



NEWSLETTER

OF THE ASSOCIATION OF FORMER PAHO\WHO STAFF MEMBERS

VOLUME IV NO. 1

JANUARY 1994

E D I T O R I A L

1993 has ended and with it the completion of three years of **AFSM** activities. An evaluation of 1993 indicates that our Association is providing programs which bring us together in fruitful discussion and enjoyment.

Our colleagues in the United States and abroad have continued to provide us with interesting news, which we have tried to share with you through our **Newsletter**. At the same time, this networking has kept us very much in touch with each other.

The important subject of long-term health care has been studied by special **AFSM** committee. Two marketing specialists thoroughly researched various companies offering this type of insurance and presented the subject at the annual luncheon. The final report of the committee provided information on the possible need for long-term health care insurance and a general estimate of related costs. The report was made available to U.S and Canadian colleagues. However, because specific plans must be tailored to individual circumstances, each member was

encouraged to contact a marketing specialist directly for this type of insurance.

Lines of communication between **PAHO** and **AFSM** continued to be strengthened, and the Organization is using our experience in preparing current staff for retirement.

All of the above could not have been possible without the enthusiastic collaboration of some of the **AFSM** members. Their willingness to do "just a little bit more" has proven to be the key for the successful completion of the tasks undertaken. However, more can be done, especially if more members participate.

As we greet a New Year, let us commit to the caring, sharing and enhancement of our Association. In serving on the Board of Directors and its committees, and by participating in other activities, we can utilize old skills and acquire new ones, enjoy old friends and make some new ones.

**HAPPY NEW YEAR TO YOU AND
YOUR FAMILY!**

FOR YOUR INFORMATION

AMENDMENTS TO THE BYLAWS OF AFSM

The bylaws of the Association provide for a board of directors consisting of seven members, each elected for two years. However, the experience of the board during the first three years of its existence indicated that the board of nine members, each elected for three-year terms, would be more satisfactory.

A related amendment was also proposed. In the bylaws, provision was made for the removal of the president by a vote of five members of the board of directors, rather than the usual quorum of four. It was proposed that, since a quorum of nine-member board would be five, the number of votes required to remove the president be increased to seven.

The General Meeting of 18 November approved these amendments. Copies of the new bylaws are attached to this Newsletter.

ELECTION OF OFFICERS

The term of office of Directors Hans A. Bruch, Helena M. Irwin, Maria M. Segarra-Hines and Edith Quinones expired at the end of 1993. The General Meeting of 18 November elected Jaime Ayalde, Hans A. Bruch, Danelia Dashiell, Guillermo Davila, Carlos Daza and Maria M. Segarra-Hines to fill the vacancies and the new positions created by the amendments to the bylaws.

On 30 November, the Board of Directors elected their officers as follow:

President:	Hans A. Bruch
2 years	
Vice president:	Carlos H. Daza
3 years	
Treasurer	Federico G. Varela
1 year	
Recording Secretary	Jean Surgi
1 year	
Corresponding Secretary	Maria M. Segarra-Hines
3 years	
Member at large	Jaime Ayalde
2 years	
Member at large	Danelia Dashiell
3 years	
Member at large	Guillermo Davila
2 years	
Member at large	Renate Plaut
1 year	

NEWS FROM AFICS

COST OF LIVING ADJUSTMENT OF PENSIONS

The last cost-of-living adjustment of pensions was introduced 1 April 1992 on the basis of the cost-of-living index for the United State on December 1991. The next adjustment will be effective 1 April 1994, on the basis of the index of December 1993. The movement of the index from December 1991 to August 1993 was 5%. The final figure for the next adjustment will thus be 5% plus the movement in the index from August to December 1993.

NOTICE TO ALL RETIREES WHO HAVE RETIRED ANY TIME SINCE 1 AUGUST 1990

The General Services Salary Scale for Washington, D.C. has been revised, with **retroactive** increases effective 1 August 1990, 1 August 1991, 1 August 1992 and 1 August 1993. General Services staff members who have retired any time since 1 August 1990 should **apply** to the Department of Personnel for a retroactive payment covering regular and overtime hours worked during the period from 1 August 1990 to the date of retirement. **This retroactive payment to retirees will not be made automatically, but must be applied for by each individual retiree.**

Please write to: Dr. Diana Serrano Lavertu, Pan American Health Organization, 525 23rd. Street, N.W. Washington, D.C. 20037.

COST OF HEALTH INSURANCE

If you participate in the PAHO Health Insurance plan and have your contribution automatically deducted from your monthly pension, you may have noticed a decrease in your pension in January. This was due to an increase in the amount deducted for insurance, since the percentage used in the calculation formula increase from 1.4 to 1.5 at the beginning of the year. This percentage is multiplied by the amount of monthly pension for which you would have been eligible if you had worked 30 years at PAHO.

When the cost-of-living increase is applied in April, your pension will be increased by some percentage (as yet

undermined), and your insurance deduction will also increase by the same percentage. The net effect will be an increase, but you should understand that your insurance will increase resulting in a larger deduction.

LONG-TERM HEALTH CARE UPDATE

The AFSM subcommittee on long-term health care. after long and careful study, determined that it is not possible to provide a simple group plan for our members, since there are so many **variables** according to individual situation. The only solution is for each person to contact an insurance broker to find the plan which best fits his or her needs.

Some long-term care plans provide for an annual premium payment for a specified amount of benefits; the amount invested will be lost if the benefits are not needed, but the insurance can prevent the depletion of other assets if long-term health care is required. An alternative is a money-accumulation plan which provides for long-term care and life insurance benefits, but which protects assets and leaves income-tax advantaged fund to beneficiaries if not used for long-term care. Money can be withdrawn or borrowed from this fund.

The subcommittee consulted with a team of insurance experts who assisted us in our study, and they represent several companies providing a variety of plans. Members interested in obtaining insurance can contact this team (Steve Dodge or Gloria Burdick, 3 Bethesda Metro Center, Suite 520, Bethesda, MD 20814. Tel. (301) 913-5620 or (301) 913-

5621) or any insurance broker of their choosing. The subcommittee found these people to be helpful and knowledgeable; they can provide a wide choice of plans, including some that provide discount for groups. However, the subcommittee is not in a position to endorse one broker over another and provides this address as information as information only.

CALCULATING THE TAXABLE PORTION OF PENSION AND SOCIAL SECURITY INCOME

If you are required to pay US income taxes, the income from your pension has two parts: a non-taxable portion based on your contribution to the pension (which was taxed when you received it as income and thus is not taxable again) and a taxable portion (the remainder of your pension after the non-taxable is deducted). A monthly non-taxable amount is calculated when you first start receiving a pension, and this same amount (without adjustment for cost-of-living increases in the pension itself) is deducted each month until the total of all such deductions equals the total amount of your contribution. After that, the entire pension is taxable (see note below for an exception).

If you retired after 30 June 1986, the calculation of the monthly non-taxable amount is based on two figures which you must supply: your age at the time you began receiving the pension and the total amount of your contributions to the pension plan. (This figure was provided to you at the time of your retirement on a document that calculated what your pension would be.) Using these two

figures in a worksheet on page 19 of the 1993 Instructions for Form 1040, the monthly amount is easily calculated. The annual amount for the first year is that monthly amount times the number of months you received the pension, and in subsequent years it is 12 times the monthly amount. The worksheet also provides a system for showing the cumulative amount recovered tax free from year to year until the total of your contribution is reached. If you have not reached this total at time of your death, your spouse can continue to use the deduction until it is exhausted.

Note: If you retired between 1 July and 31 December 1986, you apply the non-taxable amount as long as you receive a pension (until your death) and your spouse can apply it to his/her pension, also. The amount-of-contribution limit does not apply.

If you receive Social Security benefits, a portion of these may also be taxable, depending on the amount of your income from other sources. This calculation is performed each year (there is no limitation such as that for pensions) and this year the worksheet is on page 20 of the 1040 instructions.

If you have an accountant or tax preparer, he/she probably knows about these tax provisions. (If not, you may want to look for another preparer!) If you prepare your own tax return and need assistance, AARP has a volunteer program to assist senior citizens. Check with AARP or with your local senior center for details. This program does not cover certain complicated tax situations, such as self-employment; in

that case, you would need to find paid, professional help. If you have a simple query about the information provided in this article, contact Jean Surgi at (301) 762-7490.

LETTERS FROM OUR COLLEAGUES

Elfriede Sollmann (Kendal, PA) I welcome the connection which the AFSM and its Newsletter can establish between the Organization and the former PAHO/WHO staff and among former colleagues. I appreciated particularly Federico Varela's thoughts about retirement. I worked in Latin America with PAHO/WHO for over 20 years and still cherish friendship with former colleagues through visits and correspondence, that almost forgotten art.

I have just come to a very fine Quaker retirement community where life can be very active and stimulating inside Kendal, at Longwood or in the area. We are 20 miles south of Philadelphia. Thank you for the fine work you are doing.

Seymour Barnes (South Boston, VA) Some years ago Sam Koilpillai, a dear friend and former colleague, admonished me to return to America (from the Caribbean) and help needy people when I retired. I called that suggestion the **challenge of Sam**. This letter is to Sam. Dear Sam: Since retiring in 1985, 1) I have served as a member of the Minority Health Advisory Committee established by the Virginia Health Commissioner. 2) Employing the group-organizing skills common to health educators, I organized a group of 14 minority men into a business enterprise. While following the

principle of Slow Growth and Group Building this low profile group has assets over \$150,000.00 after three years of rather passive efforts. Similar groups are currently under development in my country. Some will be interracial. I feel that GREEN is a universal group builder. 3) A role model Program organized for minority boys (6 to 13 years old) in our country is growing by leaps and bounds. These boys, considered to be at risk, are learning the joys of fatherly support and are, reportedly, making acceptable school adjustments. We are experimenting with an incentive program aimed at improving their performance and behavior. Three retired school principals organized and run this program. I am a consultant. 4) I work full time in seven rural Virginia counties. My wife teaches. I spend last weekend, Parent's Weekend at Episcopal High School in Alexandria. My grandson is a junior there. It was good to be youthful again.

Sam, I thought you ought to know how a chance comment can challenge people. **Your check is in the mail.** Jaime Ayalde and Alfred Gerald, my former bosses, got me started in this human challenge game. It works!

Arthur J. Manger (Pacific Palisades, CA) ex-Chief, Adm. Mgt. WHO-HQ, was recently appointed Dean of Administration at the Central University of Southern California. CUSC's main campus is in Seoul, Korea; however, in California it offers courses through the PhD level, mainly for oriental students. P.S. You are to be commended for developing the Newsletter. Questions: 1) Would it be practical to create some regional contacts, e.g. Florida, California,

etc.? 2) Did you distribute an address list? If you did, I did not receive a copy. Keep up the good work.

FRANK C. LU (Miami, FL) Thank you very much for sending me a copy of the Newsletter of PAHO/WHO Former Staff Members. I would like to endorse the suggestion of Somersware Rao, i.e., to issue ID cards. I would also welcome a Directory of members in order to communicate with old colleagues. Incidentally, I was the chief of Food Additives Unit at WHO HQ from 1965 to 1976. After retirement I have been Professor of Toxicology at the University of Miami and wrote a book on toxicology, available in 5 languages.

JEROME F. TOLSON SR. (Waldorf, MD) Perhaps some of my old friends might be interested in knowing how I spent my time since leaving PAHO. I spend one morning a week at a nursing home and deliver day-old bakery products from a local grocery to the Senior Center and Homeless Men's shelter. (see next page).

OBITUARIES

JOHN E. DONAHUE Chief engineer at PAHO from 1974 until retiring in the mid 1980s, died of an aneurysm 26 December 1993 at Los Medanos Community Hospital in Pittsburgh, California.

John was born in Biddeford, Maine, and entered the Army at the start of World War II. During the war he served with the corps of Engineers in the China-Burma-India theater and helped build the famed Burma Road.

After briefly leaving the service, he returned during the Korean War. He was awarded the Purple Heart and the Silver Star. He retired from the Army in 1974 as a lieutenant colonel.

Our sincere condolences to his family.

Tolson tops Knights of Columbus volunteers in Tootsie Roll drive

By DEBRA ZIMMERMAN MURPHEY
Independent Staff Writer

Charitable work, many will agree, has its low points and high points. Soliciting donations from people in public places can open the door for all kinds of reactions. But that hasn't been the case for 83-year-old Jack Tolson Sr.

Tolson, a member of the Knights of Columbus Dr. John Henry Griffin Council 2293 in Waldorf, has been handing out Tootsie Rolls for five years to raise funds for mentally handicapped adults and children. This year, his sixth, found him spending his afternoons sitting outside at the Charles County Plaza near Giant and K mart off U.S. 301 in Waldorf.

"One of the reasons I do this is I've been retired since 1972 and I enjoy people. I get a kick out of it," Tolson explained. "I've only had about five people in five years that have been rude."

Tolson's efforts on this campaign will stop at the end of the month, marking the final day of the annual, decades-old Knights of Columbus' Tootsie Roll campaign.

About 5 percent of the money raised goes to the national chapter, with 95 percent remaining in Charles County to aid programs here.

Tolson, who has been a member of the Griffin Council for 24 years, has been active in Knights of Columbus' projects for 43 years. Locally, as part of the chapter he supports, Tolson said he holds the No. 1 spot for fundraising.

"That's true. No question," Sonny Parker, past grand knight and community activities director, said. About 15 members, including Tolson, volunteer for the Tootsie Roll drive each year.

But what has also been unique for Tolson is that he's been able to meet some of the benefactors



Photo by Gary Smith

Jack Tolson Sr., a member of the Knights of Columbus Dr. John Henry Griffin Council 2293, hands out Tootsie Rolls during the month of October to raise donations for mentally handicapped adults and children.

his charitable works have supported. "I've been down to the F.B. Gwynn (Educational) Center and we have Christmas down there for the children every year," he added.

Tolson said he averages about four to five hours on the days he gives away candy and divvies out about 400 rolls a day. About 40 percent of the people donate to the cause, he said, but there are many who don't.

This, however, doesn't fluster

him. In the end, he said, the tally shows many people do respond. "The most I've collected is \$2,300," Tolson said about the drive. "During the five years, I would estimate I've collected \$8,000."

Tolson credits part of that with the way he deals with people, always greeting them politely, and not pressuring them to contribute. He often hands over

Tootsie Rolls to children passing by, knowing they won't be able to give him a donation, but pleased that he can bring smiles to their faces.

"He's known at that shopping center and that's why he's so successful," Parker said. "People who have been shopping there for years know him and probably call him by name."

In 1989, Tolson was voted the Knights of Columbus' state Citizen of the Year for his civic endeavors, which also include programs for senior citizens and feeding needy residents.

"I'm retired. I get a bang out of it. It gives me something to do," he said. "The best part of it is when I'm out there. I just love to meet people and to do charitable work."

When the new Dr. John Henry Griffin hall in Pinefield was recently dedicated, Tolson was recognized for being one of the most significant people - along with the late Dr. John Henry Griffin, represented at the ceremony by his wife and children - who have strengthened the local chapter.

Tolson is retired from the

World Health Organization, where he worked for 22 years. His base job was out of Washington, D.C., but he traveled extensively in Central and South America as a chief of property services. He also worked for a short time for the federal government and served during World War II.

He moved to Charles County in 1969 and lives in Waldorf with his second wife, Manila. He has four children, 14 grandchildren and four great-grandchildren.

Once again, we urge you to send us your comments and suggestions in regard to the Newsletter. We also need your participation in this Newsletter. Please send us your contribution on any subject that you may think will be of interest to retirees, as well as information regarding your activities. Without your participation, the AFSM Newsletter will not achieve its purpose. Remember, together we can make it as good and as informative as it can be. **PLEASE, HELP US!**

DEAR EDITOR:

MAIL TO: AFSM (Association of Former PAHO/WHO Staff Members)
Pan American Health Organization
Personnel Office, Room 320
525 23rd Street, N.W. Washington D.C. 20037