

One of our own

Former DRS employee Tom Dodson enjoying life after retirement

It was a \$40 a week job that young Tom Dodson worked to support his family. \$40 a week and at the time you were glad to get it.

“It taught me that anything I wanted, I had to work for,” Tom said recently when asked about his career. “Nothing was given to me. It also taught me to respect what I had.”

After that \$40 a week job, and a hitch in the U.S. Navy, Tom spent 26 years working for the State of Washington before he retired in 2011. These days, Tom is enjoying his retirement. He spends as much time as possible out on the open road on his motorcycle, or camping with wife Cathy (who’s also a former DRS employee).

“I just got back from a 4,000 mile round trip visit to see my brother in Kansas,” Tom says, “and we also have a pop-up tent trailer that we enjoy. We don’t have money coming out of our ears, but we’re able to do pretty much what we want, when we want.”

Twenty-five of Tom’s 26 years of Washington State service were spent right here at DRS.

“I started at the Department of Transportation taking soil samples,” he says, “after a few months I went to the Department of Licensing for a little over a year.”

Continued next page

Inside this issue

One of our own	1
Did You Know?	2
Pension Notes	3
Staying active is key to rewarding retirement . . .	3
Automated Deposit	4



Continued from cover

Then, in the fall of 1986, Tom joined DRS in the mail room as a Clerical Supervisor 2.

“I really, really liked what I did,” he says, “especially as the job evolved into the safety and facilities areas.”

Tom Dodson was born “on the other side of the rainbow” in Kansas where he lived until his family moved to Wyoming during his junior high school years. After high school he spent three years in the Wyoming oil fields before “Uncle Sam” came calling and he began a nine-year hitch in the Navy. He was assigned to the Pacific fleet and ultimately spent two separate tours in Vietnam.

“One ‘in country’ in Saigon, and again later aboard ship off the coast,” he says.

It was thoughts about his military service that initially got Tom thinking about retirement.

“I didn’t seriously think about it (retirement) until after I came to DRS, and I got to know a couple of people in the reserves.”

Shortly after arriving at DRS, and years after his active duty had ended, Tom made the decision to join the U.S. Naval Reserve. He then served an additional 11 years in

the reserves and this qualified him (once he met the age requirement) for retirement and health care benefits.

In the mid-1990s, the state’s Deferred Compensation Program (DCP) became a part of DRS, and this opened Tom’s eyes to the importance of the program.

“DCP was a huge part of our retirement planning,” Tom says. “There are no sure things, but DCP is one of the safest investments you can make. And your contribution comes off the top before taxes. That was really the main thing we did ‘planning-wise.’”

“I just wish I had put more into DCP – and started earlier.”

As for advice to others nearing retirement, Tom says pay those credit cards down, and “live within your means.”

“We worked hard to pay our house off before we retired,” Tom says, “and to pay our credit cards down.”

Tom says it took a long time to get everything under control, but his motto now?

“If I can’t afford it, I don’t buy it.”

He says that he knows that’s easier said than done, especially for people with families. “But whatever your means are, do your best to live within them.”

Did You Know?

Did you know you can contribute to charity directly from your retirement check?

You can make a world of difference today by donating to one or more of the 3,800 charities sponsored by the state’s Combined Fund Drive (CFD). To learn more, visit the Combined Fund Drive website: www.cfd.wa.gov or contact the CFD at (360) 704-7143 or cfd@sos.wa.gov.

A year into his retirement, Tom is enjoying the freedom of not having a set schedule every day: whether he’s “tinkering” around the house; working on the massive model railroad layout he’s been building for years with fellow DRS retiree Dave Rakestraw; or he’s out on the open road with the group of DRS bikers who take a trip together each year.

From the \$40 a week job supporting his family as a young man, to an enjoyable retirement, it’s been quite a ride for the motorcycle enthusiast from Kansas. •

Pension Notes

2013 will be here before you know it. A new year often brings changes that can affect your retirement benefit amount. This January, you may see a difference in IRS tax withholding and your health insurance premiums.

January is also the start of tax season. To file your income tax return, you’ll need your 1099-R, which we’ll mail by the end of January.

Staying active is key to rewarding retirement

While it’s certainly important to monitor your financial “fitness” during retirement, it’s equally important to monitor your physical fitness. Staying physically active can be a key factor in a longer, healthier life.

One of the best resources for tools related to health, fitness and staying physically active is the Washington Wellness website.

To help you learn more about your health, you might consider taking a Health Risk Assessment (HRA). Taking an HRA is one of the best things you can do for yourself. It only takes about 20 minutes, and once you’re finished you’ll receive valuable feedback on any health risks to talk over with your physician. To take your HRA, go to the Washington Wellness site, click on your medical insurance plan and follow the instructions.

Washington Wellness can also put you in touch with other resources related to your health. For example, did you know that retirees are eligible for fitness club discounts? For a list of participating clubs, check out the resources page at www.wellness.wa.gov.

Finally, are you making the most of your medical benefits? On the Washington Wellness website you’ll find links to the state’s medical and dental insurance plans. Take a look at your plan. You just might find a benefit or two that you didn’t even know you had. Are you making sure to get the routine screening tests your plan covers? A flu shot each year? Are you thinking of giving up smoking? Your plan’s website will tell you exactly what benefits are available to you. •



Automated Deposit:

fast, easy, reliable

If you haven't signed up yet for automated deposit, consider doing so. It's fast, easy, and reliable. To sign up, simply complete the Authorization for Direct Deposit form.

If you have recently retired or signed up to have your monthly pension check automatically deposited to your financial institution, keep in mind that your first check will be physically sent to

your institution. This might delay by a day or two the posting to your account of this first check. After that, you can always count on your check being electronically deposited to your account on the last day of the month (if the last day of the month falls on a Saturday or Sunday checks will be deposited on Friday). •

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