

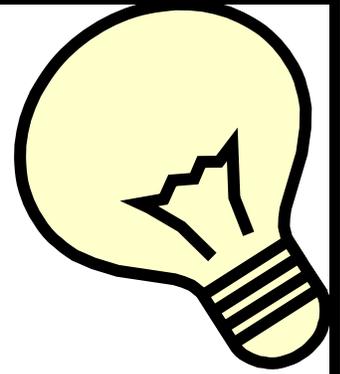
The

Illuminator

Shedding Light on the HR World

3-2009

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This publication is issued to ensure the Fort Benning commanders, managers, supervisors, and employees are kept informed of employment and staffing issues. Monthly issuances will contain updated information on specific employment topics (i.e., compensation, recruiting procedures, travel entitlements, classification issues, NSPS implementation information, the Maneuver Center of Excellence civilian transition, etc.).

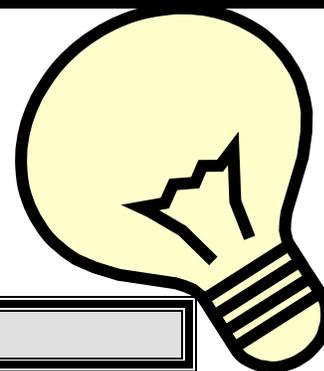
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Retirement, Life/Health Insurance, TSP, Social Security and Such

Social Security not Ready to Provide Services to Aging Baby Boomers. The number of people performing electronic transactions with the Social Security Administration grew by 27 percent during the past year, from 2.9 million in fiscal 2007 to 3.7 million in 2008, and worker productivity is increasing.

However, the shrinking SSA workforce has not been able to keep up with a growing workload, according to a study by the Government Accountability Office. According to an SSA official, staffing shortfalls resulted in a buildup of 1,000 work-years for work that SSA was not able to complete at the end of fiscal year 2007. SSA projects that the buildup will grow to 5,800 work-years by the end of fiscal year 2009,” GAO said in its

The agency is being hit with a double whammy by the aging baby boom generation: 44 percent of SSA's staff members are expected to retire by 2016, while the agency expects to be processing 1 million additional claims a year from retiring boomers by 2017. The process y has already started. SSA's field office staff declined by 4.4 percent from 2005 to 2008, GAO found, and office visits increased from 42 million in 2006 to 44.4 million in 2008.

SSA operates a network of about 1,300 field offices throughout the country, 63,000 employees and a budget of about \$10 billion a year. It paid out \$650 billion in benefits to 55 million people in 2008, and for years has anticipated the onslaught of boomer retirement.

“We have long been aware that the baby boom generation would have a dramatic impact on our own internal staffing losses, as well as escalating our disability and retirement claims workloads,” SSA said in its response to the GAO report. “As a result, we have been working on many fronts to increase our productivity to enable us to process more work without increasing staffing levels.”

The agency has responded with a number of strategies, including increased use of online, telephone and video services; load balancing by shifting work between offices; and deferring less essential jobs. But despite an increase in average productivity of 2.9 percent since 2005, the amount of work actually done fell by 1.3 percent, GAO found. “Staffing declines resulted in customers waiting longer to be served and difficulties for field offices in answering calls from customers,” the report said.

In 2008, three million visitors to field offices waited an hour or more before seeing an employee. In a 2007 survey of callers, most said at least one call went unanswered, and eight percent said they waited an hour or longer to talk with someone. The average waiting time for a call went from 15 minutes in 2002 to 21 minutes in 2006, and staff

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members in two Social Security offices said they did not answer their phones at all. But SSA plans to leverage more advanced technology.

“We have an IT Advisory Board that is responsible for long-range IT planning,” SSA said. “In the face of dwindling resources and risking workloads, our IT investments are critical to keeping pace with an ever-growing demand for our services.”

SSA’s strategic plan released in 2008 calls for having half of all online retirement applications filed online by 2012 and one quarter of all disability claims. “Online filing provides work efficiency to offset the impact of a part of the increase in claims,” the agency said.

“Achieving the plan’s goal of an online filing rate of 50 percent of retirement applications will surely relieve some service-demand growth at field offices,” GAO said. “However, it is not clear how SSA plans to accommodate the growing workload and the goals of the strategic plan, while ensuring quality customer service at field offices.”

Online services so far have not produced a big benefit, SSA staff members told GAO. Relatively few customers use them, and because of erroneous or missing information on some online forms additional time is required by staff to contact customers to gather or correct information.

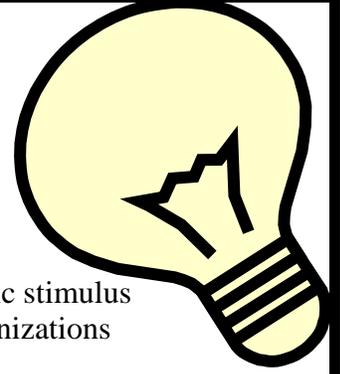
“While SSA is encouraging customers to use automated services to help field offices accomplish their work, many field staff said that real gains in automated services will likely be achieved by future generations of customers,” GAO said. “SSA’s vision for its ‘eService’ program is that the public, businesses, and government agencies will be able to conduct all business through secure, electronic channels — thereby increasing the efficiency with which the agency can serve the public.”

SSA said it is developing a comprehensive plan to address the growing imbalance between workforce and workload, and the document will -- at a minimum -- include comprehensive plans for:

- Expanding electronic service.
- Increased centralization of processing telephone and claims workloads while maintaining the network of local field offices to serve the public.
- Field office service enhancement with new phone systems, video services where applicable, and piloting self-service personal computers in reception areas.
- Service delivery assessments of field offices to ensure that the agency continues to provide efficient customer service.

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\$250 Tax Credit or Payment for Federal Retirees. Now that the economic stimulus package has been passed into law, the bill has actually been printed and organizations are going through it to find out what this new law contains.

One organization that has been working on the bills in Congress is the National Active and Retired Federal Employees Association (NARFE). Recent headlines read "NARFE SCORES LEGISLATIVE WIN FOR FEDERAL RETIREES IN STIMULUS PACKAGE."

In the release, the organization wrote that NARFE was announcing "successful achievement of a legislative fix that ensures that all federal retirees--like other seniors--will be offered stimulus relief."

"Under the auspices of the stimulus package, tax relief via reduced payroll tax withholding will be provided to wage-earners under the 'Make Work Pay' provisions. Social Security, Veterans, SSI or Railroad Retirement beneficiaries, who are not otherwise wage-earners, will see a one-time \$250 increase in these payments. Federal retirees who are not eligible for any of these payments will be eligible to take a newly-created \$250 per person refundable tax credit."

This is what this means for most readers. If you are a FERS retiree and collecting Social Security payments, you are eligible for an additional \$250 payment. If you are under CSRS, you are not collecting Social Security. However, you are eligible to receive a tax credit of \$250.

The provision buried deep within the 1100 or so pages of this legislative monster (stimulus package). It is located in section 2202 under the title of "Special Legislation for Certain Government Retirees."

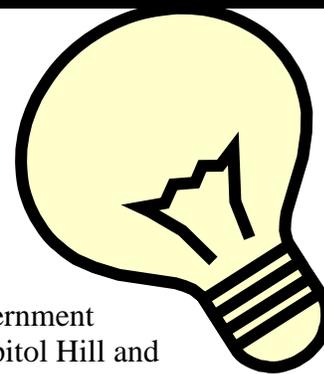
Here is what it says: In the case of an eligible individual, there shall be allowed as a credit against the tax imposed by subtitle A of the Internal Revenue Code of 1986 for the first taxable year beginning in 2009 an amount equal \$250 (\$500 in the case of a joint return where both spouses are eligible individuals).

An eligible individual is a person "who receives during the first taxable year beginning in 2009 any amount as a pension or annuity for service performed in the employ of the United States or any State, or any instrumentality thereof, which is not considered employment...."

The Senate stimulus bill originally provided a one-time cash payment to Social Security, Veterans, Supplemental Security Income (SSI) and Railroad Retirement recipients that excluded non-Social Security public sector retirees --including many Civil Service

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Retirement System (CSRS) annuitants, as well as certain state and local government retirees. "NARFE's efforts, which included reaching out to legislators on Capitol Hill and to groups representing state and local government employees and retirees, secured language being incorporated into the final bill to accommodate these individuals."

So, for those readers who are retired, you will have an extra \$250 to stimulate the economy.

Investing During the Great Recession and Your Personal Financial Future. Many readers are already retired. Many others are planning or hoping to retire in the next few years. How bright is your financial future? Will your Thrift Savings Plan enable you to retire comfortably or will you be forced to work longer, perhaps much longer, than you had planned because the value of your TSP has fallen dramatically?

More people are delaying retirement as a result of falling stock prices, housing prices, and investments in general. As millions of Americans are out of work, with the numbers likely to go up before leveling off, a job with the federal government is one that many current federal employees are likely to hold on to knowing that finding a job after retirement will be difficult and probably not have the same pay or benefits.

You may have noticed that the stock market is now down to about where it was 10 years ago. The money you have invested in the C fund, depending on how much invested and when you invested it, has not increased your total assets. Chances are, it has gone down.

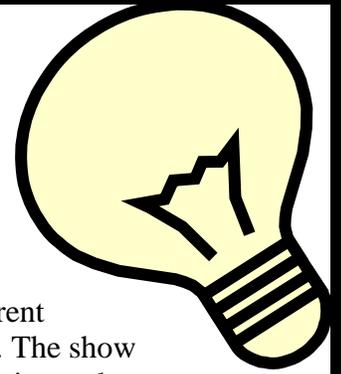
So what does the future hold? America has been through recessions before over the past two centuries. We have only had one recession that turned into a major depression, commonly referred to as "The Great Depression." 70 years later, there is still debate on the role of government in that era as some have concluded that attempts by the government to revive the economy turned a recession into a depression. Others think the government spending programs were positive in their economic effects.

Unless you were investing in stocks in the 1930's (yes, I know the TSP did not exist then but stocks were still available), you probably feel as though you are in uncharted territory. The market has dropped about 50% since hitting a high in the fall of 2007. By most measures, we are a long way from a depression. We are in a severe recession. But, as Ronald Reagan quipped: "A recession is when your neighbor loses his job. A depression is when you lose yours."

What changes should you make, if any, in how you invest in the Thrift Savings Plan? With the current economic uncertainty, and politicians creating screaming headlines for their own political purposes, knowing how to invest and plan for the future may seem more uncertain than ever.

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To find out what a variety of experts are saying about investments in our current economic climate, I attended "The World Money Show" in Orlando recently. The show had about 10,000 registrants and featured a variety of speakers with expertise in stocks, bonds, and other investments.

Federal agencies operate in a political environment. Many of our readers perceive and analyze events through their own political perspective. Most of those speaking in this arena have a different perspective. Their goal is to help their clients preserve their assets, make a profit, and collect a fee. Politics plays a role but from a policy perspective. I did not hear any speakers make a purely political speech but many did express their ideas about policy initiatives and the possible implications of these initiatives for investors. Most speakers were hoping the government's plans to revive the economy were successful but most were pessimistic based on their evaluation of past efforts by governments to try and correct economic problems with massive spending--although none of these were as large as the attempt by the United States today.

Here is a brief summary of the opinions from investment experts. With a large number of speakers, and a wide variety of experience in different aspects of the investment world, there was a surprising amount of consensus although the rationale for reaching the conclusions sometimes differed substantially. Here is a summary of the analysis from this session. How you use this in deciding how to invest your funds, especially in the Thrift Savings Plan, is up to you. There is a summary at the end of the article that may be helpful in how the TSP funds may be impacted by the current events in our economy.

The Great Recession and the Post Capitalism Era

One speaker referred to the current situation as "the great recession." We are not in a depression but we are in a severe recession. The concern among some is that government attempts to save companies and jobs and spend money may prevent a recovery from occurring and send us into a depression instead of weeding out inefficient industries or companies and moving on into the future.

A 7% unemployment gain is typical during a recession. The stock market has not priced in unemployment of 10% or 11%. The government has not been projecting an unemployment rate as high as 10%.

But seven of nine sectors of our economy are in a depression (a decline of more than 10%). The exceptions: health care and government. In effect, this means that the stock market may fall further than it already has, perhaps much further than it already has. It also means that government employment is going to grow, probably substantially, and that government will gain an even greater share of America's gross domestic product. An

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unemployment rate of 10% is a possibility. In fact, within a few days after the conference ended, a new projected unemployment rate of more than 8% has been released.

Another factor that will influence investments: Government debt is rising at all levels. The debt of a central government usually rises 85% during the first three years after a banking crisis.

The economic crisis is not over and the government debt levels are going to go much higher than normally happens during a recession, even though elected officials may not acknowledge the total extent of the problem. There is a collapse of tax revenue that will hit starting this year. As people lose jobs, spending declines, unemployment rises, stocks decline in value, investments go down in value and tax revenue nosedives. This will have a dramatic impact on government debt levels in addition to borrowing the trillions for various bailouts and economic stimulus programs.

In short, the government will be absorbing huge amounts of capital and taking on unprecedented levels of debt--most of which will be funded through the issuance of Treasury securities.

Stock Market Distortion and Inflation

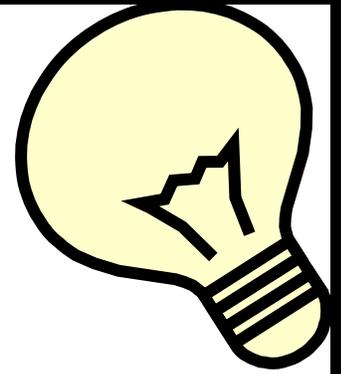
A panel of speakers each briefly addressed the current economic climate and captured the ideas that were expounded in individual sessions by a variety of speakers.

The general consensus: The American stock market is distorted and will remain so for some time because of unprecedented government debt and spending. The result is that bonds are going to be a better investment than stocks. Some stocks that will do well (and which will not be available to TSP investors as the TSP uses index funds) are those that are "green, unionized, and employ lower paid workers" as the government takes over more control of the economy and we have a populist president who will likely favor these segments of the workforce.

The current concern of government planners has been focused on deflation. A longer term concern is rapid inflation. Several speakers referred to the "rapidly rising" or "hideous" inflation that they see occurring in another year or so as a result of massive government spending. This means that the interest rate that will be paid for financing government debt will rise. On the other hand, a dollar that is worth much less than it is today will make it easier for the government to pay back some of the money that is currently being borrowed at relatively low interest rates. Some investment professionals think the government is planning on higher inflation, perhaps much higher inflation, as a way of making it easier to repay debt.

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Advantage of Foreign Stocks

Several speakers referred to the fact that the United States is moving toward a more welfare oriented society while many other countries are moving more toward capitalism. China, for example, is focusing more on the role and value of business investment and less on government planning. Europe is also beginning to move away from as much government planning and strict regulation and more toward free market capitalism. As a result, some advisers are planning on putting more into foreign stocks than American stocks which are likely to recover later than foreign stocks as the federal government absorbs more resources from the private sector.

Bonds vs. Stocks

Bonds are likely to fare better than stocks for some of the reasons mentioned above. Some energy stocks are likely to do well and stocks that invest in new sources of energy may do well but the overall stock market (such as the C fund in the TSP) will be hurt.

Generally, speakers were pessimistic about the real return of stocks through the remainder of 2009. With rising interest rates, high quality bonds may be a better value.

Fear of the Unknown

Investors prefer a stable environment. America's Treasury Bonds have done well in large part because our economy is the largest in the world and we have a stable political environment.

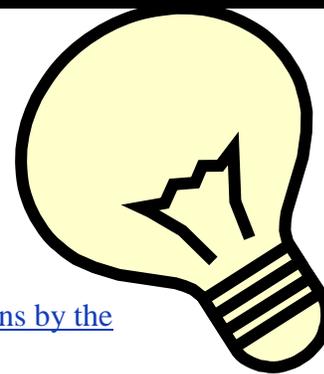
But no one knows what will result from government attempts to revive the economy. There was a large amount of fear expressed by investment experts over the unintended consequences of unparalleled government spending and debt. The most common refrain from those speakers I heard was that the stock market is uncertain and likely to plunge as a result of the stimulus plan and various bailout plans. Investors are concerned that the real goal of the stimulus package is political and not economic. As one speaker observed, "there is no stimulus plan--it is a lie" because the real rationale is to implement spending programs to pay off political allies by using scare tactics about the economy as a cover for passing the new programs.

What Does This Mean for You?

One investment adviser magazine has noted that the [stock market had fallen about 40% since Obama sewed up the Democratic nomination](#). The market also fell dramatically after a plan to deal with "toxic assets" was described by Treasury Secretary Timothy Geithner. One announcer on a station devoted to interests of stocks and investors has

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called for a ["Chicago tea party" in expressing outrage over the recent decisions by the government](#) to revive the economy.

As of this writing, the stock market is at its lowest point in a number of years. Several speakers predicted it could fall dramatically from its current point--one speaker referred to the stock market average going as low as 3800--about 50% lower than its current value.

Uncertainty creates volatility. If you are retired, or close to retirement, the possibility of a dramatic rise in interest rates should be part of your planning. If you are planning on using the TSP as a major part of your retirement income, consider the possibility of your stock assets dropping significantly from where they are today and how that would impact your financial future.

The current economic situation will not be resolved for some time. There may be a stock market rally, where stocks rise as much as 15 - 20% only to fall back to new lows during the current bear market. A number of people foresee a bubble bursting in Treasury securities. But, as a TSP investor, you have an advantage with the G fund. This fund has relatively low volatility and the investments are in government securities that are issued especially for this fund. High inflation may hurt your return but your initial investment should be safe.

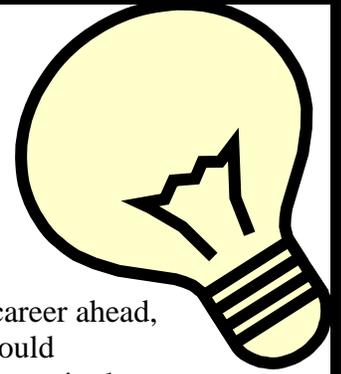
The F fund invests in government, corporate and mortgage-backed bonds. The risk in the F fund is greater than the G fund and it can also be impacted by inflation. It is less volatile than the stock funds, interest is paid and included in the price of the F fund shares. The fund does not have the potential for the same increase (or decrease) as the stock funds.

No one can predict the outcome of the current economic situation or even future government decisions that will be made that will impact the economy. You will have to reach your own conclusions about the wisdom of the various bailout and stimulus plans now being pursued by the federal government and how it will impact your investments based on your individual circumstances. You may decide that the consensus of investors in driving the stock market dramatically lower in recent months is wrong and that stocks are going to go up dramatically in anticipation of a dramatic recovery. Perhaps you would be right and the investment professionals are unnecessarily pessimistic.

Everyone should take into account the possibility of much higher inflation and the possibility of stocks falling further than they are now before recovering and starting to go up instead of down.

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Stocks are lower than they have been in years and, for someone with a long career ahead, it may be the investment opportunity of a lifetime. But, in every case, you should consider the possible scenarios that could befall your investments and then invest in the manner most appropriate for you.

Military Service Members More Realistic About Retirement than Civilians. Service members are more practical about their retirement needs than their civilian counterparts, according to a survey conducted by the Financial Industry Regulatory Authority, or FINRA, Investor Education Foundation, in cooperation with the Employee Benefit Research Institute.

The findings bode well for service members' readiness to transition out of work and into retirement, FINRA's foundation president says.

"Unless you are aware of the amount of money you're going to need in retirement, it's going to be hard to start saving the amount you need," John Gannon, president of the FINRA Foundation, said. "The good thing is the military is much further along in understanding their savings needs than the general public."

While 26 percent of civilian workers think they can retire on less than \$250,000, only 10 percent of service members believe that to be true. On the other hand, nearly a third of service members think they'll need more than \$1 million, which is a lot closer to the truth, Gannon said.

For most people, \$1 million probably will be enough, given that most people will spend 20 to 30 years in retirement, he added.

Service members may be in better stead thanks to the military's efforts to provide financial education. While there's always more that can be done, the services understand the importance of financial readiness, especially in conjunction with military readiness, Gannon said.

"You really don't want somebody being deployed to Iraq or Afghanistan who's worried about back home not being able to pay bills, having credit problems and having their spouse get calls from collection agencies," he said. "That can all cause problems."

In fact, personal finance issues can jeopardize a security clearance. Though service members, generally, are ahead of civilians when it comes to having a realistic investment plan, they're not doing all they can to make that plan happen, Gannon said.

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Only one in five service members are aware of the government's Thrift Savings Plan and fewer than half of those participate in the TSP. More than 87 percent of federal civilian employees participate in the TSP.

"I think it's very important that they understand that the Thrift Savings Plan exists because, for many service members who don't stay in the military for 20 years and get access to the pension, it's really their only retirement savings vehicle in the military," Gannon said. "It's one of the best-designed, employer-sponsored contribution plans that exists in the United States, as far as I'm concerned.

"It's extremely low cost, has great investment options and appears to be a very well-run program."

A section of the FINRA Web site is dedicated to helping military members develop a retirement savings plan. It offers tools such as a retirement calculator and a link to the American Saving and Education Council's "Ballpark Estimate," which allows users to estimate how much they'll need for retirement.

"They're really straightforward simple things to really put themselves in a position to understand their retirement savings needs," Gannon said.

In addition, nearly every military base around the world has a personal financial manager to provide financial counseling to service members and their families.

Another thing most service members have going for them is youth, Gannon said.

"That's the great thing about the military" that 65 percent of service members are under 30, Gannon said. "Time is on their side."

Though saving for retirement is important at any age, the earlier one can start, the better. If retirement is ominously looming, it's still not too late, Gannon said.

"Once you hit 50, you can contribute an extra \$5,000 to the TSP," he said. "It's set up so that for people who start late, they can contribute more and catch up."

What is the Retirement Supplement and does it Apply to You? The minimum retirement age (MRA) for FERS employees is between the ages of 55 and 57, depending on the year in which you were born. Retirees born before 1948 have a MRA of 55, while those born in 1970 or later have a MRA of 57. However, regardless of the year in which you were born, your earliest age of eligibility for Social Security retirement benefits based on your own earnings is age 62.

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Social Security is expected to be a part of the retirement package of FERS employees; in fact, FERS was created to bring federal employees under Social Security. Congress created something called the Retiree Annuity Supplement to tide over FERS retirees who chose to retire before they hit the age of eligibility for Social Security. This supplement goes by many names, but the most common is the *Special Retirement Supplement* (SRS) and that's what it'll be called for the rest of this article.

The SRS applies to retirees between their MRA and age 62, though there are some exceptions that we will look at later. It is designed to replace the portion of an age 62 Social Security benefit that is due to your work under the FERS system.

If you earned Social Security covered wages at another job prior to your federal service, that will not be replaced in the SRS. Therefore, it is likely that your SRS will not equal what your age 62 Social Security benefit would be. Let's do a simplified example.

Your MRA is age 57 and you retire at that age with 30 years of federal service. Your age 62 Social Security benefit is expected to be \$1000. In computing your SRS, your years of federal service are divided by 40 (the number of years that Social Security considers to be a full career), and the resulting fraction (3/4 or 75%) is multiplied by the age 62 Social Security benefit to give you the amount of your SRS. In this case, your SRS would be \$750.

You would receive the SRS until you reached age 62. At that time the SRS would end, whether or not you chose to apply for your Social Security at that time. Your SRS ends when you become eligible for Social Security Retirement benefits – not when you apply for them.

But wait! The same earnings test that applies to Social Security benefits received before you reach your full Social Security retirement age will apply to your Special Retirement Supplement. For 2009, you may earn up to \$14,160 before the earnings test kicks in. Once it kicks in, every \$2 you earn above \$14,160 will result in a \$1 reduction in your SRS. The test applies only to earned income, not to pensions, dividends, etc.

But wait some more! The SRS does not receive a cost-of-living adjustment.

What exceptions are there to the SRS?

- Special category employees (law enforcement, firefighters, etc.) may receive the SRS at the time they retire, even if they are younger than their MRA. They are also not subject to the earnings test until they reach their MRA.

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- Individuals who take voluntary early retirement are not entitled to the SRS until they reach their MRA.
- Employees who retire under MRA+10, deferred retirement or disability retirement are not eligible for the SRS

As this article illustrates, the federal retirement system is complex. Here is a piece of free advice that every federal employee should follow.

A federal employee who is planning to retire needs to get sound advice to make sure you understand the federal system that applies to you and how to work within that system to maximize your benefit. Don't wait until you are about to walk out the door and into your brave new world of retirement to get advice. Start planning early in your career.

Also, plan on taking retirement training, in addition to talking to your agency's retirement counselor, to make sure you understand how the system works--before you are actually using it.

Employment-Related News

Pay Reform Means Big Payouts at DoD. The Defense Department's performance pay system has been called unfair, discriminatory and inefficient.

But with the system's latest round of pay raises and bonuses being the largest in its three-year history, one prominent manager has a different take: The National Security Personnel System might actually be working.

"It's making us [managers] look at our people, and making us have a better understanding of how they're doing," said Darryl Perkinson, president of the Federal Managers Association and a Navy shipyard manager in Norfolk, Va. "It's improving our communication. I think the system is meeting the expectations that the folks who put it in place wanted it to do."

About 170,000 employees evaluated under NSPS last fall received an average pay raise of 6.41 percent in January, and an average bonus of 1.94 percent — a total increase of 8.35 percent. The average pay raise alone dwarfs the 3.9 percent overall raise most General Schedule employees received last month.

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When step increases ranging from 2.5 percent to 3.2 percent are factored in, some GS employees earned more than NSPS employees. But GS employees do not always receive step increases each year, whereas NSPS increases occur annually.

At a time when many workers across the nation are facing bad news ranging from nonexistent raises to layoffs, Perkinson said the large NSPS pay adjustments are more than welcome.

“Given the economy, I think we fared very well,” Perkinson said. “We don’t have a lot to be complaining about when it comes to [an average 6.41 percent] salary increase.” Brad Bunn, the program executive officer in charge of NSPS, also is pleased with the latest results.

“It shows we’re making distinctions based on performance,” Bunn said. “And when you look at the average increases themselves ... it shows the department is following through on its commitment to make sure NSPS is properly funded and that employees overall are not being disadvantaged when compared to the rest of the workforce.”

Bunn was glad to see most employees received a performance rating of 3, indicating they were “valued performers.” More than 98 percent of NSPS employees received at least some performance-based raise or bonus.

“That’s basically how we designed it to be,” Bunn said.

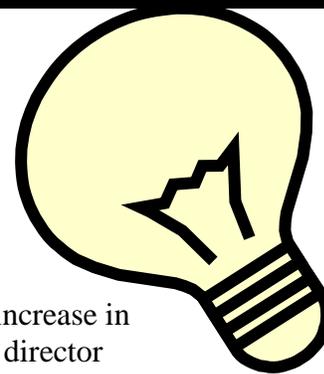
Bunn was not sure why the total average pay adjustment increased by three-quarters of a percentage point over last year’s 7.6 percent. Part of that has to do with the larger base salary increase, he said. But individual Defense organizations may have decided to put more money into their pay pools above the minimum funding requirements.

Defense has more than 1,600 divisions with employees under NSPS. Each division has a pay pool, which collects the money that would otherwise have gone to within-grade step increases, promotions and performance-based bonuses. The pay pool also gets 40 percent of the base salary increases approved for all General Schedule employees; the remaining 60 percent goes to all NSPS employees except those rated level 1, which is unacceptable. The money in the pay pool is then divided up into shares. NSPS employees who receive a performance rating of at least three will receive a certain number of shares, depending on their rating.

The American Federation of Government Employees, which vehemently opposes NSPS, called the latest results “murky” in a Feb. 19 statement.

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“The fact that the Department of Defense is touting an average 8.35 percent increase in raises and bonuses for NSPS employees is misleading,” AFGE public policy director Jacques Simon said. “We don’t know anything about how the raises and bonuses were distributed, or whether all workers with the same performance ratings got the same-sized raises.”

AFGE also wants to know if women, minorities, older workers or lower-ranked employees received smaller raises than employees in other demographic groups.

A *Federal Times* analysis last August found significant discrepancies in how pay raises and bonuses in 2008 were dispersed to employees, based on their race, sex, age and even their DoD organization. *Federal Times* also found performance ratings did not always translate to parallel raises and bonuses.

After the study, the Pentagon ordered NSPS organizations to review their data for inequalities and inconsistencies and find ways to correct any problems in the process.

“We wanted them to analyze results based on demographic factors and see if there’s anything indicating an issue, and [to] improve training or look at organizations that may have anomalies,” Bunn said.

For example, Bunn said senior Navy officials had face-to-face meetings last fall with the supervisors in charge of pay pools to discuss rating disparities and how to make sure some groups aren’t shut out of higher performance ratings.

“They weren’t saying that you have to have equal distribution” among all groups, Bunn said. “It was more of an awareness issue so you don’t have barriers for certain groups. It’s a tricky thing.”

Uncertain future

The latest results come at a sensitive time for NSPS. Before the election, President Barack Obama said he might alter or repeal NSPS, which he said restricted collective bargaining rights and possibly discriminates by race, gender and age.

Since taking office, Obama has not indicated how he will change NSPS. But on Feb. 13, House Armed Services Committee Chairman Ike Skelton, D-Mo., and House Armed Services Readiness Subcommittee Chairman Solomon Ortiz, D-Texas, called for the Pentagon to stop transitioning employees to NSPS until Obama can review the system. Roughly 205,000 non bargaining-unit civilian employees are now under NSPS. The last 2,000 employees are scheduled to be transferred to NSPS this spring. The department last

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fall abandoned efforts to transfer an additional 225,000 bargaining unit employees into the pay system.

Abandoning NSPS, or even halting the final conversions, would be a mistake, said John Palguta, vice president for policy at the nonprofit Partnership for Public Service. Palguta said he hasn't seen any evidence of widespread, systemic problems with NSPS requiring its repeal.

"Yes, we get complaints from people who are under NSPS saying this is not as advertised, but we've had complaints from people under the General Schedule as long as we can remember, too," Palguta said. "It's hard to get folks to agree that their managers are doing a good job in managing their performance, regardless of pay system."

Pentagon Urged to Improve Workforce Planning. The Defense Department must do a better job of planning for the fast-approaching retirement of more than 50 percent of its workforce, according to a new report by the Government Accountability Office.

While Defense improved its 2007 strategic human capital plan with a 2008 update, the revised strategy only partially addresses requirements of fiscal 2006 and fiscal 2007 authorization laws, the report ([GAO-09-235](#)) said.

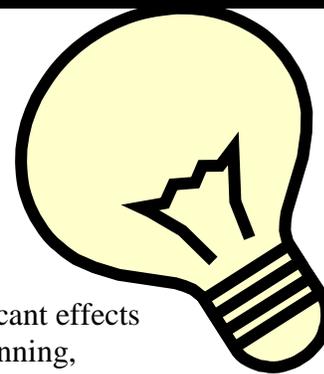
For example, in the fiscal 2006 law Congress directed the department to develop a plan to shape and improve its civilian workforce by identifying gaps between current employee skills and those needed during the next decade. The plan also was to include a strategy for addressing those gaps, and detailed recruiting and retention goals, the report stated. But GAO found that Defense's update only partially addressed those mandates. Overall, the plan fell short on all eight requirements in the fiscal 2006 act, according to the report. It fully addressed four of the nine requirements of the fiscal 2007 law, and failed to complete the remaining five, auditors stated.

Further, department-wide succession planning for senior management positions was inadequate, largely because the office for talent management and succession planning was not established until October 2008, GAO said.

"Officials stated that this new office ... did not have and did not plan to have a performance plan that includes implementation goals and time frames, performance measures and activities that are aligned with resources," the report stated. "Without such a plan, DoD and its components may not be able to design and fund the best strategies to address the legislative requirements and meet their workforce needs."

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Additionally, Defense's strategic human capital report overlooked the significant effects programs such as the base realignment and closure process on workforce planning, according to GAO.

To fully meet the authorization law requirements, GAO recommended that Defense's program management office develop a performance plan that includes a strategy for assessing skills and conducting gap analyses for mission-critical occupations. GAO also suggested the executive management office develop a plan that includes implementation goals and time frames, performance measures and a strategy for aligning activities with resources. In addition, the watchdog agency noted that human capital plans should deal with contractor roles and the effect they have on workforce requirements.

"We continue to believe that without strategies that address significant factors like the use of federal civilian personnel and contractors, DoD may not have the right people, in the right place, at the right time, and at a reasonable cost to achieve its mission in the future," GAO said.

Best Southwest Cities for Defense Jobs. Companies doing business with the federal government are increasingly putting down stakes in Arizona, Colorado and Texas. This in turn, means a growing job market for security-cleared personnel.

Phoenix and Tucson

Phoenix rises out of the desert as the sixth largest city in the U.S., with Tucson just a few hours away. Collectively they make up a [growing community of defense and technology firms](#), drawn by the state's military installations — Fort Huachuca, Marine Corps Air Station Yuma, Davis Monthan Air Force Base and Luke Air Force Base.

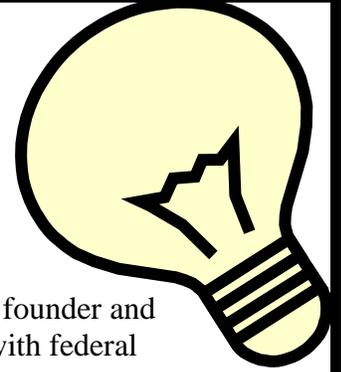
Honeywell, Raytheon and Intel stand among the state's top employers. Intel, the microprocessor giant, now provides the defense market with advanced embedded computing and communications technologies. These and related companies are increasing the job prospects for cleared candidates with backgrounds in mechanical engineering and systems and software engineering.

National defense trends are also shaping Arizona's economy. The Army's decision to field the Future Combat Systems earlier than planned is expected to step up production and development on the part of some Arizona contractors.

Raytheon efforts will center on non-line-of-sight missile launch systems and will work closely with Lockheed Martin. Honeywell will focus on unmanned vehicle programs and robotics. These and other multi-billion, multi-year contracts will also affect aerospace and intelligence programs in general, keeping the doors open for security-cleared technical experts trained in state-of-the-art military technologies.

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"Phoenix and Tucson are military cities, plan and simple," said Evan Lesser, founder and director of ClearanceJobs.com, which matches security-cleared job seekers with federal and defense industry employers. "The desert offers lots of room for defense contractors to test new vehicles, radar and delivery systems. With that in mind, the range of jobs in Arizona is only rivaled by metro D.C. Anything from engineering to program management, IT, finance and manufacturing are open in this region at any given time." Tucson is now considered a 'cluster industry' region — meaning one in which firms are networking together in areas that include optics, aerospace, bioindustry and IT. To date, there are some 80 aerospace firms in Tucson alone.

The region also offers more than good job prospects. The Milkin Institute ranks Phoenix fourth in the nation as a best performing city. Surveys by Janco Associates list local salaries at \$78,000 for systems programmers, \$85,000 for software engineers, and \$62,500 for data administrators.

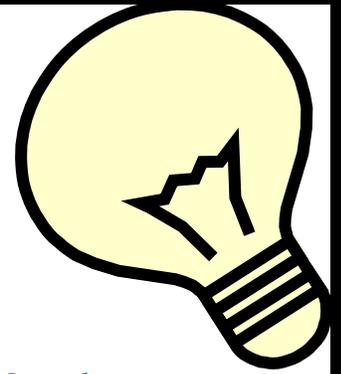
Colorado Springs

Despite a downturn in the high tech industry, salaries and job opportunities are still strong here, with technical workers averaging \$80,000 a year. But increasingly, the Colorado Spring's economy is tied to the military and defense community. Peterson Air Force Base and Schriever Air Force Base both serve as a draw, as does the U.S. Air Force Academy with its annual allocation of \$50 million a year for defense research. Given the missile defense and aerospace focus, Northrop Grumman, Lockheed, ITT, L-3 Communications, Harris, Boeing and General Dynamics all have a presence here, and smaller sub-contractors abound. Recent funding to the state will add close to \$700 million for key military construction projects and veteran programs, with a big chunk headed to Fort Carson in preparation for the return of the 4th Infantry Division and more brigades. The bottom line? [Colorado Springs is a niche market for defense technology and these jobs require a clearance.](#)

"The aerospace industry is second only to tourism here," said Duncan Stewart, executive director of the newly created Colorado Homeland Defense Alliance, which supports the city's development of business, defense, security and aerospace industries. "The top four employers are the military bases here, which all focus on highly technical missions, chiefly intelligence and space surveillance. We also have a large number of start-up businesses related to this industry. The nature of our market makes the value of service members with security clearances extremely high."

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Dallas/Fort Worth Metroplex

It's hard to tell where the city limits begin and end in the [Dallas/Fort Worth Metroplex](#). Expanding all the time, it now includes Plano, McKinney, Garland and Arlington.

Together, they're part of what's being touted as the 'Silicon Prairie.'

The DFW region has been steadily rising in population, with predictions it will hit close to 9,000,000 people over the next decade. One of the biggest growth factors is corporate relocation. For example, in June, AT&T left San Antonio for Dallas and became part of the region's massive telecom industry that already includes Verizon and Southwestern Bell. According to the Greater Dallas Chamber of Commerce, the region now employs more than 40 percent of the state's high tech workers.

The area isn't rife with military installations but it is brimming with high tech firms and those in the business of defense. Dallas is home to Raytheon, while its Network Centric Systems is in McKinney. Fort Worth has DynCorp and Lockheed Martin. Plano has Electronic Data Systems. Denton has M1 Support Services LP, a provider of aircraft and vehicle maintenance and modification, while Irving is home to EF Johnson Technologies, providing communications products to the Department of Homeland Security. So without military installations nearby, what's the draw?

Local chambers of commerce cite simple factors like the DFW airport's wealth of national and international flights, warm weather, wide open spaces for building and land use, and the ever important affordable housing market. Garland is a model of what's happening all over the Metroplex. Within its population of 234,600 people, Raytheon employs 3,500, General Dynamics Ordnance employs 550, and Northrop Grumman another 450 and growing.

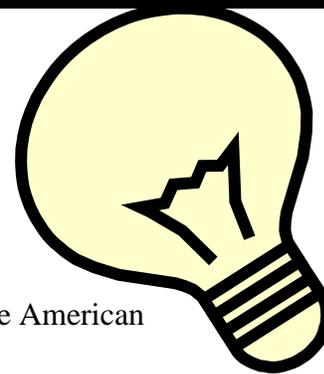
"There are different kinds of jobs here for different skills," said Dawn Summers, Garland Chamber of Commerce. "Here, Raytheon is involved in Internet and IT security technologies while L-3 Communications makes night vision goggles. General Dynamics is involved in missile and space parts. We have a very good market for security clearance opportunities and it's also a great place to live with good highways, easy access to other locations and affordable home prices."

The entire region gets high marks for both the personal and professional considerations that go into military transition.

"Software and systems engineers, field service technicians and general IT jobs make up the bulk of defense industry positions in the DFW area," said Lesser. "We've seen a slight five percent year-over-year growth in these positions. And while salaries are less than in a number of other regions, the cost of living in Arlington, Texas, is generally about 30 percent lower than a location like Arlington, Virginia. This makes the lower salaries go a

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long way." So if you are into warm weather, and even hotter defense jobs, the American Southwest may be your new home.

Legislation Would Make it Easier for Agencies to Rehire Federal Retirees. Sen. Herb Kohl, D-Wis., introduced two bills on Tuesday to make it easier for agencies to bring back and retain retirees to meet the government's critical workforce needs.

The first bill would allow federal retirees to return to work without having their salaries reduced by the amount of their pension payments. The second piece of legislation would grant employees under the Civil Service Retirement System who work part-time instead of retiring pro-rated credit that would count toward their annuity payments.

"The state of our economy has millions of older Americans considering all their options," said Kohl, chairman of the Senate Special Committee on Aging. "For a lot of them, the downturn will mean working longer."

The Partnership for Public Service, which is working with the Treasury Department to bring midcareer private-sector workers into government jobs, praised Kohl for the legislation.

"Under Sen. Kohl's leadership, the Senate Special Committee on Aging is doing the nation a great service by helping federal agencies tap into the extraordinary expertise of older Americans," said Max Stier, president of the Partnership.

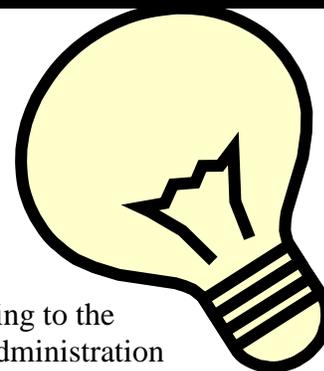
The Government Accountability Office echoed that sentiment in a [report](#), conducted at Kohl's request, on the efforts of four departments and agencies with an unusually high number of employees eligible for retirement to retain or rehire older employees to fill gaps in mission-critical occupations.

At the U.S. Agency for International Development, Small Business Administration, Housing and Urban Development and Transportation departments, 46 percent of workers will be eligible to retire by 2012, the report said; 33 percent of employees governmentwide will be eligible to retire by that time. GAO noted that most federal employees do not retire as soon as they become eligible, and the economic downturn could encourage some to remain on the job until their retirement accounts are replenished, or they can save more money.

But, the report said, even if retirement rates are low, if employees in mission-critical occupations leave, earlier hiring freezes mean that there may not be other employees ready to replace them. Rehiring older workers could give veteran workers an opportunity to share their experience with younger workers, and allow agencies more time to recruit their replacements in an increasingly competitive market.

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Several agencies are using innovative methods to bring back retirees, according to the report. USAID rehires its retirees as contractors, while the Social Security Administration uses a highly developed statistical model to predict retirements and to plan targeted recruiting that occasionally focuses on older workers. The Environmental Protection Agency has an agreement with certain nonprofit groups to hire federal annuitants so they can keep doing department-related work. And the State Department maintains a database of retirees that includes their skills and interests and uses it to match them to potential job opportunities.

"According to officials, this technology has allowed State to identify individuals with specialized skills and specific job experiences within hours," the report said. "Before these systems were in place, the search for individuals with specific skills and experiences would have taken days or weeks, and even then, the list of individuals would have been incomplete."

GAO said more could be done to share those best practices, including posting them on the Office of Personnel Management's Best Practices Web sites. But the report praised a number of OPM's efforts to help agencies bring back older workers. OPM serves on a Labor Department working group on re-engaging older workers, and has designed a hiring flexibilities resource center to help agencies determine when it is appropriate to ask for a waiver of the requirement mandating that the salaries of returning annuitants be reduced by the amount of their pension payments, and a template for those waiver requests

Featured Article

Considering Potential Applicants When Developing Recruitment Strategies. Plan ahead! Don't wait until you receive a resignation from one of your employees to plan for a vacancy. Employee turnover can be unpredictable and usually occurs at the most inopportune times. Sometimes you will know far in advance about a vacancy (when someone is retiring, for example) and other times you will be surprised by a sudden departure. It is best to be prepared for both possibilities.

How can you be better prepared? It's a lot to think about, but it's as simple as this: Think recruitment strategies even when you have a full staff! You can successfully plan for expected and unexpected openings and what type of candidates you need by thinking about the following questions:

Continually evaluate your workforce needs by asking: What type of work needs to be performed and what skills are required to do it?

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Review your recruitment activity by asking: What jobs are you continuously recruiting for and why?

Assess your labor market by asking: Where are the people with the skills and qualifications your work unit needs and who is competing with you for that talent?

Determine how to attract and retain talented people for continued employment by asking: What advertising options are most effective and how can you create an environment where employees are satisfied?

Don't Forget Current Staff! Don't forget your current staff as you get ready to recruit. Are there any staff members who might be ready to move up into the higher position? If the person leaving is in a high level position, you might be able to promote from within to fill the position. Then you might find it easier to fill the entry level position of the promoted employee.

Know the Competition. Do you know your competition and what they are doing to attract candidates? If you are losing employees or good candidates to local competition, it is essential that you know what they are offering so you can make comparisons and take proactive measures. If you can't match the salaries, there may be other benefits that you can highlight in your advertising such as flexible work schedules, continuing education, professional development, retention/recruitment incentives, etc.

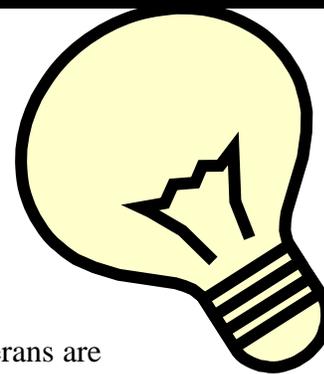
A plan can be mapped out as to how to approach the recruitment needs of the organization. Some examples of potential candidates to consider based upon the type of position to be filled are:

Clerical/Non-technical positions - These types of positions are generally lower graded positions and typically are not hard-to-fill. These types of positions often have a higher than normal turnover rate as incumbents often move to higher graded positions within the organization. Non-Appropriated/Army Airforce Force Exchange Services, People with Disabilities, Reinstatement, Student hires, military spouses, veterans, transfers from other agencies, and the general public in the local commuting area are good categories to focus on when filling these types of positions.

Technical/Entry-level professional positions - These types of positions often require a level of technical knowledge acquired through formal education. If an aging workforce is a factor due to the percentage of the current workforce that will reach retirement eligibility in the next few years, then a focus on recent graduates would be a suggested group to focus on. Interns are often the targeted sector for recruitment. ACTEDS interns can be requested or direct recruitment can take place through involvement in college job fairs. Administrative Careers with America (ACWA-GS-05/07 level), Non-

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Appropriated/Army Air Force Exchange Services, People with Disabilities, Reinstatements, Transfers from other agencies, Current Workforce, and Veterans are another source that could be considered.

Professional positions - These types of positions are generally more difficult to fill in that the available population sector that possess the appropriate skills, education level, licenses/certifications, or other specialized factors are usually limited. The current workforce is often targeted in order to offer promotion opportunities. If the position is determined as being hard-to-fill, then extra effort is normally required to attract sufficient candidates (i.e., Recruitment Incentives, Open Continuous Announcements), People with Disabilities, Reinstatements, Transfers from other agencies, Retired military members or in some cases the reemployment of individuals currently receiving a civil service annuity may be sources to consider.

Job Fairs: The purpose of a job fair is to obtain as many applications from interested and highly qualified candidates as possible and to introduce the Army as a desirable employer. Job fairs can be utilized at a local level for vacancies at a particular installation, or at a national level where vacancies may exist in various geographical locations.

In order to be successful in utilizing job fairs as a recruitment strategy, it is important to clearly identify what your target audience is and what specific types of positions you hope to fill. Job fairs are best utilized when you have a large number of vacancies to fill, or when you have vacancies in a specialized occupational specialty and the target job fair audiences are those individuals who possess related skills. If our target employment perspectives are interns or individuals who possess a specific educational level, then participation with higher education institutions can be a viable source of candidates for job fairs conducted at educational institutions.

Select the link below to use an online tool to help match the potential hiring flexibilities with your needs. Once there you will need to click on Using Flexibilities and then click the Online Tool button.

http://www.opm.gov/Strategic_Management_of_Human_Capital/fhfr/default.asp

Training, Self-Development and Personal Improvement

Human Resources (HR) for Supervisors Course. The HR for Supervisors Course encompasses instruction applicable to the National Security Personnel System (NSPS) and the Legacy (i.e. GS) System. The course is 4.5 days long, includes lecture, class

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discussion and exercises; and, is designed to teach new civilian and military supervisors of appropriated fund civilian employees about their responsibilities for Civilian Human Resource Management.

The dates for remaining training are highlighted below. Registration information will be disseminated not less than 3 weeks from the course start date.

2 - 6 March 2009

1 - 5 June 2009

14 - 18 September 2009

Instruction includes the following modules:

- Introduction of Army CHR which includes coverage of Merit System Principles and Prohibited Personnel Practices, CHRM Life Cycle Functions, Operation Center and CPAC Responsibilities
- Planning
- Structuring – Position Classification
- Acquiring – Staffing and Pay Administration
- Developing – Human Resources Development
- Sustaining – Performance Management, Management Employee Relations, Labor Relations

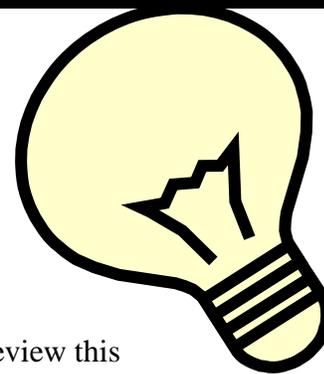
This instruction does *not* cover supervision of non-appropriated fund (NAF) or contract employees.

RPA and ART Workshop. The Fort Benning CPAC HR specialists are available to conduct RPA and ART desk-side walkthroughs and/or workshops to assist managers/supervisors and new DCPDS account holders with accessing and using DCPDS, ART, initiating RPAs, creating Gatekeeper Checklists, forwarding and tracking RPAs, generating reports and printing SF 50s. Training can be accomplished via individualized sessions or activity specific workshops upon request. If you desire training of this nature, please contact your servicing HR specialist to arrange for scheduling.

Job Aids Available on the Web. Lotus ScreenCams (how-to-movies) are available to assist DCPDS users with DCPDS, Army Regional Tools (ART), Oracle 11i and other automation tools. ScreenCam movies ART Logon, Ghostview, Gatekeeper, Inbox Default, Initiating an RPA, Logging On, Navigator, RPA Overview and RPA Routing are available on the web at: <http://www.chra.army.mil/>. Click on HR Toolkit and then click

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on the name of the movie to download or play it. Managers/supervisors and administrative personnel responsible for initiating RPAs are encouraged to review this site and check out these new tools. ART Users Guide has been updated and provides descriptions of and instructions for using tools available in ART, including such tools as Employee Data, Inbox Statistics (timeliness and status information about personnel actions), Organization Structure (information about positions in various organizational elements), and many more tools. It is intended for use by managers, resource management officials, administrative officers, and commanders as well as CPAC and CPOC staff members. There is both an on-line and downloadable Word version (suitable for printing).

In addition, to the ART Users Guide, there is a Defense Civilian Personnel Data System (DCPDS) Desk Guide which provides how-to information about tasks and functions that end users might need to perform in DCPDS, such as initiating a Request for Personnel Action (RPA) and creating a Gatekeeper Checklist. The ART Users Guide and the Desk Guide can be accessed from the CHRA web page at: <http://www.chra.army.mil/>, by clicking on HR Toolkit. In addition to these tools the Fort Benning CPAC staff is available to assist you in accessing DCPDS, ART, initiating RPAs, creating a Gatekeeper Checklist, forwarding and tracking RPAs, generating reports and printing an SF 50. If you have any questions or need assistance, please contact your servicing HR specialist to arrange a time so we can come to your office to help you.

The NAF Corner

Non-appropriated Fund Employment Preference Categories. Competitive recruitment procedures for Non-appropriated Fund (NAF) positions NF-3 and below require selections occur in priority order of employment preference categories. Employment preference categories are groups of candidates from an inventory of different types of candidates that must be considered when filling vacant positions. The preference categories are listed below in priority order.

Priority (1) Spouse Employment Preference (SEP). For the purpose of this preference, a spouse is defined as the wife or husband of an active duty military member of the Armed Forces including the Coast Guard, and a member of the National Guard or Reserves in an active duty status. To receive consideration as an SEP candidate, the spouse must submit a copy of their sponsor's PCS orders along with documentation that validates their date of marriage. Selection as a Priority 1 candidate can only occur if the marriage occurred prior to the sponsor's relocation to the new duty station.

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Priority (2) Involuntarily Separated Military Preference (ISMP). Certain members of the Armed Forces who were involuntarily separated from active duty under honorable conditions are entitled to this preference for a period of one year after separation. This preference also applies to their dependents. To receive the ISMP priority consideration, the veteran and his or her dependents must submit a copy of their military identification card bearing the service status or over-stamp Transition Assistance (TA).

Priority (3) DOD NAF Employees Separated by Business-Based Action (BBA). This priority consideration is authorized for up to one year from the date an employee is separated. To receive consideration under this preference, the former employee must submit a copy of his/her Notification of Personnel Action, DA Form 3434 reflecting the Nature of Action "Separation-BBA" at the time the application is submitted.

Priority (4) Current and Former NAF Employees. In order to be considered for this preference, a current NAF employee's employment status must be verified through the use of the official personnel folder maintained in the NAF Human Resources Office. Former NAF employees as well as current NAF employees of other NAF instrumentalities, such as AAFES, must furnish a copy of his/her appointment action or other proof of NAF employment. Current Army appropriated fund (APF) employees may also be granted the current NAF employee status provided they have served continuously in an Army APF position for at least one year without time restrictions. The submission of an SF 50 is required upon selection.

Priority (5) Outside Applicant Veteran (OAV). The veteran must submit a copy of their DD Form 214 for verification of his or her preference.

Priority (6) Outside Applicant Non-Veteran (OANV). Outside applicant non-veterans applies to all other applicants who do not have a specified preference listed above.

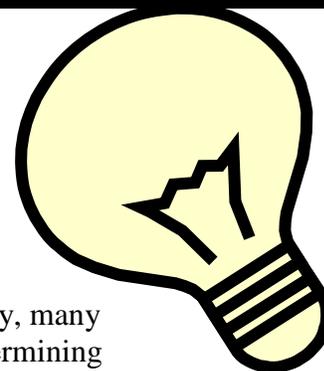
In situations where there is more than one eligible applicant in the same preference category, a selection may be made from that category in any order. In situations where there is more than one employment preference category referred for a position, a selection must be made based on the priority consideration listed above.

For questions or inquiries regarding employment preference, please contact the NAF Human Resources Office.

Identifying "Other" Vacancy Announcement Qualification Requirements. NAF vacancy announcements include, but are not limited to, the position title, pay plan, occupational series, grade/level, employment category, annual or hourly rate of pay, and a summary of duties. Each section of the vacancy announcement provides a

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comprehensive understanding of the position being advertised. Unfortunately, many applicants mistakenly peruse only the duty statement paragraph(s) when determining against which vacancies to apply. The duty statement captures the essence of the skills required for the position, but in some instances, other, “absolute” qualification requirements are overlooked. Qualification requirements are not part of the duty paragraph; they are annotated in a separate location entitled “qualifications”, and frequently dictate such requirements as licenses or certificates, degrees, or may even spell out physical requirements of a position. These qualifications are absolute in the sense that if they are not met, even though the applicant may have had the necessary experience and training, he/she may not fulfill the requirements of the position. Ultimately this will result in the applicant not being referred for consideration.

For example, the possession of a valid driver’s license may be necessary for a position vacancy requiring the incumbent to operate motor vehicles. In this instance, the possession of a driver’s license is considered an absolute qualification requirement which may not be spelled out in the duty paragraph. Similarly, possession of typing skills (40 WPM) is necessary when applying for positions that require a certified typist. This requirement would be annotated under qualifications, not in the duty paragraph.

For questions or inquiries regarding the status of your Application for NAF Employment, please contact your servicing NAF Human Resources Office.

BLANCHE D. ROBINSON
Human Resources Officer
Fort Benning CPAC
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