks, the more you should, *and the more it's appreciated by others.*

7 ways to be grateful like a leader:

1. Express happiness for the growth, progress, and success of others. *Real leaders love the success of others.*
2. Look through the eyes of others and honoring what you see.
3. Enjoy helping.
4. See strength in others.
5. Say thank you and walking away without making demands.
6. Give more than you receive. Worry more about appreciating others and less about being appreciated.
7. Delight in serving *with* others.

Servant leaders feel grateful for the opportunity to serve.



SUN	MON	TUES	WED	THUR	FRI	SAT
	January 2015			1	2	3
4	5	6	7	8	9	10
11	12 1:00 OPM/FEB call	13	14	15	16	17
18	19 Martin Luther King Jr's Birthday	20	21 10:00 ITC	22 2:00 Emgcy Prep/C00P	23	24
25	26	27	28	29	30	31

OKLAHOMA FEDERAL EXECUTIVE BOARD
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