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JOURNAL

THE MAGAZINE FOR FOREIGN AFFAIRS PROFESSIONALS



EXPLORING NEW WORLDS  
*Life & Work After the Foreign Service*

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# CONTENTS

February 2010 Volume 87, No. 2



Cover and inside illustration  
Phil Foster

## **PRESIDENT'S VIEWS / 5**

Making Dissent Meaningful Again  
By Susan R. Johnson

## **SPEAKING OUT / 12**

Starting the "New Gender  
Agenda" at Home  
By Amanda Fernandez

## **REFLECTIONS / 84**

Orr d'Oeuvres from "Deep France"  
By Gregory Orr

## **LETTERS / 6**

## **CYBERNOTES / 8**

## **MARKETPLACE / 11**

## **BOOKS / 77**

## **INDEX TO ADVERTISERS / 82**

## ***F O C U S O N :***

## ***Life & Work After the FS***

### **EXPLORING NEW WORLDS: EDITOR'S INTRODUCTION / 17**

By Steven Alan Honley

### **SHOULD WE MOVE TO A SENIOR LIVING FACILITY? / 19**

Few of us really want to leave our familiar home, but there can be persuasive arguments for simplifying your life.

By Bill Harrop

### **ACADEMIA ABROAD: A LOGICAL NEXT STEP / 24**

Working in overseas educational institutions abroad can in many ways be more "Foreign Service" than today's diplomatic corps.

By Richard Jackson

### **U.S. COLLEGES OFFER PLUM POST-FOREIGN SERVICE POSTINGS / 26**

For professionals with international experience and expertise, opportunities at American schools are growing.

By Tibor P. Nagy Jr.

### **WRITING AS A SECOND CAREER / 29**

Working for the U.S. government in one guise or another is familiar and comfortable, but there are many other outlets worth pursuing.

By David T. Jones

### **A PASSION FOR ARCHAEOLOGY / 32**

Retirees interested in "stones and bones" will find plenty of opportunities to go on digs in foreign countries.

By Ken Stammerman

### **THE THIRD CHAPTER / 36**

An unusual inheritance leads to an unexpected third career in cultural preservation and filmmaking.

By Paul Vitale

### **NO SIMPLE FORMULA FOR SUCCESS / 39**

The transition to retirement is especially difficult because each individual has to work out the right path for him or herself.

By Bill Lenderking

### **FS RETIREES SPEAK UP / 42**

AFSA members share stories of their post-Foreign Service adventures and offer advice to colleagues — including future retirees.

By Steven Alan Honley

# CONTENTS

## **A F S A   N E W S**

**2009 TAX GUIDE / 57**

**BRIEFS, AGGELER / 58**

**FAMILY MEMBER MATTERS:  
LANGUAGE LOST AND FOUND / 74**

**CLASSIFIEDS / 75**

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# PRESIDENT'S VIEWS

## *Making Dissent Meaningful Again*

BY SUSAN R. JOHNSON

Taking constructive dissent — informed alternative views — seriously is essential both to healthy institutions and effective policy. This means consistently promoting and nurturing a corporate culture that publicly values creative, vigorous challenges to conventional wisdom, and is not satisfied with only the form, rather than the substance, of dissent.



With this in mind, and motivated by experience with the consequences of failed foreign policies, the American Foreign Service Association established the Harriman, Rivkin and Herter Award programs in 1968 to recognize constructive dissent by entry-level, mid-level and senior Foreign Service officers, respectively. AFSA added the Harris Award for constructive dissent by FS specialists in 2000.

For its part, the State Department established the Dissent Channel in 1971 and codified the procedures governing it in the Foreign Affairs Manual. Over the past 40 years, more than 250 dissent messages have been submitted, although the numbers diminished noticeably in the last decade. Yet as far as is known, few if any of them ever led to real changes in department policy.

How can we reinvigorate and reinstitutionalize constructive dissent in a

---

*Susan R. Johnson is the president of the American Foreign Service Association.*

way that is relevant to today's Foreign Service? How can we give it the attention that it deserves? In today's open-source environment, some of the areas meriting close review are the need to protect the confidentiality of dissenters, their dissents and the responses; the current procedures as outlined in the Foreign Affairs Manual; the relationship of dissent messages to the department's Open Forum, which has largely withered in recent years; and the interplay between external and internal critiques of policy.

Some go so far as to ask whether the Dissent Channel still *has* any role. Do senior policymakers at State pay any attention to submissions, much less act on them? Others question whether AFSA's constructive dissent awards program meets the high standards envisaged by the programs' founders.

Various explanations could account for the sharp falloff in the number of dissent messages submitted in recent years: the continuing marginalization of the Foreign Service in the foreign policymaking process; the decades-long budgetary starvation of all five foreign affairs agencies, leading to deterioration in physical and technological infrastructure; the proliferation of think-tanks issuing foreign policy papers; and the growing number of political appointees in senior positions at home and abroad.

Whatever the relative importance of these factors, one thing is beyond dispute. It is time for our career Foreign Service to rise again to the challenge of generating high-quality, thoughtful, constructive dissent, with the goal of contributing to more successful U.S. foreign policy and fewer policy failures. Surely we bring to the table special perspectives to improve the shaping and implementation of policy.

We recently circulated via AFSAnet the existing procedures for submitting Dissent Channel messages. We are also engaging with the Policy Planning Office to revive the Open Forum process. And we continue to look for new ways to publicize and solicit nominations of members who have fulfilled the mission of our four constructive dissent award programs, both in the pages of the *Journal* and in other forums.

We welcome your ideas on how to reinvigorate both formal and informal channels of dissent, thereby motivating more AFSA members to challenge conventional wisdom where it falls short.

In particular, we invite all of you to nominate colleagues you see performing this role for an appropriate AFSA Constructive Dissent Award. **(The deadline for nominations is Feb. 26.)** You'll find the procedures and lists of previous winners on our Web site ([www.afsa.org/awards](http://www.afsa.org/awards)). Or feel free to contact me at [president@afsa.org](mailto:president@afsa.org). ■



# LETTERS

## Language and Innovation

In his December letter, retired FSO Frank Huffman characterized Kurt Amend's recommendations in "The Diplomat as Counterinsurgent" (September *FSJ*) as "pie-in-the-sky." In Huffman's opinion, it is "doubtful that anyone, even at the ambassadorial level, would have the clout to whip the various agencies into line to support his strategic goals, and it is certain that he/she would not succeed without fluency in the local language."

While I agree with him on the importance of knowing the local language and customs of your post of assignment, I take issue with the view that it is the only way one can succeed. "Does such a diplomat exist in the Department of State?" he asks. I think that thousands of such diplomats exist, and would offer my own experience as an example.

When I was assigned as chief of mission in Phnom Penh in 2002, I spoke Vietnamese and Thai, but only a word or two of Khmer, and only rudimentary French. My preparation for the tour did not provide time for language training or area studies, so I effectively parachuted into relatively unknown territory.

At the time, we were facing two significant problems in Cambodia: a lack of military-to-military relations and pervasive human trafficking (especially

sex trafficking of minors). To deal with them required obtaining interagency concurrence back in Washington and agreement to an action plan in Phnom Penh.

Despite not being able to speak the local language, I set about convincing agencies in Washington to change our defense policy vis-à-vis the Cambodian military (successfully) and persuading the local government to take strong action against human traffickers (again, successfully, though not as much as I would have liked).

Let's see, what else did I achieve without knowing how to speak the local language? Well, we at the embassy were able to convince the Cambodians to destroy their entire inventory of air-to-surface missiles, and we got their cooperation in returning American pedophiles to the U.S. for trial, despite the absence of an extradition treaty.

My view is that we have many superb diplomats. We merely have to recognize and nurture the culture of innovation, initiative and risk-taking that is the foundation of success in any organization or career.

If we take the view that it is impossible, we will be, as my grandmother was fond of saying, as right as rain on a summer day.

*Charles A. Ray*  
*Ambassador*  
*Embassy Harare*

## The Class System

I would like to thank AFSA State VP Daniel Hirsch for his column in the December issue of the *Foreign Service Journal*. He said what I have been saying for years.

To the best of my memory (going back to 1971), this is the first time that anyone in AFSA has addressed the issue of the existing class system within the Foreign Service or the State Department in general. It goes right to the heart of the matter: While all members of a mission contribute to its success, only one group normally gets the credit, respect or even recognition.

The roots of the problem are present in each A-100 class, when new FSOs are told that they are the best and the brightest. So if you are not an FSO, then you must be a lesser being.

Mr. Hirsch is right in saying that not all members of the mission can be on a diplomatic list because of the Vienna Convention rules. But certainly the department and the ambassador can try to make sure that the same rules apply to the host country's diplomats in the U.S.

Additionally, Mr. Hirsch makes a number of excellent comments regarding grades, promotions and housing. I would like to see the State Department study them and come up with some possible improvements in the lives and careers of employees who are not generalists. However, given my



## LETTERS



38 years of association with the department, I doubt that very much would come of it.

Generalists occupy most senior positions (excluding political appointees) within the Foreign Service, and far too many don't even understand that there exist other members of the Foreign Service who are not FSOs. So how can anyone expect them to truly try to make the Foreign Service an organization that treats all employees justly?

Read the "Sounding Board" on the department's intranet site and see how many suggestions are made that address issues that writers seem to believe only concern FSOs. Yet weight allowances, housing, promotions and other benefits are also concerns that affect specialists and others who serve the department.

My wife continues to ask me, now that I'm retired, why I care about issues such as these. It's because I want to see all members of the department get the recognition and respect they are due. It does happen, but not as much as it should. Mr. Hirsch said it right. Thank you.

*Kenneth R. Yeager  
FS Specialist, retired  
Grosshansdorf, Germany*

### In Pursuit of Hard Languages

I enjoyed the honesty of AFSA President Susan Johnson's December column on the language gap. As a recent graduate (2007) who studied Arabic for two years at the University of Denver, as well as for one year at a small private language school in Egypt, I am aware of the difficulties in becoming proficient in a level-three language.

Level-three languages cannot be learned properly at a university. One hour a day, four days a week while en-

rolled in other courses prevents immersion in the language. Class sizes tend to be eight to 12 students, which inhibits attention. Students avoid a level-three language because it can hurt their GPA. For example, without Arabic I would have graduated summa cum laude instead of cum laude and would have qualified for additional academic scholarships.

Here are some possible solutions: The State Department might provide private tutors for FSOs in the field. A language instructor (from the host country) could shadow employees for a few hours per week in order to create a tailored curriculum that can be learned effectively on the job. This would enhance day-to-day operations. Another option is to provide monetary or other incentives for those — both Foreign and Civil Service — who actively pursue ongoing instruction in a language during non-working hours. The department should reach out to active job-seekers like me who are committed to a critical language, even if we are not yet at a fluent level.

Other suggestions would be to make long-term employment contingent on the pursuit of a critical language, bringing employees into the Civil Service until they have the language skills for a transition to the Foreign Service. As for spousal employment, another challenge affecting the Service, we should encourage multi-agency job-pairing in areas requiring a hard language. Agencies with employees overseas should pair job vacancies to attract couples, aiming to match couples to geographic areas. This will contribute to personnel retention, local intelligence gathering and longstanding reputations in these regions.

We could also add points to an application for those whose spouses qual-

ify for vacancies in the same region (allow couples' qualifications to be considered as a pair). Finally, on vacancy announcements the department should list positions from all agencies active in that region.

Thanks to Susan Johnson for her commitment to enhancing the Foreign Service mission. I hope one day to be a part of the State Department's team.

*Charles K. Dilley  
Executive Assistant  
Office of Facilities  
Management and  
Services Programs  
U.S. General Services  
Administration  
Washington, D.C. ■*

### For the Record

Alert reader T.J. Morgan, a retired FSO, points out that our December book review of *The Day We Lost the H-Bomb*, by Barbara Moran, erroneously gives the first name of the late Ambassador Griffis as Stanford. The book correctly identifies him as Stanton Griffis.



The *Foreign Service Journal* welcomes brief, focused letters from readers. (In general, 200 to 400 words is a good target.) All submissions are subject to editing, and reflect the opinions of the writers, not necessarily the views of the *Journal*, the Editorial Board or AFSA.

Please send your letters to:  
[journal@afsa.org](mailto:journal@afsa.org).



# CYBERNOTES

## A Holiday Gift for USAID

After nearly two years in limbo, the U.S. Agency for International Development started the new year on a positive note. Rajiv Shah, the 36-year-old under secretary at the Department of Agriculture and a former Gates Foundation official, was confirmed unanimously by the Senate on Dec. 24 as the agency's new administrator.

"Restoring USAID's effectiveness will be my top priority," Shah had stated in testimony before the Senate Foreign Relations Committee on Dec. 1 (<http://foreign.senate.gov>). He pledged "to work with this committee and consult with the broader development community and those it seeks to impact, to help craft and implement a development strategy that delivers on the president's and Secretary [of State Hillary Rodham Clinton]'s vision of USAID as the world's premier development agency."

While a bipartisan consensus on the need to boost development and diplomacy has shone a spotlight on USAID, the agency's direction and autonomy vis-à-vis the State Department have been in dispute, and its skills base has deteriorated over the years due to lack of support. These are just a few of the knotty issues the new administrator will have to tackle right away ([www.csmonitor.com](http://www.csmonitor.com)).

Though he is a medical doctor,

**E**ight years into the war in Afghanistan, the U.S. intelligence community is only marginally relevant to the overall strategy. ... Disengaged from people in the best position to find answers — whether aid workers or Afghan soldiers — U.S. intelligence officers and analysts can do little but shrug in response to high-level decision-makers seeking the knowledge, analysis and information they need to wage a successful counterinsurgency.

— Major General Michael Flynn (Deputy Chief of Staff for Intelligence for the International Security Assistance Force in Afghanistan), in "Fixing Intel: A Blueprint for Making Intelligence Relevant in Afghanistan," [www.cnas.org/node/3924](http://www.cnas.org/node/3924)

economist and specialist in food security, Shah's relative lack of field experience in development work may be a concern for some. But his dynamism and record as a quick study and confident problem-solver may well make up for this ([www.nationaljournal.com](http://www.nationaljournal.com)).

## Security and Diplomacy: Conflicting Missions?

It is no secret that the mission and responsibilities of the Bureau of Diplomatic Security have grown significantly over the past decade, in response to new demands on the agency since 9/11. The bureau's budget has increased from about \$200 million in 1998 to \$1.8 billion in 2008, and its direct-hire work force has nearly tripled, from under 1,000 in 1998 to about 3,000 in 2008.

Less well-known, however, are the operational challenges DS faces. These issues were the subject of a hearing by

the Senate Homeland Security and Governmental Affairs Subcommittee on Dec. 9 that included testimony from Assistant Secretary of State for Diplomatic Security Eric J. Boswell, Government Accountability Office Director of International Affairs and Trade Jess Ford, retired FSO and former ambassador to Afghanistan Ron Neumann and AFSA President Susan Johnson ([www.hsgac.senate.gov](http://www.hsgac.senate.gov)).

A severe staffing shortage, particularly in domestic offices (many of which have a 25-percent vacancy rate), is one of the most critical challenges, according to a November GAO report, "Diplomatic Security's Recent Growth Warrants Strategic Review" ([www.gao.gov](http://www.gao.gov)).

Fully 34 percent of DS positions (not including those in Baghdad) are filled with officers whose experience and language skills are below the position's grade. Moreover, as of 2008, the



agency had to depend on and manage nearly 40,000 security contractors to meet critical needs.

In addition to operating in the Iraq and Afghanistan war zones, the State Department maintains missions in a growing number of other dangerous cities — such as Peshawar, Pakistan, and Sanaa, Yemen — some of which it would have previously vacated. It is much more difficult to provide security in these locations, and more resources are required for the effort.

The GAO report recommends, among other things, that Sec. Clinton conduct a strategic review of the Bureau of Diplomatic Security. Assistant Secretary Boswell, who says the bureau is already actively participating in the Quadrennial Diplomacy and Development Review, has embraced that recommendation ([www.govexec.com](http://www.govexec.com)).

Among several specific points, the GAO urges State to focus on balancing security safeguards with the need to conduct diplomacy in the field. Amb. Neumann and AFSA President Johnson, in their testimony, both questioned the department's current zero-tolerance security standard.

Amb. Neumann described the “potentially crippling problem” of putting people in a dangerous country and then keeping them from being usefully employed. “We have to have standards that allow for the use of judgment in weighing the risk of doing something against the gain to be derived from the action,” he explains.

“The goal should be responsible risk management, not a zero-tolerance policy,” states Johnson. “A one-size-fits-all approach does not take into account the dynamic nature of diplomacy and the different situations on the ground.”

## 21st-Century Kowtowing?

Once confirmed as Secretary of State, Hillary Rodham Clinton probably hoped that the only fundraising she would have to do for the next several years would be on Capitol Hill for her department's budget. But as Mark Landler and David Barboza report in the Jan. 3 *New York Times* ([www.nytimes.com](http://www.nytimes.com)), she has spent the past year raising \$61 million from corporate sources to finance the construction of a national pavilion at Shanghai Expo 2010.

Landler and Barboza report that the effort to build a U.S. pavilion in Shanghai was near death at the end of the Bush administration. The near-collapse of the global economy, the proximity of the expo to the Beijing Olympics in 2008 and the general ambivalence of the State Department had left U.S.A. Pavilion ([www.usapavilion2010.com](http://www.usapavilion2010.com)), the nonprofit group in charge of the project, with little support or money.

For the Chinese, the expo is a book-end to the Olympics. Shanghai is spending \$45 billion (not million!) to transform the city, even more than Beijing spent preparing for the Games. Nearly 200 countries have signed on to take part, leaving only the United States and Andorra as potential no-shows.

Under federal law, no public funds can be used for the project, and the Chinese government had already advanced the Americans money to conduct technical work for the pavilion. So when Sec. Clinton visited Beijing last February, she got an earful about how bad it would be if the United States did not have a presence at the fair, which runs from May through October.

Although Clinton, as a federal official, could not directly solicit private fi-

nancial donations, State Department lawyers found a way for her to tap her well-established network of fundraisers, netting close to \$54 million for the pavilion so far. With multimillion-dollar pledges in hand from Pepsi, General Electric, Chevron and other companies, the United States is now on track to open a sleek, 60,000-square-foot facility this spring.

Sec. Clinton is proud of her success in staving off a rupture in U.S.-Chinese relations. “I was dumbfounded that so little attention had been paid to it,” she said in an interview with the *New York Times*. “Everyone knows China is going to be an enormously powerful player in the 21st century. They have an expo, which is a kind of rite of passage that countries like to do to show they have arrived. We're not there? What does that say?”

In a year during which Clinton has worked hard to prove herself a loyal member of the Obama team, the fundraising coup showcases her enduring political drawing power. Of course, some White House staff may interpret that success to mean that political appointees who can raise millions of dollars are more attractive candidates for top jobs at State than career diplomats.

## Foreign Affairs Budget: Getting It Right

The momentum to significantly raise the profile of diplomacy and development in the national security triad appears undiminished as 2010 dawns. A record-breaking 247 members of Congress (58 senators and 189 representatives from across the political spectrum) have already signed bipartisan letters calling on President Obama to request a robust international affairs budget in Fiscal Year 2011, according





to the U.S. Global Leadership Coalition ([www.usglc.org](http://www.usglc.org)).

The FY 2010 foreign affairs budget of \$48.7 billion is \$1.24 billion below the 2009 budget. But the 2009 budget contained several billion dollars worth of supplemental appropriations, some of which carry over into 2010. Significantly, the budget includes funding for 700 new Foreign Service members at State and 300 new FSOs at USAID, a continuation of the effort to rebuild staff levels at that agency.

The 2010 budget also includes a new contingency account — the Complex Crises Fund, a \$50 million fund located at USAID. “This account represents a first step in strengthening

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### 50 Years Ago...

Washington moved comfortably into the new year — almost too comfortably — in view of the pressing nature of problems outstanding and decisions which needed to be made. For the Foreign Service there had never been a time when the expanding nature of the universe and the contracting nature of the world made their profession of such scope, demanding the utmost in training, equipment and personal values.



— From “Washington Letter” by Gwen Barrows, Managing Editor,  
February 1960 *FSJ*.

State/USAID funding flexibility for contingency operations, part of a growing effort by the executive branch and Congress to rebalance the civilian and military missions and portfolios,” says Gordon Adams, a distinguished fellow at the Stimson Center and director of its Budgeting for Foreign Affairs and Defense Program ([www.stimson.org](http://www.stimson.org)). To date, State has relied on funding for unforeseen crises overseas from the Defense Department.

The Obama administration has classified the international affairs budget, which funds the operations of the State Department and USAID, among other things, as part of its “security fund” — equal in importance to defense and homeland security. But despite an increase in resources for international affairs in the last two years, it still represents only 6.8 percent of the national security budget.

“Given the many international challenges our nation faces, it’s imperative that we reinvigorate our civilian-led, smart-power tools of development and diplomacy,” says Senate Foreign Relations Committee Chairman John Kerry, D-Mass., a sponsor of the letter to President Obama on the FY 2011 budget. “Sufficient commitments to diplomacy and development are critical to U.S. national security,” says Senate Foreign Relations Committee Ranking Mem-

ber Richard Lugar, R-Ind., another sponsor. “We will continue our strong support of adequate resources.”

Their conviction is echoed by the six bipartisan sponsors of the letter on the House side, including House Foreign Affairs Committee Chairman Howard Berman, D-Calif., and Rep. Mark Kirk, R-Ill.

### Getting Up to Speed on Yemen

After the 2000 bombing of the USS *Cole* in the port of Aden, nearly a year before the events of 9/11, Yemen gradually retreated from public consciousness into relatively safe anonymity, and a full-court press by Washington in Sanaa worked to ensure that it would stay that way. Even the bombing of the U.S. embassy there in 2008 by al-Qaida did not make lasting waves.

Now, however, the Dec. 25 terrorist attempt aboard Northwest Airlines Flight 253 over Detroit has put this small country, lodged in Saudi Arabia’s underbelly, back on the map. Just when it seemed the solution to the terrorist problem lay in dogged pursuit of the allied operation in Afghanistan, the question is raised: Is Yemen next?

In reality, the problems and dangers in Yemen are not new. The country is Osama bin Laden’s birthplace, and it is home to a wing of al-Qaida led by Nasser al-Wahayshi, who was once bin



**Site of the Month: <http://trailblazing.royalsociety.org/>**

To celebrate its 350th birthday, the British Royal Society has unveiled an interactive feature, "Trailblazing," on its Web site, highlighting landmark moments in the history of science from 1600 to the present.

The Royal Society's *Philosophical Transactions*, the world's oldest continuously published scientific journal, contain many historic documents — from the earliest experiments in blood transfusion and van Leeuwenhoek's discovery of "little animals" in water, to Sir Isaac Newton's pioneering research on light and color and the write-up of Benjamin's Franklin's famous kite-flying experiment on lightning, and on to Stephen Hawking's early writings on black holes.

"Trailblazing" brings together 60 such seminal documents, situating them in the context of a timeline that also marks historic events. Each exhibit contains a brief explanatory overview of the subject, along with one or more images and a PDF file of the original *Phil. Trans.* article.

Simple and user-friendly, "Trailblazing" is an educational resource for students of any age, as well as a mine of thought-provoking material for anyone curious about the world in which we live.

Laden's secretary. A year ago, the organization changed its name to al-Qaida in the Arabian Peninsula, or AQAP, and in August conducted the first known assassination attempt against a member of the Saudi royal family. This is the latest phase of its campaign to overthrow the Saudi monarchy, launched in 2003 ([www.reuters.com](http://www.reuters.com)).

The country itself is in turmoil. The civil war between north and south that raged during the 1960s and flared again in 1994 was never truly resolved. The government is weak, with elites locked in battles for power. Saudi Arabia's constant intervention into the Shi'ite revolt in the north is of questionable value. A secessionist campaign is ongoing in the south.

Some experts, such as Gregory Johnsen, predict that 2010 may be the year Yemen finally blows apart ([www.foreignpolicy.com](http://www.foreignpolicy.com)). Others, such as *Wall Street Journal* columnist Gerald Seib, still see the Yemeni government as an effective and reliable ally in con-

taining the dangers ([www.wsj.com](http://www.wsj.com)).

Calls for U.S. intervention are in the air, as well as cautionary warnings. The issues are complex; the players are not all well understood; and the physical and cultural terrain is difficult. The need of the hour is information and background on this new crisis spot. Fortunately, the Internet makes that available.

Among the many resources available, the Council on Foreign Relations has a useful summary of the current situation, as well as a number of excellent background studies ([www.cfr.org](http://www.cfr.org)). The Council on Strategic and International Studies also has significant background material, in particular on Saudi Arabia's involvement ([www.csis.org](http://www.csis.org)). And, for a basic primer on Yemen, consult the State Department's background briefing ([www.state.gov](http://www.state.gov)). ■

*This edition of Cybernotes was compiled by Senior Editor Susan Brady Maitra.*



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# SPEAKING OUT

## *Starting the “New Gender Agenda” at Home*

BY AMANDA FERNÁNDEZ

When I heard that Hillary Rodham Clinton had been confirmed as Secretary of State, my first thought was that her appointment would be a turning point for Foreign Service spouses. What better leader to empathize with State Department spouses overseas, most of whom are women (81 percent, according to the Family Liaison Office) living in the shadow of their husbands’ careers? Due to constant relocation and other difficulties, many have put on hold their own professional ambitions.

I was further impressed when Secretary Clinton unveiled the Obama administration’s “New Gender Agenda.” As an economic development professional and Foreign Service spouse, I couldn’t agree more with her statements that “women and girls are a core factor in our foreign policy,” that “the transformation of women’s roles is the last great impediment to universal progress” and, most of all, how “the number-one thing most men and women want is a good job with a good income.” As part of her efforts to use these guiding principles to improve women and girls’ lives globally, Sec. Clinton could begin right at home within the Department of State.

In the 10 years since I joined my husband in the Foreign Service community, improved family member employment for FS spouses overseas has consistently been one of the top prior-

*Why are 61 percent of Foreign Service spouses overseas unemployed when U.S. embassies report being chronically understaffed?*



ities of the American Foreign Service Association. Yet it remains far from achieved despite the hard-fought efforts of both AFSA and the Family Liaison Office, which was created in 1978 to improve the quality of life for State Department families and to assist family members seeking employment.

Today, women have more academic credentials, work experience and foreign language ability than ever before. According to the FLO office, 38 percent of Foreign Service spouses have completed college degrees, and an additional 37 percent have graduate degrees. These spouses, eligible to obtain security clearances, are a huge potential source of talent that overseas posts could tap to improve staffing, fill gaps and perform important services. So why are 61 percent of Foreign Service spouses overseas unemployed (and many more underemployed), particularly when U.S. embassies report being

chronically understaffed, especially during high-turnover season?

### **The Question of Qualifications**

U.S. missions are the largest employer of family members abroad, with 72 percent of working spouses employed overseas at embassies and consulates. My own experience searching for jobs within several different U.S. embassies has led me to a number of observations.

The first is that the vast majority of positions available to Eligible Family Members within U.S. posts do not match the professional qualifications, government experience or salary histories of family members interested in working. FLO statistics indicate that 69 percent of spouses working in embassies are in support positions, and 62 percent work outside of their preferred career fields while overseas. Many spouses who accept the low-responsibility, low-paying embassy jobs available do so because of lack of choice — not because these jobs are career-enhancing.

This underemployment affects long-term family income. When spouses move overseas and accept lower-paid jobs, they interrupt their salary histories, negatively affecting their future earning power. On average, male spouses take higher salary cuts than female spouses; 56 percent of male spouses have salary peaks over





\$60,000. But female spouses also take salary hits; 58 percent have peak salaries over \$40,000, and 26 percent have made more than \$60,000.

If State and other foreign affairs agencies are truly interested in finding good jobs for EFMs in overseas posts, they should reassess the spousal job bank in light of improved professional capacity and salary history. The incredible interest of spousal applicants in positions within State's Professional Associates Program — which enables qualified family members to occupy "hard to fill" positions in embassies — should be a wake-up call that the department is not matching available resources (i.e., employable spouses) with workload at posts overseas.

I would also note that, with a few notable exceptions, most Community Liaison Officers are simply unable to help spouses find employment outside of embassies. The CLOs don't have the requisite experience, local connections or language ability to successfully match interested candidates with good jobs. The Family Liaison Office's Global Employment Initiative, which provides regional support for spouses seeking employment, also falls short on local connections and sector-specific expertise. It would be more efficient to link spouses with headhunters (either local or international) who specialize in fields such as education, international organizations, nonprofits, health care, law, etc., on a commission basis. Many spouses would probably be happy to pay, or at least cost-share, for this sort of job-placement service.

### **Flouting Federal Policy**

At many posts, either out of ignorance or a lack of consequences, Eligible Family Members are not being fairly considered for local-hire posi-

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*As part of her efforts to improve the lives of women and girls around the world, Sec. Clinton needs to begin in Foggy Bottom.*

---

tions (jobs advertised at U.S. embassies not exclusively reserved for them). This happens in spite of a federal policy designating EFMs for preferential hiring when they meet the qualifications for the position.

Some Foreign Service officers may cite cost, longevity in employment and the importance of maintaining institutional knowledge as justifications for bypassing federal regulations to hire Foreign Service Nationals in lieu of equally-qualified EFMs. Such temptations to disregard employment procedures or enforce equal employment opportunity policy (like refusing to hire pregnant women or only appointing male ambassadors to serve in more traditional societies) will always exist. Yet these situations would never be tolerated by Foreign Service members. Similar consideration in maintaining federal employment policy should be provided to *everyone* on diplomatic assignment abroad.

At one post where I applied for a job in the cultural affairs office and met all the position requirements, I called the Human Resources Office in the embassy to follow up. HRO urged me

to apply for an EFM-exclusive job in the consulate instead, a position I was uninterested in. I never received an interview for the cultural affairs job, and was later informed that the job was "reserved" for an FSN who had previously worked at the embassy.

If spousal employment is indeed a high priority for the department, it must take a more serious approach to educating its employees on policies governing such hiring, and ensuring that there are consequences when they are not enforced. At a minimum, EFM hiring policy guidelines should be posted alongside job descriptions (as EEO guidelines are), so that spouses are aware of the rules before applying for jobs and possible recourse if things go wrong. And because many embassies *do* enforce EFM job policies, State can share these "best practices" globally, targeting the posts that are the subjects of complaint.

As it is, the EFM hiring process in many embassies is handled casually at best, and in some cases, downright unprofessionally. I've found that applicants are subjected to interview questions that are not relevant to their qualifications, and are asked questions that are not consistent across the board. Confidentiality in the process is non-existent; nor is there any formal notification to applicants who have not been selected for positions. These practices undermine State's credibility as an institution that cares about spousal employment, as well as its ability to attract talented employees.

### **Carrots and Sticks**

State can learn a valuable lesson from the U.S. Agency for International Development, which does a much better job of enforcing federal procurement regulations. I once worked in a



USAID office where, before interviews were conducted for new hires or staff were involved in deliberations to award grants or contracts, Foreign Service contracting officers would share the relevant federal policy related to the action with all employees involved, briefing them on the “dos and don’ts” of the process to ensure that they followed policy.

In some cases, these officers even sat in on interviews and new contract deliberations to ensure adherence to federal procurement rules. So surely State’s human resource FSOs can spend a mere 10 minutes training employees involved in hiring EFMs to make sure they follow the rules, sitting in on interviews if necessary to ensure compliance.

Here’s another problem: In spite of the Family Liaison Office’s best efforts to combat the practice, many local-hire job descriptions at U.S. embassies are written in ways that preclude spouses from qualifying for them. At one post where I served, a position for a nurse (to serve Americans) opened in our health unit, to the delight of a recently arrived spouse who was a registered nurse. However, the position called for a 4/4 level of Spanish, something not required even of consular officers at the post. She took her concerns to the management counselor, who defended the language in the job description. Again, if State is serious about EFM employment, *all* local embassy jobs, with rare exceptions, should be potentially available to them.

Accountability for these employment issues remains nebulous. The standard embassy management response to complaints seems to be to close ranks and defend the actions taken by staff, justified or not. In my own case, the management counselor I

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## Summer Fiction Contest



Winning stories will be posted on the *Journal's* Web site at [www.fsjournal.org](http://www.fsjournal.org). The author of each winning story will receive an honorarium of \$250, payable upon publication.

- Stories must be 3,000 words or less & previously unpublished.
- Include your contact information.
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Please send submissions in Word format by March 1, 2010  
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## SPEAKING OUT



*At the end of the day,  
an effective EFM  
employment program  
requires commitment  
from all of  
State's employees.*

approached with my EFM hiring concerns apologized, but neglected to mention any recourse I might have. Only later did I learn that such situations can be grieved through the department's Human Resources Bureau.

At a minimum, there must be consequences, as in other situations, for embassy employees who do not adhere to federal policy. Better yet would be incentives to significantly improve spousal employment, like awards established for embassies with high spousal employment, or including improved spousal employment as work objectives in more embassy staff job descriptions and performance reviews.

### Putting Words into Action

FLO's recent efforts to promote family member employment — such as the Professional Associates Program and the Global Employment Initiative — are both innovative and promising. However, demand for the Professional Associates Program far outstrips the supply of jobs; and the nascent GEI program has yet to place significant numbers of FS spouses overseas in career-enhancing jobs.

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## SPEAKING OUT



Increasing funding to assist the FLO office in its efforts to improve headhunting services and create more Professional Associates positions, expanding professional training for EFMs in languages and all core functions of embassy work, and converting more EFM jobs into job-sharing positions would all improve levels of employment among the 9,800 family members serving overseas. Such measures seem obvious ways to address staffing shortages and raise morale, productivity and retention (particularly among female FSOs) — not to mention boosting current and future family income.

My father-in-law, a retired FSO, likes to remind me of the larger institutional and cultural barriers that limit the expansion of spousal employment

overseas. I don't deny these exist, but there are plenty of enterprising individuals within State who could find new ways to expand EFM employment, assuming the support and incentives existed to do so. At the end of the day, an effective EFM employment program requires commitment from *all* of State's employees — not just the staff of AFSA and FLO.

My mother-in-law was a Foreign Service spouse in the 1960s and 1970s. We often talk about what has changed for FS spouses overseas since her day, and what has not. Today, as then, many of them happily choose to stay home with children or have home-based careers. In her case, the lack of a meaningful career was what brought her family back to Washington, D.C.,

never to serve abroad again. Many FS families are making similar choices today for the same reason. It's high time to change the status quo.

Sec. Clinton has extolled the benefits to our foreign policy of meaningful employment among women. She can take the first step toward transforming her words into action by focusing on the (mostly female) spouses of U.S. embassy employees overseas. ■

*Amanda Fernández is the spouse of a Foreign Service officer currently serving in Quito. A former humanitarian worker, she has lived and worked in Colombia, the Dominican Republic, El Salvador, Angola, and Bosnia and Herzegovina. She currently works for a USAID contractor.*

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# EXPLORING NEW WORLDS: EDITOR'S INTRODUCTION

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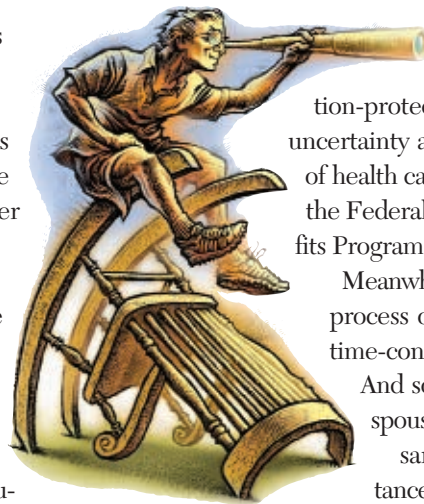
ctress Bette Davis famously observed that “Old age is no place for sissies!” When the *Journal* focused on the topic of “Life and Work after the Foreign Service” four years ago (January 2006), Bonnie Brown — AFSA’s retiree coordinator since 2002 — used that apt quote for her article leading off our coverage.

Though Ms. Davis had no experience as a federal employee, she could well have been speaking for the many Foreign Service retirees (and their survivors) seeking to obtain the benefits they are entitled to — be they annuities, Social Security or health coverage. While most AFSA members do not encounter major problems in that regard, others find themselves in situations they never anticipated, dealing with impenetrable regulations and unresponsive bureaucracies.

For example, some retirees are blindsided by newly increased Medicare B premiums based on income level or by a reduction in their Social Security benefits because of the Windfall Elimination Provision. And many retirees face a 25-percent jump in their Federal Long-Term Care pre-

YES, VIRGINIA, THERE IS LIFE (AND WORK)  
AFTER THE FOREIGN SERVICE.

BY STEVEN ALAN HONLEY



miums — in what was supposed to be an inflation-protected plan. Then there is uncertainty about the potential effects of health care reform on the future of the Federal Employees Health Benefits Program and Medicare.

Meanwhile, survivors often find the process of securing their annuities time-consuming and frustrating.

And some retirees and surviving spouses are shut off from necessary information and assistance because they do not know

how to use the Internet or thread their way through the labyrinth of automated phone systems.

While AFSA cannot solve all these problems, we can help in several ways.

## Information and Advocacy

First, AFSA offers general information, advice and assistance to FS retirees — as well as those preparing to leave the Foreign Service. In fact, it is our hope that this month’s coverage will be particularly useful and interesting to those of you who are still in the planning stages of the transition.

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*Steven Alan Honley was a Foreign Service officer from 1985 to 1997, serving in Mexico City, Wellington and Washington, D.C. He has been editor of the Foreign Service Journal since 2001.*

Each month, AFSA Retiree Coordinator Bonnie Brown (brown@afsa.org) assists dozens of AFSA retiree members. She researches and answers questions on a wide range of topics; puts people in touch with appropriate officials in the State Department and the other foreign affairs agencies; advocates on behalf of FS retirees, both individually and collectively; and works with the Senior Living Foundation to assist needy retirees. AFSA Labor Management Specialist James Yorke (yorkej@state.gov) provides similar assistance to Foreign Service employees approaching retirement.

In addition, Bonnie routinely generates clear, simply written explanations of complicated annuity and retirement benefit regulations. These summaries are available in the *Retiree Newsletter*, AFSAnet e-mail messages, the retiree page of the AFSA Web site (www.afsa.org/rtvp/page.cfm) and in the *AFSA News* section of the *Journal*, where Bonnie writes a regular column.

AFSA's goal is to provide all members, retired and active-duty, with information that will help them make informed decisions about benefits and financial matters. As a case in point, during each open season AFSA arranges for all members to have access to the *Consumer Checkbook Guide to Health Plans* via the retiree Web page.

Bonnie also works with AFSA President Susan Johnson and Retiree VP Bob Houdek (and retiree representatives Janice Bay, Bill Farrand, David Passage and Molly Williamson) to press the State Department and other foreign affairs agencies for improved policy initiatives and retiree services. Recently, AFSA asked State to seek legislation to eliminate the salary and hours limitations on re-employment of Foreign Service annuitants so that the department would be able to meet its critical personnel needs with trained and experienced individuals. And, while AFSA is generally pleased with recent improvements in State's retirement services, we continue to advocate for even greater attention to this area, including staff training and development.

Finally, Bonnie and AFSA Legislative Director Casey Frary work with other federal unions and professional associations to make the case for preserving and increasing retirement benefits. Recently AFSA joined in signing several letters to key members of Congress, asking that participants in the Federal Employee Retirement System and the Foreign Service pension system be permitted to count sick leave in the calculation of their annuities and opposing health reform measures

that could undercut the Federal Employee Health Benefit Program. Given the state of the economy, federal benefits will be a tempting area for congressional cost-cutting, so AFSA will continue to be a vigilant watchdog for its members.

### **Many Options to Explore**

Turning now to the contents of this issue, it is clear that there are countless ways to approach life and work after the Foreign Service.

In "Should We Move to a Senior Living Facility?" (p. 19), retired Ambassador Bill Harrop highlights the importance of examining the many options *early* — well before one is forced to answer that question.

Colleges and universities have long been a favorite destination for retirees, whether they are interested in teaching, administration or both. Retired FSO Richard Jackson draws on his decade of managing an international university in Greece in "Academia Abroad: A Logical Next Step" (p. 24). And retired Ambassador Tibor Nagy, now associate vice provost for international affairs at Texas Tech University, explains why educational institutions in the U.S. can offer "plum" post-Foreign Service postings (p. 26).

Federal employment is, of course, another option; but there are many possibilities beyond that. Retired Senior Foreign Service officer David Jones has found satisfaction in "Writing As a Second Career" (p. 29), while Ken Stammerman is pursuing "A Passion for Archaeology" in Israel (p. 32). And Retiree Paul Vitale and his wife, Kathleen, are spending "The Third Chapter" of their lives making documentaries about endangered indigenous art forms (p. 36).

Bill Lenderking explains that in retirement there is "No Simple Formula for Success" (p. 40), a perfect lead-in to a roundup of shorter commentaries (p. 43) contributed in response to our AFSAnet solicitation for members to share their hard-won insights. These thoughtful responses run the gamut from practical tips to (mostly) positive reflections on how the contributors' perspectives have changed since leaving the Foreign Service.

Our issue concludes with some "Orr d'Oeuvres from 'Deep France,'" courtesy of FS retiree Gregory Orr (p. 84). Some might quibble that a piece bearing that title should *begin* our coverage, but we believe this charming vignette works equally well as a last word on the subject. ■



# SHOULD WE MOVE TO A SENIOR LIVING FACILITY?

Y

ou know the old chestnut — In our family, I'm the man and I make the big decisions: how many troops to send to Afghanistan, should the taxpayer subsidize charter schools, should the states legalize gay marriage? My wife, Ann, only decides the "little" questions: where the family lives, which car we buy, what school the kids go to.

Well, the decision of whether to sell your home and move to a retirement facility is so fundamental to your lives that *both* of you had better do the homework and ponder the pros and cons. Those of you who are single need to do the same preparation, of course.

Four years ago, I did an article for the *Journal* on this subject. I'm still no expert, particularly regarding the pros and cons of purchase vs. lease, cooperative or condominium, and the several formulas for payment of health care. But by the time you read this, we will have been in our apartment in a new senior retirement place called Fox Hill in Bethesda for about a year, so I'll draw upon our experience to offer some tips and reflections on the process.

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*A former AFSA president, Bill Harrop was an FSO from 1954 to 1993, serving as ambassador to Guinea, Kenya, Seychelles, Zaire and Israel, and as the inspector general of the State Department and Foreign Service.*

FEW OF US REALLY WANT TO LEAVE OUR FAMILIAR HOME, BUT THERE CAN BE PERSUASIVE ARGUMENTS FOR SIMPLIFYING YOUR LIFE.

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BY BILL HARROP

Obviously, I am prejudiced. We are comfortable and happy in our new circumstances. Any individual or couple likes to think that the decisions they made were wise. And, by way of truth in advertising, as they say, I should acknowledge that Ann is legally blind from glaucoma and cannot drive. This was an additional argument for getting us settled, with our old Lab, in livable surroundings with friends and support while I was still around. We are both 81, but we reached the decision to move when we were 77. It took some time.

Each individual's and each family's situation is different, of course, and each family must do the research and review its own circumstances. Few of us really want to leave our familiar home, but there can be persuasive arguments for simplifying your life. We must all face up to the fact of aging, and to the unpredictability of aging's consequences. Most of us tend to procrastinate, particularly when we can classify a decision — like a war, I suppose — as a matter of choice rather than necessity. But in this case postponement is risky. A stroke or heart attack, a diagnosis of cancer, or a fall and a broken hip, can occur suddenly with little warning. And the move to a senior facility requires some planning and lead time.

For instance, preparing your house or apartment for sale can take quite a while; and after listing it, you could wait some time for an offer in today's wobbly real estate

market. Carrying the costs of two residences for any length of time is not an attractive prospect, even if it is feasible.

### **The Mechanics of the Move**

Another reason to plan ahead is the chore of downsizing. Ann and I can confirm that downsizing is a wearing proposition that has earned its reputation. Most of us in the Foreign Service have accumulated an amazing array of miscellaneous possessions, and we tend to own a great many books. Your present house or apartment is larger than the one you will move to (that's the idea, after all), and contains a good deal more furniture than you'll be able to use.

Deciding what to keep and what to dispose of is not easy, nor are the mechanics of disposal: Hire a truck (there are services)? Donate to the Salvation Army? Stage an auction or garage sale? For books, the annual AAFSW Bookfair or college alumni book sale? We found that passing items to our children was not so easy, either. We'd indicate a desk or wardrobe as one to go, and a son would say, "You can't get rid of that — it's a family heirloom!" We would reply, "OK, then you take it," only to hear, "We haven't got room, but it belongs in the family." Not very helpful.

We attended a presentation by a group of ladies who call themselves "The Busy Buddies," consultants on downsizing and relocation. Their advice was to follow "the rule of three": plan to retain three pairs of shoes, three blouses, three flannel shirts and so on. Absurdly Spartan, but we got the idea: Unless we were tough-minded, we wouldn't get the job done.

In this connection, given the increasing longevity of Americans and the proliferation of retirement living centers, there are now professionals specialized in advising people on the whole process, from downsizing and the planning of furniture location in the new apartment to interior decoration and supervision of the move. We retained such a consultant on the recommendation of colleagues who had worked with her; when it was over, we realized that her help had been invaluable.

She told us to pass the day of the move at a friend's house, while she and an assistant were in the new apartment to greet the movers, supervise the placement of rugs and furniture, hang pictures, put away utensils and

*We must all face up to  
the fact of aging, and to  
the unpredictability of  
its consequences.*

china, store clothes, clean the place up, even make the beds and place flowers on the table. We arrived in the evening to find our new apartment quite settled.

Foreign Service retirees are certainly used to moves, but this one is different from the transfers we are accustomed to. We are not as young and adaptable as we used to be, and there is no general services section. So I recommend retaining an experienced consultant.

### **When and Why to Consider the Change**

Some questions to ask yourself:

- Is the house larger than needed now that the children are long gone, and therefore wasteful in utilities bills, maintenance and taxes?
- Are steps outside and stairs inside, yard maintenance, and the removal of leaves, ice and snow all becoming challenges?
- Does it make sense to prepare for inevitable health problems, including particularly Alzheimer's, by shifting to an environment designed to cope? (According to the director of the Mental Disorders Program at Georgetown University Hospital, half of all Americans over 80 will develop some form of dementia.)
- Are you concerned not to become a burden on your children, and not to leave them with the responsibility of disposing of your excess paraphernalia?
- Should the need arise, is arranging for live-in nursing care in your home really practical and affordable, or does it make more sense to move in advance to where the support is?
- Is your equity in your home greater than the cost of an apartment in a senior retirement facility? How do current bills for maintenance, repairs, utilities and real estate taxes compare to the monthly fees at a retirement community?
- Could reducing unnecessary expenses better conserve resources for travel, study, entertainment, or for children and grandchildren?
- If you are single, is loneliness an issue?
- Are you aware that, given increased longevity and growing demand, the more attractive senior living facilities have long waiting lists? During the current recession, demand has declined, particularly for higher-end facili-

ties, in part because retirees have had such difficulty selling their existing homes. But as the economy recovers, the actuarial tables are bound to renew the pressure upon this market.

### **Common Characteristics of Senior Living Facilities**

There are three basic levels of accommodation:

*Independent Living:* A private apartment or cottage on the premises, from a one-room studio up to three bedrooms with a study and two-and-a-half baths; living essentially on your own; usually must take at least one meal per day in the compound's restaurant facilities.

*Assisted Living:* More modest quarters, typically without a kitchen; some dependence upon nurses or therapists; perhaps reduced mobility; all meals normally taken in the compound's dining facilities.

*Skilled Nursing:* Resembles hospitalization, often requiring round-the-clock attendance; usually there are separate wards for Alzheimer's patients, sometimes two or more degrees of dementia care.

Most senior living facilities include all three levels and are termed "continuing care." Some, often linked to a hospital, have only assisted living and skilled nursing. An attractive feature of the continuing care arrangement is that a couple can acquire an independent living apartment; then, if one of them suffers from, say, Alzheimer's, and shifts to a dementia corridor, the other can remain in their apartment and easily visit and take meals with the cared-for spouse.

The initial focus is upon independent living. There is usually a minimum age of 60 or 62. In some cases apartments are sold as condominiums, in others as cooperatives. In another model, a substantial initial payment, \$500,000 or more, secures permanent occupancy (but not ownership) of an apartment and includes whatever medical support is required; on departure or death, the quarters revert to the institution and there is a partial refund, according to varied formulas. A few establishments offer separate cottages. And some communities are affiliated with universities, which can offer real cultural advantages.

Senior living facilities always have apartment floor plans and pricing charts available for review, and you can arrange to visit various models. Typically, there will be

### *Another reason to plan ahead is the chore of downsizing.*

150 to 250 apartments with common recreational, health and sports spaces. The health center, providing many hospital services, is normally a separate wing. Of course, prices vary among facilities and among the apartments in each;

senior living establishments run from the bare-bones to the truly luxurious.

There are normally one or more dining areas, fitness centers, libraries, hobby workshops and studios; some sort of auditorium or theater; a swimming pool, a garage and game room. Often, one also finds gardening plots, a business center with computers, a hairdresser/barber shop, a bank branch and a convenience store. All the retirement facilities we have visited provide shuttle service to public transit; trips to shopping centers and churches; and outings to museums, sporting events, art galleries and concerts. Most also schedule concerts, lectures and movies weekly in the facility's auditorium. All places we reviewed permit cats or dogs, although with ground rules on number and size.

A sense of community evolves, reinforced by voluntary activities (e.g., books, bridge, gardening, art, woodworking, theater clubs and dogwalking) and by the fact that monthly fees cover a certain number of meals where friendships develop. Resident committees arrange for outings and for cultural events in the facility, and you have the impression that if the quality of the food falls off, a committee will spring up to put pressure on the management.

There are standard monthly fees that cover utilities, maintenance of grounds and public areas, use of sports and recreation facilities, taxes, security, garage space and so forth. These monthly payments always include either about \$600 toward meals or perhaps 30 meals per month, apparently a way of assuring sufficiently steady income for food services. All establishments vaunt the quality of their cuisine; but it is best to try it out, which you can do as a guest.

Monthly fees, depending upon the size of the apartment, generally run from under \$2,000 to \$4,000, with about \$900 more for the second resident. When we added up the bills we had paid at home the past year for electricity, natural gas, water and sewage, painting, roofing repairs, general maintenance, lawn and tree care, firewood, exterminators, driveway repaving and a security



contract, these monthly fees looked pretty reasonable — in fact, a saving. Individual real estate taxes may be paid separately by the owner of a condominium apartment, while they are included in the monthly fees in a cooperative system.

Some senior living facilities have continuing health packages whereby monthly fees continue at the same rate, or increase only modestly, if a resident's health requires moving to one of the assisted living or skilled nursing accommodations. In these cases a medical examination is required at the outset to gain admittance to the facility and to qualify for such a package, which seems usually to be surprisingly economical. By the way, those people (unlike us) who had the good sense to take out long-term care insurance will find that a good chunk of their monthly fees may be covered by the insurance.

Demand has been so great, at least in the Washington, D.C., area, that more attractive senior living facilities have required a substantial refundable deposit, often \$10,000, merely for the privilege of being added to the waiting list. As mentioned earlier, the recession has dampened this demand, although it will return.

### Checking Out the Possibilities

When you start to look, you will probably be astonished at how many senior living establishments exist these days, and how many are within three miles of where you live. This is definitely a growth industry.

As usual, the Internet is very helpful. Just for starters, consult the following sites:

***www.retirementliving.com*** takes you to the "Retirement Living Information Center," which has a wealth of references.

***www.retirement-living.com*** (adding the hyphen) will take you to "Guide to Retirement Living," a tremendous source of information for the entire mid-Atlantic region (D.C., Va., Md., Del., Pa. and N.J.). They publish magazines you can order over the Internet that list by location all retirement facilities and their attributes, and provide advice on consultants who can help you think through your priorities and guide you in realizing them. I assume there are similar Web sites for other regions of

*Senior living facilities always have apartment floor plans and pricing charts available for review, and you can arrange to visit various models.*

the country, but did not take the time to scroll through the 25,000-plus hits you find when you Google this subject.

***www.sunriseseniorliving.com*** is also worth a look. Sunrise Senior Living is a major enterprise in the field, operating some 400 senior living communities in 38 states, Canada, Germany and the U.K. Sunrise has fallen on

hard times recently due to overly ambitious expansion and accounting gaffes, and may even be forced into Chapter 11. However, it has maintained high standards. Their Web site will take you by Zip code to a listing and description of facilities (some 30 in the Washington metropolitan area alone) in varied price ranges, but each probably highly competitive in its class.

***www.ericksonliving.com*** is the informative Web site of Erickson Retirement Communities, a national chain of 19 establishments with a good reputation.

### Due Diligence

You will want to question residents of a facility: How do they like it? What are the positive and negative aspects? But a warning from our experience: Human nature is such that people will tend to give their own facility high marks and downplay its problems. Also, it is not a bad idea to try — and to time — the drive from a facility to locations you will often be visiting. We have found that location is highly important, since we have maintained our regular agenda and do not regard Fox Hill as a "destination." If you have a dog to walk, or if you like to be outdoors, look into adjacent paths and wooded lanes (and confirm that dogs are welcome). Ask about balconies or terraces or screened porches, none of which are as common as we would like in these communities. Higher-end apartments often have (gas) fireplaces.

Ceiling heights seem to vary from floor to floor, so find out whether the apartment model you wish to buy will have the same height as the model you visited.

Ask whether guest rooms or guest apartments are available to rent on the compound, in case you have overnight visitors.

Measure your furniture, rugs and pictures against the square footage of apartments under consideration — on the whole, rooms in retirement living establishments are

## F O C U S

not spacious. Find out what extent of alterations and remodeling is permitted; you may want to remove a partition, build in bookcases, add hardwood floors, enlarge a kitchen. In this connection, there is a distinct advantage in looking at a facility which is new and under construction or is being remodeled, since you can prescribe configuration, colors, window treatment, etc.

Another consideration: A relatively new establishment will have younger, more active residents and — on a realistic, actuarial note — more men about.

Storage is at a premium. Most senior living facilities have a storage cubby for each apartment in the basement or garage, usually about 4-by-4-by-8 feet. Fancier apartments feature their walk-in closets, but take a realistic look at how much storage space you will actually have for clothes, books, pots and pans, skis, suitcases and so on.

*It is important to inquire closely into just what expenses are and are not included in monthly fees.*

As emphasized earlier, retirement living implies paring down.

It is important to inquire closely into just what expenses are and are not included in monthly fees. For example, if a certain number of meals is included (as they almost certainly will be), to what extent are these transferable to guests,

and to what extent can they be held over to the next month if you are away on a trip? What in-apartment maintenance of appliances, electrical or plumbing systems is included, if any? Are any state or local taxes left to be paid separately?

Finally, check what restrictions may exist on your ability to sell or to sublease. For instance, are you required to list through the management of the facility — and if so, what are the transaction and commission fees? Or can you use your own realtor?

Good luck! ■

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# ACADEMIA ABROAD: A LOGICAL NEXT STEP

A

fter 30-plus years in the Foreign Service, I was very happy to find that there is indeed life after government. Much as I loved the Foreign Service, my past decade as president of Anatolia College in Greece and its university division, the American College of Thessaloniki, has been the most challenging and fulfilling period of my professional life.

Anatolia College, whose origins go back to the 1806 “Haystack Meeting” at Williams College, is one of the oldest American institutions in the Mediterranean region. Its first incarnation was as a Congregationalist seminary in Constantinople (now Istanbul), which divided in two in 1862. Anatolia College relocated to Marsovan in the Black Sea area while its sister school, Robert College, remained on the original campus.

Turkey shut the school down during the Greek-Turkish conflagration of 1921, known in Greece as the “catastrophe.” At the invitation of Greek statesman Eleftherios Venizelos, Anatolia College relocated to Thessaloniki in

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*Richard Jackson, a Foreign Service officer from 1965 to 1999, served as president of Anatolia College from 1999 to 2009 and of the Association of American International Colleges and Universities from 2007 to 2009. He is the author of The Non-Aligned, the United Nations and the Superpowers (Praeger, 1983).*

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WORKING IN OVERSEAS EDUCATIONAL INSTITUTIONS CAN IN MANY WAYS BE MORE “FOREIGN SERVICE” THAN TODAY’S DIPLOMATIC CORPS.

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BY RICHARD JACKSON

1924. Today it is comprised of an elementary school for 600 students, a six-year high school for about 1,300 students — generally considered the best in Greece — and an undergraduate and graduate program for 500, offering regular and executive MBAs.

I like to think that skills acquired in the Foreign Service are essential prerequisites for being an effective college president abroad, and that academia is a very logical follow-up to the Foreign Service. In fact, I’d go even further: the job in Thessaloniki, involving unrestricted access to the highest levels of the Greek government for fundraising, lobbying and outreach, was in many ways more “Foreign Service” than today’s diplomatic corps, with its tight security and circumscribed access to the host country.

The “diplo” aspect of running a college was also intensified by my work for the past two years as president of the Association of American International Colleges and Universities. This is a network of 22 U.S.-accredited colleges and universities abroad, stretching from Pakistan and Kyrgyzstan to France and from the United Kingdom to Nigeria. It includes many institutions well known within the Service.

Receiving an academic salary on top of my Foreign Service pension also confers a level of financial security I never felt while at State. How to make such a jump, however, was by no means obvious to me as I approached re-



tirement in late 1998, not having been in the job market since entering the State Department in 1965. I quickly found that having been a political counselor, country director, deputy chief of mission or chargé d'affaires — the posts we in the Service esteem and so intensely compete for — really counts for very little in the outside world.

### **Making the Jump**

What seemed to matter more in the various interviews I had was my tenure as president of the American School Board in Casablanca or as executive director of the Association for Diplomatic Studies and Training — a wonderful springboard to retirement whose title seemed to evoke for outsiders executive and management experience. Also very important, ultimately, were command of the language (Greek) and positive recommendations from people in Thessaloniki and Athens whom I had known and worked with before.

Anatolia College's board of trustees was seeking both a visible American identity and command of Greek in its new president — which, of course, narrowed the field to my advantage. As my experience demonstrates, FSOs considering an academic second career should not sell short the value of their country expertise, contacts and language.

An increasing number of American college presidents are “non-traditional,” that is, from outside the academy. In part, this is because the demands of managing a diverse constituency, conducting fundraising and cultivating relationships with the host government require skills and experience that are not part of the traditional academic career path. Globalization is now an article of faith within academia, with study abroad becoming a degree requirement on some campuses, sparking frenzied competition for attractive overseas venues.

Coping with the demands of managing exponential growth in the number of study-abroad students at Anatolia; new agreements with schools like Northeastern University, the University of North Dakota, Boston College and Texas Tech University; and research programs with Oxford, Columbia and the Mystic Aquarium was an area where I believe I had a distinct advantage as a former FSO.

This is not to say that, as an outsider, a former diplomat will not encounter a degree of healthy skepticism from academic colleagues — particularly if he or she lacks an earned doctorate, as I did. Yet this is something all of us in the Foreign Service have encountered in the form of polit-

ical ambassadors parachuted into embassies from outside. Over time, we learned to take advantage of the skills they brought, which were often considerable.

When the shoe is on the other foot, and *we* are the interlopers, the work most of us have been doing for many years comes into play: using our listening skills, showing empathy and projecting a sense of optimism — which, as former Secretary of State Colin Powell used to say, is the best form of leverage. In fact, the typical academic staff meeting, at least as I experienced it in Greece, is more free-wheeling and, frankly, more fun than the more constrained, self-conscious and top-down State version. This, too, was a learning experience.

### **Prelude to a Third Stage**

Ten years is about the right length of time, I believe, to test whatever ideas one brings and leave some imprint, hopefully for the better, on an academic institution. I am now beginning a new phase in Wellington, Fla., in which I find that the combination of Foreign Service experience and academic management is relatively unique and in demand. Excellent organizations like the Registry of College and University Presidents make short-term assignments, both abroad and in the States, and offer opportunities for consulting or feasibility studies. Thus, an academic second career can be the prelude to a third stage of professional involvement, if one wishes.

There is strong demand across our country today for international student directors and study-abroad advisers, a field in which many former FSOs have done extremely well. At the level of college president, probably our greatest advantage lies overseas, where age and the lack of a doctorate seem less daunting obstacles to overcome than back at home. In addition, area experience and language fluency are to a greater extent countervailing positive factors when applying for overseas academic positions. Vacancies also come up more suddenly there.

I know one former chief of mission currently considering a challenging new academic vacancy in Africa. Yet while an ambassadorial title helps, it is by no means a requirement. At the end of the day, friends and contacts in countries where one has served will be important assets, but those interested should also draw on Internet listings such as the *Chronicle of Higher Education*, the *Journal of Philanthropy* and the AAICU Web site ([www.aaicu.org](http://www.aaicu.org)).

For all these reasons, I would certainly recommend an academic second career to Foreign Service colleagues. ■

# U.S. COLLEGES OFFER PLUM POST-SERVICE POSTINGS

FOR PROFESSIONALS WITH INTERNATIONAL  
EXPERIENCE AND EXPERTISE, OPPORTUNITIES  
AT AMERICAN SCHOOLS ARE GROWING.

BY TIBOR P. NAGY JR.

**F**our years ago, when I first addressed this topic for the *FSJ*, I noted that globalization and internationalization had become very trendy terms around U.S. colleges and universities, which have realized the necessity of preparing their graduates to be globally competent and globally competitive. If anything, this trend has accelerated since then. Even fields that showed little interest in anything international when I joined academia in 2003, such as engineering and architecture, are now making an “international experience” a priority for their students. (The College of Architecture at Texas Tech University, where I am vice provost for international affairs, now requires every student to participate in an international program.)

At the same time, as many of our institutions seek to increase enrollments — especially for master’s and doctoral studies — they have come to recognize that countries beyond our borders offer a virtually unlimited supply of qualified, well-off students. Foreign students and scholars also

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*Tibor P. Nagy Jr. was a Foreign Service officer from 1979 to 2003, serving as ambassador to Guinea and Ethiopia, among many other postings. Since retiring from the Service, he became vice provost for international affairs at Texas Tech University in Lubbock, Texas. He also lectures widely on Africa and global issues.*

facilitate the “internationalization process” by bringing their cultural, language and technical skills to campus, often providing the bulk of enrollment in some specialized fields of study. Opportunities at American educational institutions continue to increase for professionals with international experience and expertise, and Foreign Service employees in transition are ideally suited for a number of these positions.

Before leaving State after a 32-year U.S. government career, I did a year as a Diplomat-in-Residence at the University of Oklahoma in Norman, partly to gauge how well my Foreign Service experience would meld with academia. I was very fortunate to have two already-retired mentors: former Director General Ed Perkins and former Ambassador Ed Corr. They were wonderful guides to the mysteries of the higher educational enterprise, and provided the type of practical advice we need for all new assignments. As they both told me, “Once you learn the language and culture, a campus is a great posting.” I took their advice to heart, and greatly enjoyed my DIR year — even teaching a course for the very first time. (Reading the honest evaluations of students was much more satisfying and inspiring than the inflated verbiage of EERs!)

That experience influenced my decision to retire from State in 2003 to pursue a second career in academia. Now in my sixth year of managing international programs at

Texas Tech University, I can attest to the value of the advice Ambassadors Perkins and Corr gave me: Academia can be a fantastic follow-on to a State career. It offers tremendous professional and personal satisfaction — but you do need to learn the language and culture.

### **A Variety of Opportunities**

Schools offer niches for Foreign Service personnel of *all* skill groups — and not just in teaching and research. Like any large organization, a campus requires the full range of business, administrative and physical-plant operations. While some FS careers are particularly well-suited to the classroom (political, economic, science, USAID, FCS, FAS), numerous other positions are a good fit for those with management, public affairs, consular, security, medical or other skills.

Since my own Foreign Service experience was in management, my position as vice provost for international affairs at Texas Tech University is a great fit. Most campuses have an international programs office, though it may operate under a variety of names and chief executive titles. Thus, my counterparts can be deans, vice presidents or executive directors.

Directing TTU's Office of International Affairs is similar to managing a small U.S. mission. With about 45 employees, we send about 800 U.S. students on a variety of study-abroad programs; welcome about 1,600 international students and scholars from more than 80 countries to our campus; coordinate exchanges with international institutions; and manage our centers in Seville, Spain, and Quedlinburg, Germany, where students can gain language fluency in one semester.

My office also operates the International Center for Arid and Semiarid Land Studies, which undertakes international development projects, promotes community outreach by bringing distinguished speakers on global topics to Lubbock, and presents international-themed programs to more than 20,000 K-12 students in the region each year. In addition, we operate a passport acceptance agency for the region, processing more applications than the main post office.

Consular issues on overseas assignments, difficulties related to visas and work permits for visiting students and scholars, and Department of Labor wage classifications for foreign teachers and researchers have become major parts of the workload. (At times we feel like we're employees of the Department of Homeland Security instead of the uni-

versity!) Such functions are handled by international student/scholar advisers (ideal jobs for retired consular officers, by the way). Our work also includes duties that are good matches for management officers, public affairs officers, cultural affairs officers, general services officers, building and maintenance officers and information systems officers, as well as security specialists and office management specialists.

Since the main functions of universities are teaching and research, I do my best to teach at least one semester each year — either on Africa or global issues. In addition to increasing my credibility with academic colleagues, teaching is an excellent way to stay in touch with student life. I also want to stir up interest in Africa among our students, and promote international civilian U.S. government service in a part of the country where few young people consider such careers.

### **Academia 101**

Those interested in transitioning to academia can pursue several strategies. I maintained contact with Texas Tech University (my undergraduate alma mater) throughout my Foreign Service career. It was close to our home leave point, so I did class presentations and guest lectures whenever I passed through. This long-term involvement was instrumental in TTU selecting me for my current job. Serving a tour as a Diplomat-in-Residence, as I did, gives an excellent introduction to how campuses work and allows the DIR to get to know (and become known at) all of the institutions of higher learning in the region.

The best source for most mid-level academic positions, and some senior ones, is the daily *Chronicle of Higher Education*, whose Web version has an excellent jobs site (<http://chronicles.com/jobs/>). Most institutions also recruit through their Web sites and maintain information on all current vacancies. There are also several academic recruiting firms that are hired by institutions to identify candidates for the highest positions (e.g., chancellors, presidents, vice presidents and deans).

However you get there, you will have to master the basics of campus life. Interestingly, there are a number of parallels with the Foreign Service world. Academia is just as hierarchical and rank-conscious as diplomacy, and there is a professional chasm between “faculty” (teaching and research) and “staff” (support) akin to that between FS generalists and specialists.

Professional faculty begin their careers as instructors,



then progress through the ranks of assistant professor, associate professor and, finally, to professor (think of the Senior Foreign Service). At larger state universities and more prestigious private institutions a Ph.D. degree is required to advance beyond the instructor level, although one can teach undergraduates with a master's degree in the field of instruction. Tenure — originally intended to assure academic freedom — is a key issue. The trend is toward fewer tenure-track positions (now averaging about 45 percent of a teaching staff, but with a high degree of variation among institutions), although faculty strongly support creating more.

## Management Parallels

While no two university structures are identical, the entire organization is headed by a president or chancellor (if,

*Academia offers tremendous professional and personal satisfaction — but you do need to learn the language and culture.*

for example, there is a school “system” made up of one or more university campuses, plus a medical school or law school). The chief academic officer is usually the provost, who may also carry a senior vice presidential designation, and serves as the “DCM” at most institutions. Then, depending on the size of the institution, there are various other senior vice presidents,

vice presidents, vice chancellors, vice provosts, plus associates and assistants at each level. Again, structures vary widely from campus to campus, and sometimes there is not a clearly defined chain of command.

Top-level administrative officials, in addition to performing their management functions, also maintain their faculty status and may even teach a class or two (think DCM as the function and FS-1 as the rank). Faculty can leave their administrative positions (chair, dean, provost, even president) and remain on campus in their professorial role to teach or do research. The mandatory retirement age — if there is one — also varies among institutions, but is usually quite high (70 to 75).

At the same time, management in academia often resembles trying to herd cats. Most policies are developed through committees, and decisions are arrived at through collegial discussions. Thus, someone accustomed to a real-time, command-and-control management style faces constant frustration. Fortunately, when I arrived here, academic colleagues were very supportive and understanding of someone coming from the outside to a relatively high-level position, and provided patient guidance and advice.

## A Growing Trend

Given the continuing emphasis on globalization and internationalization, Foreign Service skills will become even more welcome and readily transferable to campuses. When I took my current position seven years ago, there were relatively few former colleagues in similar positions; now there are many more. With thousands of campuses across the country, there will likely be at least one academic institution nearby, wherever you plan to spend your post-FS life.

For me, academia has turned out to be an ideal follow-on career. The Foreign Service experience serves as excellent preparation for the campus — just as academia can be a great precursor to a Foreign Service career. ■

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## WRITING AS A SECOND CAREER

S

uccessful writers often counsel aspirants: “Don’t give up your day job.” But even a reasonably facile amateur wordsmith can produce material that supplements the primary source of income, providing the writer some compensation along with psychic benefits.

During the current Great Recession, however, those attempting to make a living from writing have found fewer outlets for their work as newspapers and magazines close or downsize, leaving even full-time journalists turning down the heat, if not actually freezing in their garrets. These desperate, displaced professionals have picked up some of the paid work previously done by talented novices — and such assignments have simultaneously become less available and less likely to be paid. A receding tide has lowered all boats.

When I wrote about this problem in the January 2006 edition of the *Journal*, I quoted my father’s axiom that

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*David T. Jones, a retired Senior FSO, participated in a State Department study of the last two years of the Clinton administration’s Middle East peace process. He is the co-author with David Kilgour of Uneasy Neighbo(u)rs: Canada, the USA and the Dynamics of State, Industry and Culture (Wiley, 2007), a study of U.S.-Canadian relations, and is a frequent contributor to the Journal.*

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WRITING FOR THE U.S. GOVERNMENT IN ONE GUISE OR ANOTHER IS FAMILIAR AND COMFORTABLE, BUT THERE ARE MANY OTHER OUTLETS WORTH PURSUING.

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BY DAVID T. JONES

“Writing is a good cane, but a poor crutch.” Happily, retired Foreign Service personnel have a gold-plated, escalator clause-adjusted “crutch” in their annuities. It leaves us free to twirl our “canes” with aplomb, even if most of our satisfaction comes from publication rather than pay. After all, writing is what we have done throughout our careers; we are symbol manipulators par excellence. Our problem isn’t writer’s block, but rather the fact that we have spent our careers writing for other bureaucrats.

There are avenues to paid satisfaction in a variety of areas.

**Don’t Leave Home.** Although there are those who never want to see the halls of Main State again, others still find the Foggy Bottom café and the scent of warm Xerox machines enchanting. For them, there is the lure of When Actually Employed status. While many WAEs fill slots devoted to carrying out specific functions, some do involve writing and research.

Of course, the first problem is obtaining WAE status with an individual bureau — a process that can seem akin to fraternity/sorority “rush week,” during which you pledge loyalty to a particular bureau, gainsaying all others. While that is overstating the case somewhat, bureaus are reluctant to “lend” their WAEs to other bureaus. Nor do they want to hire new ones without having a specific

position in which they can be employed immediately. That reality can make it challenging for retirees, since there is no centralized State office to match WAEs with available positions.

**Human Rights and International Religious Freedom Reports.** One of the basic havens for “pure” writing as a WAE is found in the Bureau of Democracy, Human Rights and Labor. To churn out the hundreds of annual country human rights reports and international religious freedom reports, DRL maintains a cadre of WAEs, often with long years of expertise in specific regions, to supplement active-duty personnel. There is, however, enough turnover to make it worthwhile for applicants to attempt to match their background with DRL’s requirements.

All of us are at least somewhat familiar with the HRR and IRF processes, either from having written or edited the reports — or, at a minimum, having read them. They are perfect illustrations of the deadly-dull, bill-of-lading prose that epitomizes bureaucratic writing. Although not totally scripted to project the “one author” for every report as in previous years, they are still documents of the “just the facts, ma’am” style. WAEs will have no need to modify their traditional writing style.

**Freedom of Information Act requests/declassification and review.** FOIA and declassification have been traditional niches for WAE writers. Indeed, some WAEs have spent more time processing FOIA requests than they did on active duty. Yet while there is an endless stream of new material to review for mandatory declassification, FOIA turnover (and, concurrently, hiring) is not high, due to budget pressures. Still, it is a serious possibility for which retired FS personnel are well qualified. But a major obstacle can be obtaining “well and favorably known” credential letters from bureaus where you have served to endorse your qualifications for declassifying material.

Once you are hired, the actual work can be amusing, particularly when you encounter documents that you wrote. But the formats for declassification are precise, and there is no provision for literary flights of fancy in the process. Having written formulaic reports (e.g., the consular package), a WAE should have no problem with the FOIA/declassification regime.

*The problem for FS retirees isn’t “writer’s block,” but rather the fact that we have spent our careers writing for other bureaucrats.*

**Official History.** Until recently, the State Department Office of the Historian (located in the Bureau of Public Affairs) periodically engaged retired FSOs on contract for intensive research, interviewing, analysis and drafting of various reports and studies. However, following the ouster of the Historian this past summer (see

the September 2009 edition of *Cybernotes* for details), the office has been in flux under interim supervision. Nevertheless, it is still worth checking out.

### **Beyond Government**

Wherever one looks in Washington, former Foreign Service officials are ensconced in nongovernmental organizations and foundations. These may fund projects of particularized interest (and within your special expertise).

The Una Chapman Cox Foundation, a sophisticated, longstanding supporter of State Department personnel and U.S. foreign policy, has funded an assortment of such projects. For example, one of their recent grants was for a yearlong study of the role of foreign policy advisers in the 21st century.

Grants of this nature give the recipient considerable intellectual leeway and free rein for creative analysis. If the study proposal is accepted, most foundations offer modest personal stipends, occasionally complemented with travel funds.

Leaving the structure of government or semi-official funding for your writing can require an attitude adjustment, but also opens up a whole new arena. To explore it, some read *Writer’s Digest* and enroll in writing workshops for guidance and instruction. Others just send their applications forth with hope in their heart (and a return postage envelope).

Obviously, it is best if there is some connection between the topic on which you propose to write and the venue where you hope to have it published. Sending an account of rehabilitating your 1949 Ford to *Home and Garden* magazine will probably not be fruitful. Most Foreign Service personnel know something about international affairs, so they can turn to the many foreign affairs publications in the Washington, D.C., area. (Don’t forget about the *Foreign Service Journal*!)

As for me, Canada has become a subject of deep per-



sonal interest. Consequently, for more than 10 years, I've written "on the one hand; on the other hand" analyses of U.S.-Canadian relations. This work culminated in *Uneasy Neighbo(u)rs*, a 2007 book about the U.S.-Canada relationship co-authored with a former Canadian member of Parliament.

### **The Fruits of Collaboration**

But it doesn't have to be a book. Beyond the community newsletters many of us have contributed to, or even helped run, over the years, a variety of professional associations produce newsletters for their members and constituents. My wife, Teresa, and I produced a 20-page weekly for the National Council for Advanced Manufacturing for nine years. When starting such a commitment, one should keep in mind that a weekly publication must be produced pretty much every week. For us, 450 editions proved sufficient.

If the thought of a major drafting project appears daunting, you might consider helping a Foreign Service colleague bring a project to completion. Every author can use a researcher, fact-checker, editor or general assistant, and the Internet facilitates such collaboration.

My long association with Ambassador Maynard ("Mike") Glitman, the chief U.S. negotiator for the Intermediate Nuclear Forces Treaty, prompted me to "hold his coat" as he worked through a complex memoir-history recounting the long process that culminated in the signing of the INF Treaty by President Ronald Reagan and Premier Mikhail Gorbachev in December 1987. Palgrave Macmillan published *The Last Battle of the Cold War* in April 2006.

Alternatively, self-publishing has never been easier and less expensive. You might adapt the oral history you recounted for the Association for Diplomatic Studies and Training project into a memoir that can answer the question, "What did you do during the Cold War, Daddy (or Mommy)?" Or take your personal Foreign Service experiences and transform them into accounts that (hopefully) family members will enjoy and cherish. Still others have plunged deeply into the Internet, constructing blogs devoted to having their say on the Middle East or other foreign policy issues.

*Seeking publication  
in the nongovernmental  
or private sector can require  
an attitude adjustment,  
but it also opens up a  
whole new arena.*

### **Go for It!**

The Foreign Service Institute's Retirement Seminar for Foreign Service personnel includes a panel on writing opportunities. For a number of years, Teresa and I have enjoyed participating with other writers. One panel member, the director of a regional writers' center, provides access to a wide range of instructional/mentorship resources covering the full spectrum of writing types (and ways to im-

prove your writing) that clearly assists many prospective authors.

My final advice would be to place yourself in front of the word processor (or take up your notepad) and get going. It is, after all, your constitutionally protected "write." ■

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# A PASSION FOR ARCHAEOLOGY

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olunteers new to the archaeology site at Hippos/Sussita in Israel get their wakeup call at 4 a.m. on the first day of the dig season. Roused from their cots in the spare youth hostel quarters at Kibbutz Ein Gev on the Sea of Galilee, they dress quickly, wander sleepily out to the parking lot, and by 4:45 a.m. are on their way by bus up nearby Sussita Hill, to the side of the semi-paved farm road where the rocky half-mile path to the top of the hill begins.

Before long, the 20 or so foreign volunteers will clamber up through a narrow rocky defile near the ruins of the ancient city gate with Haifa University professors and students and other teams from Poland and an American university. The path is lit by bright moonlight and leads on between rows of barbed wire hung with minefield warnings — a reminder that the site is on a hill that was just on the Israeli side of the ceasefire line between Israeli and Syrian forces before 1967.

---

*Kenneth Stammerman was an economic-cone FSO from 1966 until 1994, when he retired as a Senior Foreign Service officer. He served in Tel Aviv (twice), Manila, Paris, Kuwait, Dhahran and Washington, D.C. When not digging at archaeological sites in Israel, he teaches part-time at Indiana University Southeast and lectures on foreign affairs topics in Louisville, Ky.*

RETIREES INTERESTED IN “STONES AND BONES” WILL FIND PLENTY OF OPPORTUNITIES TO GO ON DIGS IN FOREIGN COUNTRIES.

---

BY KENNETH STAMMERMAN

After assembling where a Roman forum once stood, the volunteers are divided into work teams led by Israeli students under the direction of the two veteran archaeologists in charge, Dr. Arthur Segal, the dig director, and his deputy, Dr. Michael Eisenberg, from Haifa University’s Zinman Institute of Archaeology. For the next four weeks, we labor at the site while learning the art and science of archaeology.

The layers of the site at Hippos/Sussita span one thousand years of human history, from the time of the Seleucid Empire in the third century BCE, not long after Alexander the Great’s conquest of the region, to 749 when an earthquake buried the city, which was never again inhabited. Hippos (the Greek name for the city — Sussita is the Hebrew name) was one of the cities of the Decapolis, the 10 Greek-speaking cities to the north and west of Judea mentioned in the Bible. Haifa University and its Zinman Institute have sponsored the dig for the past nine years.

There is an annual summer work season, with the results processed and published over the remainder of the year until the new Hippos/Sussita season starts. The university issues a request for foreign volunteers every year in a notice in the *Biblical Archaeology Review* and at [www.findadig.com](http://www.findadig.com). Other digs in the region do the same, and volunteers can choose a site that meets their interests

in terms of time (one- to four-week stints), calendar (the archaeology season in Israel is normally during the dry season, April to October) and degree of difficulty in terms of physical labor.

### How I Got There

What brought me to swing pickaxes and lift rocks with other amateur enthusiasts throwing in their efforts with professional archaeologists and hopeful students? After I retired from the Foreign Service in 1994, my wife, Patty, and I made our home in Louisville, Ky., until she passed away in 2000. I then began spending some months of the year in Jerusalem as a volunteer at a museum run by an archaeologist I had met some years earlier.

While traveling about the Holy Land in my spare time, I came across the site at Kursi on the shores of the Sea of Galilee, and read that they were recruiting volunteers. Kursi was the traditional place where Jesus of Nazareth, according to the New Testament, had cast out demons into swine, who then rushed into the sea. When the Kursi expedition got under way in 2001-2003, it was almost entirely staffed by American volunteers under the direction of American and Israeli archaeologists. At the Kursi dig, I was bitten by the bug of digging up sites of the Biblical era. I learned the basics of using the archaeologist's tools while helping uncover a Byzantine-era pilgrims' village there.

Although professional archaeologists are often pictured with small brushes and tiny picks working on delicate finds, most of the work is done with pickaxes (Tip: don't put your back into the swing; let the weight of the metal head pull your swing down), hoes, wheelbarrows and even sledgehammers. When activity at Kursi paused a few years ago, I used the Internet to find information on other opportunities and discovered the efforts at Hippos/Sussita.

Back home, I have been teaching in an

*My seasons at Kursi and Hippos/Sussita have been rich in terms of experience, friendships and unearthing valuable finds.*

Service tours in Israel (1967-1969) and (1977-1981), where archaeology is part of public life. I recall meeting famed Israeli archaeologist Dr. Yigal Yadin when he was deputy prime minister in Menachem Begin's government. The Israel Museum and its well-known archaeology collection were often on the itinerary of our visitors.

### Eventful Years

The past few years at the Hippos/Sussita site have been eventful. In 2006, not long after the dig season started, the Israeli war with Hezbollah began. Hezbollah's shelling of Israel's northern cities, including nearby Tiberias across the Sea of Galilee from Ein Gev and Hippos, led to embassy travel warnings and the decisions by the teams from Poland and Concordia University to evacuate their students. The remaining foreign volunteers affiliated with Haifa University and I stayed on, occasionally pausing in our work to watch Katyushas hitting the city. A couple of rockets even landed on our side of the lake below.

The seasons at Kursi and Hippos/Sussita have been rich in terms of experience, friendships and unearthing valuable finds. For example, while working along the southern defensive walls of the city clinging to the cliffside above the city's approaches in 2007 and 2008, my team dug below the Byzantine walls at Hippos to the well-engineered Roman defenses, then to the original Greek walls on bedrock. Working with Dutch, Spanish, American and Israeli volunteers, we came



*Ken Stammerman digs an exploratory shaft ...*



*... and holds a pottery shard he's just unearthed at Hippos.*

Photos courtesy of the author



across a tiled tunnel leading into the side of the hill, probably a ventilation or drainage shaft. Digging below and around it, we found hundreds of small Roman-era coins.

We also uncovered fortifications that include one of the best Roman-engineered defensive structures in the region. This past summer, the group I was working with came across an unexpected find: an actual theater (odeon) long thought to be somewhere on the site. Outside my immediate experience, the years of digging have also uncovered Hellenistic Greek buildings, a Roman forum and Byzantine churches.

### **An International Flavor**

Who else volunteers for the teams? Over the past four years, international volunteers with Haifa University's group have included Canadians, other Americans and Mexicans, as well as individuals or teams from most Western European countries, including Spain, the U.K., Germany, Italy, France, the Netherlands, Scandinavia and Belgium. There have also been volunteers from Russia, Japan, Serbia and Turkey.

Besides the volunteers, there have been separate teams of students and instructors from the University of Warsaw in Poland and Concordia University in St. Paul, Minn., who work on other sections or functions in the Hippos/Sussita area. A typical Haifa University team will mix Israeli students and foreign volunteers under the immediate direction of an Israeli graduate student or a newly minted Ph.D., with the supervising archaeologists hovering nearby and often joining in the labor.

Languages from all over the world will be heard at a work site, prominent among them Hebrew and Arabic from Israeli students and Spanish, Russian, English and French from volunteers or new immigrants to Israel. Typically, a team will use English or Hebrew as the work-

*Languages from all over the world will be heard at a work site, prominent among them Hebrew and Arabic.*

ing language, depending on its makeup.

Housing for the volunteers is basic. We sleep three or four to a room in kibbutz youth hostel quarters, each with a refrigerator and air conditioning. There is a wait for the two showers per building and the bathrooms after returning from the dig each day. We eat in the communal dining hall with kibbutz members.



*Prof. Arthur Segal of Haifa University gives an impromptu seminar on classical theater architecture to foreign volunteers and Israeli students at Hippos.*



*Ken Stammerman stands atop a Roman fortification on the edge of Hippos' defensive walls.*

**A Typical Day**  
After a rude awakening at 4 a.m., we dress quickly, shaking out steel-toed boots to remove any insects that have taken up residence overnight; pack bags with work gloves, first aid supplies and water from the refrigerator; grab wide-brimmed hats; and head for the parking lot.

As work begins onsite at sunrise with tools supplied by the university, we make sure a tarp is positioned over the work area — temperatures reach the mid-90s by the time we leave at noon, and there is no shade on the hill — and hear the work plan for the day. The sound of axes and hoes working away at earth and stone usually follows, with a quick formation of bucket brigades when enough pails are filled at the bottoms of the neat rectangular square pits laid out by the senior archaeologists.

The deeper you go, the farther back in time you travel: that is the rule. Work stops temporarily when someone finds a particularly interesting pottery shard or, less frequently, a coin or figurine — or when someone shouts “scorpion,” and everyone evacuates a trench until the critter is found and tossed away. A half-hour breakfast break comes at 8 a.m. after the arrival of an all-terrain vehicle with basic kibbutz food, which is eaten on the porch of one of the two abandoned Israel Defense Force buildings left from before 1967. Restrooms are non-existent; if the need arises, you walk far enough away

## F O C U S

to a private spot, constantly watchful for scorpions and vipers.

The workday ends a little before noon, and the long, hot walk back to the highway begins. After showers, lunch, long naps and a light supper, the evening often includes drinks and camaraderie at the kibbutz pub before an early bedtime. Weekends will usually include visits to other archaeology sites in Israel or a visit to Jerusalem, Nazareth or other places of religious or tourist interest.

For *FSJ* readers, especially FS retirees, interested in joining a dig, I suggest reading descriptions at [www.findadig.com](http://www.findadig.com) or via the *Biblical Archaeology Review's* listings. These vary by degree of physical difficulty.


*The deeper you go,  
the farther back in  
time you travel:  
that is the rule.*



*Minefield markings along the access path to Hippos.*

Hippos/Sussita is difficult for anyone not in good physical condition at any age; but at 66, I can still keep up with the demands of swinging a pickaxe, lifting bucketfuls of dirt, climbing along a steep slope, or pitching in to lift a large rock out of a pit. But bad knees, shoulders or backs will make it difficult to do the work, and the days are hot in midsummer Galilee.


Fortunately, there are other digs in the region that are less physically demanding but still very rewarding. Anyone interested in joining us next year for work and fun among ancient stones (and occasional bones) should feel free to drop me a line at [Stamm44@aol.com](mailto:Stamm44@aol.com). ■



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# THE THIRD CHAPTER

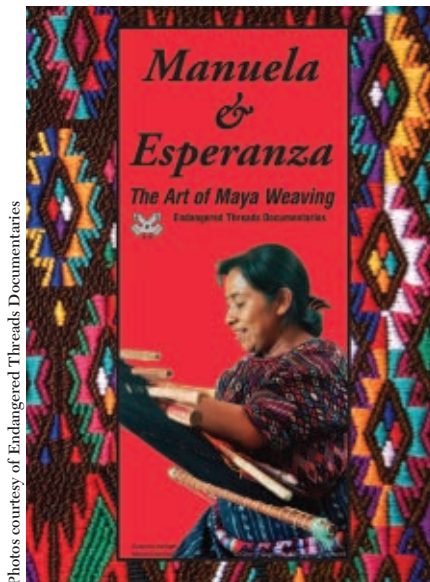
AN UNUSUAL INHERITANCE LEADS TO AN UNEXPECTED THIRD CAREER IN CULTURAL PRESERVATION AND FILMMAKING.

BY PAUL VITALE

In her latest book, *The Third Chapter*, sociologist Sara Lawrence-Lightfoot challenges seniors to pursue passion, risk and adventure in the 25 years of life after 50. My wife, Kathleen, and I have been following Lawrence-Lightfoot's suggestions, though the ceiling of 75 may have to yield!

For almost 30 years I served with the U.S. Agency for International Development in Ecuador, Brazil, Peru and Washington, D.C. Before

*Paul Vitale was one of the first Returned Peace Corps Volunteers hired by USAID, joining the Foreign Service in 1966. He served in Quito, Rio de Janeiro, Lima and Washington, D.C. After retiring from USAID in 1992, he joined the University of Oregon's Department of Planning, Public Policy and Management as an adjunct professor. In 2001 he and his wife, Kathleen, returned to their home state of California, where in 2004 they co-founded Endangered Threads Documentaries, a 501(c)(3) nonprofit educational organization that documents endangered indigenous art forms.*



Photos courtesy of Endangered Threads Documentaries

retiring from USAID, I was detailed to the Peace Corps to develop an urban program strategy. Somehow, in the midst of moving around Latin America and raising three children, Kathleen also pursued a career in journalism, photography and publications, retiring from IBM about the same time I left USAID.

We then moved to Eugene, Ore., where I became an adjunct professor at the University of Oregon. There Kathleen picked up a video camera for the first time, bought an Apple computer with video-editing capabilities, and produced several art-related documentaries for the University of Oregon's Asia Art Museum.

In 2001, when Kathleen's mother, Rachael Gould Mossman, died, we inherited the family home in Vallejo, Calif., as well as a 700-piece collection of hand-woven textiles from around the world. While looking for a repository for the collection, Kathleen came in contact with scholars and museum personnel at the family's alma mater, the University of California at Berkeley, who wanted the collection.



During the yearlong process of documenting the collection for the Phoebe Hearst Museum of Anthropology, Kathleen was encouraged to develop a film on indigenous weavers in Guatemala for an upcoming museum exhibition. About the same time, I filed the paperwork necessary to establish a 501(c)(3) educational nonprofit named Endangered Threads Documentaries.

**An Adventure in Cultural Preservation**

ETD's purpose is to produce educational films about endangered indigenous art forms, especially weaving in Guatemala and Ecuador. I continue to handle the endless paperwork, the orders, the logistics in the field and all things administrative and diplomatic. Kathleen is the CEO, as well as the lead photographer/videographer and documentary editor. More than a dozen volunteers, including two interns, have pitched in over the past six years.

In pursuit of footage, we have spent 145 days of the last five years in Guatemala, visiting 55 communities and filming more than 100 indigenous Maya between the ages of 8 and 80. We also spent a month in Ecuador filming weavers. All the documentaries — three completed to date and one scheduled for release in early 2010 — are available through our Web site at [www.endangeredthreads.com](http://www.endangeredthreads.com).

In 2005, ETD released "Splendor in the Highlands: Maya Weavers of Guatemala," which introduces viewers to 22 weavers from indigenous communities. That film was used to attract donors and grants to fund production of "A Century of Color: Maya Weaving and Textiles," a survey of styles and designs of Mayan clothing over 100 years in Guatemala. The documentary takes examples from the Hearst Museum's Gustave Eisen Collection made in

*We have spent 145 days of the last five years in Guatemala, visiting 55 communities and filming more than 100 indigenous Maya.*

1902 and follows through to present-day footage of huipils (blouses), skirts, belts, pants and headdresses.

The 56-minute film shows the resplendent color and ample talent of Maya weavers. Tying and dyeing techniques in the ikat style provide some of the more unusual footage. "Century" premiered in 2007 at the DeYoung Museum in San Francisco in a special program for the museum's Textile Arts Council. It was also screened at the National Hispanic Cultural Center in New Mexico and at the Hearst Museum in Berkeley.

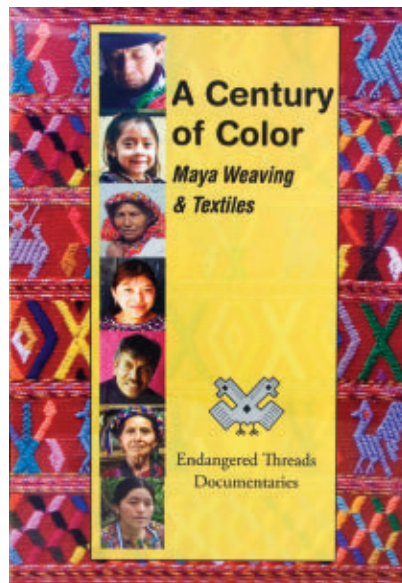
The current Mayan textile exhibition at the Hearst Museum, "Traje de la Vida" ("Suits for Life"), includes a continuous 30-minute loop of "Splendor in the Highlands" and ETD-produced loops on "Scenes of Guatemala" and "Languages of the Maya."

**Recording Secrets of the Past**

Our latest documentary, "Manuela & Esperanza: The Art of Maya Weaving," premiered at the University of Pennsylvania's Museum of Archeology and Anthropology in April 2009, in conjunction with the opening of the exhibition, "Painted Metaphors: Pottery & Politics of the Ancient Maya." Endangered Threads Documentaries also



Photo: Cheryl Guerrero



*Above left, Paul and Kathleen Vitale in Panajachel, Guatemala, with the Panjoj family. All females in the family are weavers. Above right, "A Century of Color" DVD cover.*



## F O C U S

produced a continuous loop for the exhibition on backstrap gauze weaving, an ancient Mayan textile art form still practiced in rural Alta Verapaz, Guatemala.

“Manuela & Esperanza” focuses on two backstrap weavers, one in Chichicastenango and the other in San Antonia Aguas Calientes, who accepted the challenge of weaving a huipil on-camera during a three-month period. The two master weavers expertly share secrets of the art of backstrap weaving at its finest and most colorful. They also offer touching insights into their own lives and hearts, as they struggle daily to support their families and keep their culture alive.

“Splendor” and “Manuela & Esperanza” were both selected for screening at the American Anthropologists Association’s Society of Visual Anthropology’s Annual Film Festival. All ETD documentaries are produced with both English- and Spanish-language narrations, and

*The 56-minute film  
shows the resplendent  
color and ample talent  
of Mayan weavers.*

are therefore useful in a wide variety of educational programs.

We’ve received grants from the Puffin Foundation of New Jersey, the Augustino de Rossi Foundation of Massachusetts and numerous donations from private supporters. In addition to the Web site, our DVDs are available through gift

shops at the Smithsonian, the Hearst Museum and the University of Pennsylvania Museum, among others.

Our next project, “Saving the Weavers: Small Assistance Programs for Women and Children in Highland Guatemala,” will be released this year. Work is well under way for subsequent documentaries on picb’il (ancient gauze weaving) in Guatemala and Mexico, agave fiber (maguey/cabuya) weavings of Guatemala and Ecuador, and the knotting of wide borders on flecas (shawls) found in a region around Cuenca, Ecuador.

Long live Chapter Three! ■



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# NO SIMPLE FORMULA FOR SUCCESS

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etirement is the second-most difficult of life's transitions, surpassed only by the exciting but uncertain period after one's formal education, when most graduates are learning how to support themselves and searching for satisfying and lucrative careers that will provide access to life's blessings.

The transition to retirement is especially difficult because there's no simple formula for success. Each individual has to work out the right path for him or herself, dealing with obstacles and wrong turns along the way. It helps to keep in mind that retirement is not something to be dreaded; but it does involve resolving a different set of challenges than Foreign Service members and their families faced earlier.

When I retired from the Service as a minister-counselor in 1994, I decided to seek a full-time professional job lasting at least five years in political communication. This was an area in which I had accrued considerable ex-

THE TRANSITION TO RETIREMENT IS ESPECIALLY DIFFICULT BECAUSE EACH INDIVIDUAL HAS TO WORK OUT THE RIGHT PATH FOR HIM OR HERSELF.

BY BILL LENDERKING

perience while serving at posts in 15 cities on four continents. My hope was that private-sector organizations or nongovernmental organizations involved in political and international affairs would find that what I brought to the table matched their needs.

## Some Hard Truths

That's not exactly how things went. I had some interesting short-term gigs, but this is what I found overall: Ageism often knocks retirees out of the employment game before a word is spoken. My age (60) immediately caused recruiters to pass me by, albeit politely, despite my evident good health and energy.

Furthermore, many of the attractive jobs I applied for were already wired, with the organization just going through the interviews for the sake of appearances.

Although I expected the process to be difficult, I perhaps overestimated the extent to which my thrilling career meshed with the objectives of recruiters. I found that many organizations either are not familiar with the daily jobs that we perform or do not have an inherently favorable view of the Foreign Service. Negative publicity in the media doesn't help, but neither does the attitude of some FSOs, who think their exciting careers will automatically resonate with prospective employers. Trust me, they won't.

---

*Bill Lenderking, an FSO from 1959 to 1994, served in Cuba, Bolivia, Japan, Vietnam, Italy, Thailand, Peru, Pakistan and Washington, D.C., as well as at the United Nations and the University of Miami's North-South Center. He is currently a When Actually Employed annuitant in the Bureau of Political-Military Affairs and a freelance writer and consultant.*

In interviews it is vital to concentrate not on what you did, but on how you can meet the prospective employer's needs. Due diligence is necessary. Recruiters are sophisticated: they may like you and be impressed by your abilities, but if you're not the right fit for their institutional culture, you won't get a callback.

Job seekers must always be guided by what they really like and where their talents lie. Although it seems obvious, it bears repeating: by this stage in life we should know ourselves well enough to know what will genuinely support our objectives. If you get a well-paying job that's full of stress and makes you unhappy, what's the point?

Finally, the retirement seminar is helpful not because it necessarily gets you a job, but because it forces retirees to focus on the mechanics of finding a job and adjusting to a new life.

### **Follow Your Instincts**

In my case, I ventured down a number of new paths that allowed me to write a novel, become a stockbroker, start my own online business, investigate paralegal possibilities and more. The novel was finished but remains unpublished; stockbroking proved fascinating, but not for me; my online business as a book dealer is satisfying, but only marginally lucrative; and so on.

Although seemingly disparate, these experiences enabled me to explore aspects of the world and myself that were previously not well known to me. Overall, it was worth the uncertainty. Following your instincts, with some caveats, is not a bad strategy.

After a couple of years, through a friend I learned of an opening with the Office of the Inspector General for an inspector and management analyst. This led to several satisfying assignments as a When Actually Employed annuitant. Based on that experience, I would encourage all retirees to stay in touch with friends and contacts, and network with new ones all the time.

I also worked as a Disaster Assistance Employee — the WAE equivalent at the Federal Emergency Management Administration — on 12 major domestic natural disasters. It was an intense and enriching experience that took me to places in the U.S. I never would have

*Some FSOs think their exciting careers will automatically resonate with prospective employers.*

*Trust me, they won't.*

come to know otherwise. My last gig with FEMA was at the Pentagon following the 9/11 attack.

Shortly thereafter, I went to Pakistan for a six-week stint with Refugees International. My escort-interpreter, whom I hired off the street, quickly noticed my interest in visiting then-off-limits Afghanistan. He offered to put me in a burqa and take me in as his

wife, seemingly untroubled that I was 6'3" and more than a foot taller than he. This was when I began to wonder if I was getting too old for these kinds of experiences.

Since then, I've been working as a WAE in a new office of the Bureau of Political-Military Affairs. Set up after 9/11, mostly with retirees, to provide temporary relief for overworked desk officers, it has now taken on a character of its own providing 24/7 liaison with military commands wherever American troops are deployed — whether against terrorists or pirates, or in humanitarian or other emergency missions.

### **How Does It All Add Up?**

What does this post-retirement jumble add up to? For starters, the most likely places to find a good new job, part- or full-time, are in areas related to what you already know well and can step into without a lot of training. In other words, Foreign Service-related work might end up being the best bet for putting together a satisfying mix of professional pursuits and exploration of new interests as you shift to a more relaxed daily life. The transition can be punctuated with community service, travel and spending more time with family and friends.

I emphasize finding satisfying *part-time* work because, in my opinion, many Americans retire way too early and feel at a loss when they could still be making a meaningful professional contribution. (Of course, there are retirees who have a seamless transition to just the right job and others who don't care to work at all. If either of those options works for them, that's great.) Part-time professional work was always a part of my ideal "package," and still is, years later.

To say the whole process of retirement is difficult and requires flexibility, re-evaluation and focus doesn't mean that it is unhappy or overwhelmed with worries.

## F O C U S

After all, isn't it the journey — not the destination — that counts? (If you're not convinced, read Constantine Cavafy's great poem, "Ithaka," written in 1911.)

### **I'd Like to Be Around**

Aside from the vagaries of fate or bad luck, which none of us can control, life after the Foreign Service can be productive and fulfilling.

As I look at today's Foreign Service, I am impressed by the caliber of young officers I have met and gratified that at least half of them seem to be women.

There are many things the FS needs right now, and it is unfortunate that to focus on those needs, we must first undo some of the destructive changes that have harmed our mission in recent years.

*Although seemingly  
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The top priority for change should be to enable all FS employees overseas to have better and more natural contacts, instead of hiding them away in armed fortresses. Not easy, but it can be done, step by step.

In addition, the excessive and costly outsourcing and subcontracting that have reduced efficiency and professionalism need to be cut back, with many functions returned to career Foreign Service and Civil Service employees.

One of my biggest regrets is that some of the new issues I've become more familiar with are too complex to be resolved during my lifetime. They are challenging and vital to our world; and I'd sure like to be around to see how some of them turn out. ■



Realize  
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# LIFE AFTER THE FS: RETIREES SPEAK UP

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*ozens of Foreign Service retirees responded to the AFSAnet solicitation the Journal sent out asking for insights and information on their experiences since leaving the Service. Our thanks to all who contributed to this compilation.*

— Steven Alan Honley, Editor

## A RETURN TO HIGHER EDUCATION

In mid-2000, I contemplated the possibilities for onward assignment that would meet the education needs of my family and found just one possible overseas posting that would work. Realizing that I had just attained the necessary combination of years and service for retirement, I put out feelers for a possible post-FS position. While I never really expected much to materialize, I derived some satisfaction from the gesture.

Prior to entering the Foreign Service, I had worked in higher education administration and always assumed that, following an FS retirement, I was likely to return to academia. Still, I was astounded when the search committee for the position of vice chancellor for administrative services at what is now the Missouri University of Science and Technology in Rolla, Mo., invited me to take part in a video-conference interview.

In talking with committee members now, I realize I had been asked because they were curious about why

RETIREES SHARE STORIES OF THEIR POST-FOREIGN SERVICE ADVENTURES AND OFFER ADVICE TO COLLEAGUES — INCLUDING FUTURE RETIREES.

some guy in Europe with a “posh” diplomatic posting would be interested in such a position. That meeting, which took place across town from the embassy when the city was experiencing the semi-anarchy that accompanies meetings of the IMF, went very well. I was subsequently invited to make a visit to the campus and took a week’s vacation for a quick trip to the heartland.

It was not all that difficult to translate my experience as an administrative officer into something relevant to the campus’s needs, and it was apparent that both the search committee chair and the campus chancellor thought I could bring something to the job that would help them. But while I was on that trip, I received word that my onward assignment would be that one posting I had really thought was the perfect match. So I faced a tough choice.

In the final analysis, I decided that another opportunity like the one before me was unlikely to pop up again. With two children approaching college, I also had concerns about covering their expenses on my FS salary. Furthermore, the thought of working for the rumored ambassadorial choice of the incoming George W. Bush administration for that “perfect” posting was not encouraging.

As it has turned out, leaving in early 2001 *was* the right decision. My wife, after 20 years of Foreign Service life, now teaches in the university’s math department. Both our kids completed high school here, and one took ad-

vantage of my “employee discount” at another campus. He now teaches at an urban high school, using his international perspective to work with Somali, Sudanese and Latino students on English, history and government. Our other child is doing her bachelor’s degree in Europe.

I have a very similar portfolio to the one I handled in the Foreign Service, looking after the university’s budget, accounting, facilities, environmental health and safety, procurement, business services and police. I think the sort of position I am in is really a great match for a retiring FS management officer. The challenge is in convincing an institution that diplomatic experience translates to higher education. (I told my school that my political- and economic-cone colleagues were like the university faculty — they think *they* are in charge!) A lot of university administration is about trying to reconcile differing perspectives, which I think is not all that different from what I did in the Service.

I have also had the opportunity to pursue the dream of a doctorate, which I will attain if I can just manage to complete my dissertation. In addition, I have been president of the local chamber of commerce and was able to take an active role in the political process, even serving as a delegate on behalf of a presidential candidate in 2008.

Retiring can bring new opportunities. I loved my work for State and the experiences are always with me — but there *is* life after the Foreign Service.

*E. Stephen Malott*  
*Vice Chancellor for Administrative Services*  
*Missouri University of Science and Technology*  
*(formerly the Univ. of Missouri-Rolla)*  
*Rolla, Mo.*



### **ADVENTURES IN THE WORLD OF THE INTERNATIONAL NGO**

Since leaving the Foreign Service at the end of 2004, following postings as ambassador to Greece and Bosnia and Herzegovina, I have headed two well-known non-governmental organizations: Plan International (for four years) and The United Nations Association of the USA (for the last six months).

Plan International is a \$700 million NGO that works

*Being able to recount our “war stories” to eager audiences is great fun.*

on behalf of children living in poverty in 66 countries around the world. UNA-USA, while much smaller, is the largest and oldest grassroots NGO in the U.S. Our 135 chapters around the country work to connect the American people

with the work of the United Nations.

The most interesting and striking contrast between the Foreign Service and the NGO sector is in terms of institutional culture. While the State Department is hierarchical, highly disciplined and goal-oriented, I have found the NGO sector to be much more consultative, more prone to ponder and often to delay decisions, and less disciplined.

Speaking as one of the relatively few diplomats who have made the transition from FS culture to a position of leadership within the NGO sector, I can attest that the challenges are monumental. But they can be surmounted by bearing in mind the following five considerations:

1) Very few people outside the State Department have a clue of what a diplomat really does. The stereotype is that we frequent cocktail parties and that we all started out as ambassadors. It is worth taking the time to educate your new colleagues about the dangers and challenges of the diplomatic profession, lest they default to this stereotype.

2) There is a lot to be said for consultation and listening, but it doesn’t necessarily come naturally after working in a hierarchical environment. Here is where we have to change and be more flexible. But we shouldn’t try to fake it by appearing to listen when our mind is already made up.

3) Where the nonprofit sector benefits most from former diplomats is in our pushing for decisions and results. This is a substantial asset.

4) While measuring effectiveness in diplomacy is hard, measuring effectiveness in the nonprofit sector is even more difficult; but it doesn’t mean we shouldn’t try. What is important is to get away from equating outputs (e.g., number of children in school, inoculations given) with outcomes (e.g., are children learning? are they healthy?).

5) Most important, we all consciously and subconsciously form stereotypes of people working in other professions with which we have little firsthand experience. We should do a better job of resisting such biases and judgments, and instead allow facts on the ground and real-

life experiences to guide us. My sense is that if those in the nonprofit sector are willing to put aside their biases and preconceptions about the diplomatic corps, it will create more opportunities for former diplomats to work in leadership positions there.

I have found my second career as a CEO in leading international nonprofits to be as fulfilling and rewarding as my 29 years as an American diplomat.

*Tom Miller*  
*Alexandria, Va.*

*The retirement seminar  
was very helpful;  
everyone should work  
that into their schedule.*

ports circulate electronically as e-mails and are available in the Web site archives of our parent organization, the International Institute for Sustainable Development in Canada.

Anyone interested in working for *ENB* should go to [www.iisd.ca/](http://www.iisd.ca/) and click on the navigation bar at

the top of the homepage.

*William McPherson*  
*Seattle, Wash.*



### STAYING GREEN

When I retired from the Foreign Service in 2001, I was one of the few environment, science and technology officers. Interested in continuing my work in this area, I found a position in 2004 with the *Earth Negotiations Bulletin* as writer and editor. This work involves attending environment conferences and negotiations all over the world. In the five years I have worked with *ENB*, I have attended conferences in Barcelona, Buenos Aires, Brighton, Bonn, Montreal, Nairobi, Paris, Rome, Seoul, Vancouver, Vienna and Yokohama. Topics I have covered include biodiversity, climate change, chemicals and forests.

My Foreign Service career was highly relevant to this work, for I had reported on these issues in the course of my assignments in Tokyo and Geneva. The latter posting was particularly relevant because of the numerous United Nations environment agencies located there, many of which I now cover and many of whose staff I know.

The *ENB* welcomes participation by retired diplomats from all over the world: two Americans, one Russian and one Chinese have been on the roster in addition to me. Our reporting goes to more than 50,000 government, academic and business readers. We produce daily reports at the conferences that are used by delegates to keep current on meetings they cannot attend — when, for example, parallel negotiation sessions are held. We also publish summaries after the meetings that appear on the next working day, just as delegates have reached their home capitals. Many tell us that they rely on our reports to draft their own reports for their governments. Most of our re-



### TRULY RETIRED!

About four years prior to retiring from the Foreign Service, I happily took the Retirement Seminar in conjunction with home leave. My wife and I profited immensely from it. While we loved the home and neighborhood in which we lived, the horrendous daily commute of one hour in the morning and another hour in the evening made the decision *not* to live in the Washington, D.C., area an easy one. Immediately prior to retirement, I again attended the seminar and was glad of it, for it had even further improved.

I left my name with the Office of Communications for possible WAE service and maintained my security clearance for about five years. The telephone never rang. Looking back, I see that was a blessing in disguise. My life and career in the Foreign Service could not have been better, and I would not want to change anything even if I'd had the opportunity to do so.

My son is also in the Foreign Service, and he and his family always live remotely from us. Regrettably, we get to visit with each other (especially the grandchildren) just two or three times annually. On the other side of that coin, we do get to travel quite a lot, taking the opportunity to visit numerous friends along the way, both at home and abroad.

In retirement, I keep up on Foreign Service issues, and never pass up an opportunity to publicize the Foreign Service and careers therein to the U.S. public. I have given numerous talks on the subject before civic groups, private organizations and at academic career days at schools in Wisconsin, Michigan, Illinois and Minnesota. Mentoring five university students at different times on

pursuing careers in the Foreign Service was a particularly satisfying experience.

Throughout my life I've enjoyed a number of hobbies off and on according to cost, time and desire. These include: amateur radio, musicology, photography, wildlife conservation, railroads, outdoors exploration, sports, computers, swimming and travel. To these I must add being chairman of my high school class and organizing its frequent activities, plus assisting in the CAN-DOER (Communicators AND Others Enjoying Retirement) organization and the Upper Midwest regional AFSA chapter.

I have also arranged and escorted several private wildlife safaris in East Africa and two railfan trips on the Trans-Siberian railroad between Moscow and Vladivostok. And I've sailed around the world on a Danish freighter; taken many other freighter trips throughout Asia, Africa and Europe; and visited all 50 states and 10 Canadian provinces.

When I wake up each morning, I never have to ask myself, "What will I do today?" After I've swum my one-hour, pre-breakfast laps, my day begins; and there is never a dull moment until bedtime.

"Why do you bother to keep a house and yard in Green Bay? Why don't you just have an apartment?" the pastor of our church once humorously remarked. Space does not permit answers to those questions here.

*James F. Prosser*  
*Green Bay, Wis.*



### WAE-ING IN FAVORABLY

As a When Actually Employed annuitant working for the Bureau of Consular Affairs, I can say unequivocally that mine has been the best kind of retirement. I retired, mandatorily, at age 65 in 1997 and have served an average of one WAE tour every year since. My husband, Allen, who left the Foreign Service in 1968, was sworn back in and took the consular training course, enabling us to be a tandem WAE couple (see the next item).

(I should perhaps explain that I could not be a Foreign

*I will be forever grateful to  
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Service officer in the 1960s because I was a married woman, and the regulations required female FSOs to be single. But I did join the Foreign Service in 1990, at the age of 57.)

We have served in Manila, Frankfurt, Yemen, Halifax, Durban, Milan, Cairo, Dublin (twice), Jordan and Istanbul. We have interviewed side by side on the visa line; we have handled one-officer consular/administrative jobs in small posts; and I have run a consular section several times.

Particularly since I came into the Foreign Service so late, and had to retire as a well-trained and energetic FS-3, WAE employment has been a lifesaver for me. It has allowed me to continue work I love and am good at, to feel I am still contributing, to explore some exciting countries for periods of one to two months and to make some money. Incidentally, the department also got some of its investment back, which otherwise would have been lost at my early retirement. I have now been a WAE three years longer than I was able to be a career FSO; at 77, I am still kicking and hoping there will be more WAE opportunities in the future.

The WAE assignment process has improved exponentially since I started in 1997. Then, the WAE program was only one of many portfolios held by a single officer in CA's executive office, and the assignment process was less than transparent. Increasingly, that office came to value the contributions of their consular annuitants and made the whole assignment process fairer by allowing us to "bid" on posts. In addition, periodic newsletters, consular cables and an annual WAE roundtable conference in Washington, D.C., all keep us in the loop.

I will be forever grateful to the great folks in CA/EX who have given me such a wonderful way to be "retired," doing work I love while still having the time for friends, grandchildren and home in the U.S. While in the U.S., my husband and I also give talks on our careers at senior centers, lifelong learning programs and schools — another great way to contribute in retirement and to build a more informed general public.

Thanks for the opportunity to share my story.

*Ann Irvine*  
*Plainfield, Mass., and Baltimore, Md.*





**THREE DIFFERENT  
FS INCARNATIONS**

I entered the Foreign Service in 1960, following graduation from Haverford College and military service. With that fall's election, it became the Kennedy era, an exciting and hopefully rewarding time to work overseas. So I was looking forward to an interesting, lifelong career.

Just eight years later, however, I resigned from the Service following tours in West Pakistan, Australia, Hindi-Urdu language training and a return to Pakistan. While I had my dream job as a South Asia political officer, I had become disillusioned by the direction of our foreign policy and the huge increase in the influence of the military and intelligence agencies vis-a-vis the State Department.

Upon resignation, I went into secondary school education, working in private and public schools as a teacher and administrator. We aimed at the Baltimore area, and the Friends School of Baltimore offered me a position. It turned out the head of the upper school had been at my college a few years behind me. The network worked!

Baltimore was a great city in which to re-enter the United States. Interesting politically, it had a dynamic mayor (later, governor) who oversaw an urban renaissance — including the Inner Harbor project that transformed an industrial port area into an upscale hotel/conference/tourist center. I taught urban geography, and used that project and the reopened blue line commuter rail as part of the course. I also taught two senior electives that I created, one of which relied heavily on my Foreign Service experience. The Orioles became my team, and I coached soccer, basketball and tennis.

We had, by and large, missed the social and political turmoil of the Sixties, so returning in the summer of 1968 added to our own "culture shock." We devoted ourselves to local matters: politics, historic preservation, feminism, zoning and land preservation, with little attention to foreign policy issues. I earned a master's at Johns Hopkins University and returned to choral singing. I resumed my cricket career, begun in college and contin-

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ued during overseas tours. In 1978 I joined a cricket tour of England and Wales, and later founded the Annapolis Cricket Club.

It was a satisfying time of transition intellectually, as well as personally: Our third child became our first native-born one. But my wife and I were struck by the insularity of the American people: how little they knew about foreign issues, how sure they were that everything was better in the U.S.

There was also a huge loss of status for me, personally, not to mention a 50-percent cut in salary. A teacher simply has little standing in America — "If you can't do, then teach" was a prevalent catchphrase.

In 1987, my wife joined me on a Baltimore Choral Arts tour of Spain, and we began to think of a return to the international world. By 1988, my wife decided to take the Foreign Service exam and passed both the written and oral portions; but validation of the test was held up by a court review to determine that the results were not tainted by sexism. What irony! While awaiting a resolution, she began a campaign for state office.

When she got the call from State that she had been accepted, she held off on her decision until we went to visit our son, then in his junior year in Germany. Our first day on the ground, she made her decision to accept the offer, entering the Foreign Service in 1990. It was a great validation for her because her sex had prevented her from being an officer in the Sixties. And I enjoyed my second FS incarnation as a trailing spouse, in effect switching roles with Ann.

After Ann's retirement in 1997, she became a WAE consular officer, and I was brought back in to join her as the first tandem WAE couple. But this time we entered to do a job and travel — not to try to save the world.

On my return to the Foreign Service, I was struck by the greater diversity in the ranks. But the resources of the State Department seemed more meager than in the late 1960s, and the influence of military and intelligence interests even greater.

*R. Allen Irvine  
Plainfield, Mass., and Baltimore, Md.*



**TWO HOMES IN TWO  
HEMISPHERES**

We divide our time in retirement between West Virginia and New Zealand. We bought a cottage at the top of the South Island in 2000 and moved to West Virginia in 2004. We were reluctant to leave the Washington, D.C., area and the friends and activities we have enjoyed there, but we are also glad to have escaped the congestion, leaf blowers and high property taxes. Instead we have gained the rural peace of living on a river in West Virginia (annual property tax: \$500) and the scenic beauty, low population density and relaxed life style of coastal New Zealand (property tax: \$1,500). Our town there has no traffic lights!

This arrangement allows us to avoid winter completely, since New Zealand is “Down Under.” It also means we don’t have to give up outdoor activities and sports (except skiing) for any part of the year, permitting a healthy lifestyle year round. (Of course, if you can do this in the same time zone — e.g., Latin America or the Caribbean — the travel would be easier!)

Changing location every six months complicates getting involved in community activities, but the move keeps us from getting stuck in any ruts. And the change between countries is stimulating, just as it was in the Foreign Service. We find it easier to get involved and to know new people in New Zealand than in West Virginia!

Eventually, advancing age will preclude the long flight to New Zealand (13 hours from the U.S. West Coast). Then we’ll sell our place there and settle full time in the U.S., probably in Charlottesville or Richmond, where we have daughters (West Virginia is too wintry!). As it is, we miss them and our grandchildren while in New Zealand, but they sometimes come to visit. And they make returning to the U.S. all the more enjoyable.

To get a feel for this kind of lifestyle, you can read my book of poetry, *Rhymes of the Antipodes: New England, West Virginia and New Zealand*. (You can order it from [www.xlibris.com](http://www.xlibris.com) or [www.amazon.com](http://www.amazon.com).)

*Peter P. Lord  
Elkins, W. Va.*

*Mentoring five university*

*students at different times on  
pursuing careers in the  
Foreign Service was a  
particularly satisfying  
experience.*



**WAE WORK: A WIN-WIN**

I am a current When Actually Employed annuitant who has served either in the State Department or overseas most years since I retired (early) in 1992. I remember waking up the morning after I was promoted to the Senior Foreign Service in 1991, a few months short of my 20-year anniversary of becoming an FSO, and thinking:

“Congratulations, Judy. Your jobs from now on will be to supervise other people doing work you would much rather do yourself.” I retired six months later, as soon as I could do so. And since then I have been able to do the work I would rather do myself!

To get WAE jobs, you have to keep up with your contacts and what is going on in the areas of your expertise and get to know incumbents in those bureaus and posts. It helps to live in or near Washington, D.C., of course.

Once assigned to an office, you can mostly avoid the endless in-house committee meetings your poor career colleagues have to attend, and can avoid entirely the many frustrating hours they spend trying to get themselves or the people who work for them promoted. You have the luxury of being allowed to just get on with the job.

If you want status and recognition, WAE work is not for you. But if you like working with colleagues and if you can get across to the career officers among them that what you do won’t get in the way of their promotions, but will redound to their credit, you can have an awful lot of fun.

Handled right, the use of WAE personnel is a win-win situation for State, posts and the individuals involved.

*Judith M. Heimann  
Washington, D.C.*



**BACK TO THE SECOND GRADE**

I retired from the Foreign Service in December 2008 and came to live in Sanibel, Fla., where I’ve had a house since 2000. The climate and wildlife have kept me from contracting “rock fever,” which the Urban Dictionary defines as “the hemmed-in, claustrophobic, trapped feeling mainlanders get when they spend too much time in

Hawaii.” And in any case, Sanibel gets more than its share of Foreign Service visitors — Dan Kurtzer and Ellen Laipson are speaking here this winter. While I do miss Washington, D.C., I see it about as often as I did when stationed abroad.

The retirement seminar was very helpful; everyone should work that into their schedule. My one suggestion would be for State to figure out some way to get and keep more retirees on the WAE rolls. Short-term jobs tend to come up quickly and do not allow for the paperwork needed to get on the roster from scratch. Certainly, they do not allow for starting security clearances from the beginning — although updating those for someone living in a village where no one even locks their door should not be expensive!

I have not actively searched for employment, but I have done various types of volunteer work. One after-school enrichment program I helped lead at the Sanibel Recreation Center taught second-graders about different languages, alphabets and customs, and explored how Americans use manners as part of our culture.

I love working with students who ask questions, and this group never stopped. When we wrote their names in Greek, they wanted to know what cursive Greek looked like. And they stumped me on whether drinking tea or coffee was the older practice (it turns out tea was first drunk around 3000 B.C. and coffee only in 800 A.D.). Moreover, any class that serves cucumber sandwiches is memorable!

*Judith Jones  
Sanibel, Fla.*



### **TIME FOR SOMETHING COMPLETELY DIFFERENT**

Joining the Foreign Service is the best decision I ever made. I had a very rewarding 33-year career as a political officer, Southeast Asia hand and, eventually, ambassador. But when the time came to retire, in 2005, I found I had a strong desire to do something completely different.

Luckily for me, I have found a great new dream job as an instructor in English as a Second Language. I work at George Mason University’s English Language Institute,

*My plan for dealing  
with the loss of a successful  
career can be stated simply:*

*Start a new one.*

where I teach adult visa-holders from around the world. To help get their English skills up to par for college work, I teach them the intricacies of grammar, punctuation, composition, vocabulary and reading comprehension. My colleagues and I also do our utmost to prepare them to succeed in an American

academic environment.

It is great fun. I love the multicultural environment of our institute. Many of my students are Chinese, Saudi, Vietnamese, Azerbaijani, Korean, Thai, Iranian, and Libyan; others hail from all over West Africa and Latin America. The one thing they have in common is that they all want to improve their English, and they are gratifyingly willing to listen to me and to work hard. They are also amazed and pleased whenever I reveal some familiarity with their country, history or language. It really feels good to see them making progress.

The work is pleasantly challenging, enough to keep me fully occupied but not so much that I’m wearing myself out. And I can draw on many skills developed during my FS career. My experience learning Thai and Chinese at FSI has given me an understanding, empathy and respect for these adult learners’ efforts to become highly proficient in a difficult language. I have also used diplomatic insights in the elective classes I’ve taught.

My course on American politics, offered during the historic 2008 presidential campaign, was a big hit; if you can explain American elections to your foreign contacts, you can easily teach a roomful of bewildered college students. And the dramatic techniques perfected in the course of a diplomatic career — “My government is deeply disappointed by your country’s vote at the United Nations, Mr. Minister!” — came in very handy for my “English Through Drama” class.

It is not difficult to get into the ESL field. The Washington, D.C., area abounds with volunteer opportunities and community education classes that require no special training for teachers. To teach at the college level, however, a master’s degree in linguistics and/or a TESOL certificate are required. Happily, I was able to complete the training within 18 months of my retirement and began teaching immediately.

I highly recommend a second career teaching ESL, at any level. It’s fun, rewarding and, in my view, an espe-

cially good fit for Foreign Service retirees. We already know something about learning languages and fitting into a new culture; taking a turn at the other side of the podium just comes naturally.

Marie Huhtala  
Reston, Va.



### CITIZEN DIPLOMATS

Everybody approaches retirement planning a little differently. Some call in their accountant for a financial reality check. Others call their ex-wives to see how much money they're going to need to keep them in the style to which they've become accustomed. A third group starts calling every important person they've ever met to "test the waters" for a new job.

People like me, who've never thought much about estate planning (because we've never had an estate), aren't too concerned about maintaining our current lifestyles. We've pretty much resigned ourselves to cutting back and cutting down on expensive trips, fine meals at swanky restaurants and putting on the dog. In fact, many of us were looking forward to just owning a dog and sitting out in our own backyard watching him run around.

Many people think that retirement is all about repackaging your life into one you've either planned long before, or one that is forced on you by circumstances (financial considerations, health issues, etc.). While you can earn extra income and improve or stabilize your health, getting control of your attitude is the real long-term medicine for the retirement blues.

Deciding where home should be after living outside my country for 25 years was tough. Should I be close to family, friends, nature, the city, jobs, culture, my old hometown? I chose New Mexico. With 343 days of sunshine every year, a gorgeous natural environment and plenty of space, it fit my needs, especially after living in iffy climates in large cities for more than two decades. The state has indeed proved to be "The Land of Enchantment."

The Helgesen Plan for dealing with the loss of a successful career (retirement is, in fact, a loss for many people, as psychologists and self-help books will tell you) can

### *I loved my work for State, but there is life after the Foreign Service.*

be stated simply: Start a new one. It can be anything you want, but ideally something you're good at. Most FSOs haven't updated their resumés in years, but I found that this is a very productive exercise. Do it long before you retire and review it often. If you know what

you want to do and it involves other people, do a business plan. Now that is something very few officers have ever done, but it is something that will get you ready for the perilous waters ahead.

Seeking a safe harbor, a place where internationalism is respected and encouraged, I joined the Albuquerque Council for International Visitors (one of two such groups in the state that work with the National Council for International Visitors on the IV Program). I felt at home right away, and life was good. I soon became the council's vice president, and later president, serving two terms. It was a very rewarding experience, and I can heartily recommend it — not only as a safe first step to dip your toe into the water, but as a place to really make a difference.

I eventually connected with a nonprofit as their executive director and began to expand my contacts in the business, government and academic communities. This led me to state government. In 2006, Governor Bill Richardson appointed me to be the director of the Office of Science and Technology at the state's Department of Economic Development. (I was actually very well-suited for this job, as much of my time in the Foreign Service was spent with high-tech companies, getting them partnered-up with U.S. firms.) Since then, I have worked closely with the governor's science adviser, co-authoring the state's science and technology plan, a strategic plan for economic development and an ambitious plan for renewable alternative energy called the Green Grid.

There were some disappointments along the way, such as not being prepared for Americans' lack of awareness of what we in the Foreign Service actually did. (Maybe if they were more knowledgeable they would have been more immediately receptive to my resumé!)

This ignorance is not rooted in their unwillingness to learn. It is due to the lack of information out there about who we in the Foreign Service are. That's why I decided to do something about it. A few months ago, I created *Citizen Diplomats*, a Web site devoted to showcasing the good works of Foreign Service members and giving FSOs



an opportunity to mentor new potential officers ([www.citizendiplomats.com](http://www.citizendiplomats.com)).

*Citizen Diplomats* was my way of bringing the bucket back up to the well and giving something back to the Service that sent me around the globe to work with some fascinating people and afforded me the opportunity to represent my country for two decades.

To all those contemplating retirement, I say, “Don’t let the sound of your footsteps drown out the sound of your dreams.” There is a rich and full life out there.

*Stephan Helgesen*  
*Tijeras, N.M.*



### **BUILDING BRIDGES OF UNDERSTANDING**

When news of the 2002 kidnapping and murder of *Wall Street Journal* reporter Daniel Pearl in Pakistan reached me, I’d spent about 16 years as a USIA Foreign Service officer.

The last time I’d seen my friend Daniel had been in 1987, when I’d taken a long weekend off from USIA’s junior officer training to drive up to the Berkshires with another friend to visit him. We had been a close bunch during our Stanford undergraduate days together. Back then, Danny was starting his journalism career at the *North Adams Transcript*, while I was starting my diplomatic career as director of the binational center in Guatemala.

In 2002, I had just been promoted to FS-1 and was getting ready to work as a public affairs officer in Latin America that summer. Staying to reach the magic 20-year threshold would have greatly boosted my retirement benefits. But when I heard the terrible news, I did not hesitate: within six months I’d resigned and started working with Danny’s family to establish the Daniel Pearl Foundation, serving as its first executive director.

While I was deeply troubled by the unintended diminution of USIA’s priorities, expertise and capabilities within the State Department after the 1999 merger, I really enjoyed engaging the people of the world, not just

*The Superior Honor Award  
medals I received from the  
State Department sit in their  
velvet lined boxes at the  
bottom of my drawer.  
They don’t mean much  
outside the Service.*

their governments, and believed this work was vital to our national interest and our national security.

During my years of serving abroad I had seen citizen voices and non-state actors becoming more important — not less — in unexpected positive and negative ways. I had spent most of my career on the cultural affairs side, so I knew firsthand the power of people-to-people diplomacy in different types of conflict, ranging from trade disputes with Mexico to historical distrust around the Aegean Sea.

Soon after his death, Danny’s family and friends came together to set up a foundation in his name to reach out in friendship to the world through his passions of journalism and music. The Daniel Pearl Foundation would honor him by defying al-Qaida’s intent to divide through fear. What more important statement could there be about the strength, purpose and character of our nation than that of an American family countering an enemy by reaching out globally to join humanity?

I have been honored to spend the past eight years in the nonprofit sector, working with families who have lost loved ones to terrorism yet choose to respond by building people-to-people bridges of understanding. I have worked with a group of 9/11 families to establish a network of people and organizations building schools in Afghanistan, welcoming foreign students into their homes, providing professional exchange opportunities for international journalists, engaging in interfaith dialogue and more.

I am currently a senior adviser to the Peter C. Alderman Foundation, named for a 25-year-old killed on Sept. 11, 2001, at the World Trade Center while attending a conference. (In addition, I recently began a contractor job with State.) In his honor, Peter’s family began the foundation to heal the emotional wounds of victims of terrorism, war and mass violence by training doctors and establishing mental health clinics in post-conflict countries. Peter C. Alderman clinics treat those suffering from traumatic depression and post-traumatic stress disorder with culturally appropriate, evidence-based therapy in Cambodia, Uganda, Haiti and Rwanda.

The Superior Honor Award medals I received from the State Department sit in their velvet-lined boxes at the

bottom of a drawer in my home office. They don't mean much outside of the Service. But managing exchanges; designing culturally-sensitive programs to meet long-term goals; negotiating around conflicts; engaging citizens around the world person by person, and family by family, strengthening the ties that unite nations and people — these are all skills I honed in the Foreign Service and continue to use every day.

Marianne Scott  
Washington, D.C.

*The experience of writing in the FS proved to be one of the best preparations for my post-government career.*

And then there is the excellent advice I received during the department's first-rate Job Search Program. One day, my counselor in that program came up with an effective epigram to make the point that each of us, when we leave Mother State, must also leave behind all concerns with status, rank and title.

As this kindly older gentleman advised me: "No 'ex-FSO' ever found a job."

Robert S. Pace  
Vienna, Va.



### **"NO 'EX-FSO' EVER FOUND A JOB"**

Since leaving the Foreign Service more than 30 years ago, I've enjoyed two careers: as a nonprofit chief staff executive in Washington, D.C., and as a home-based writer. My varied work experiences and "lessons learned" over the past 14 years essentially confirm what I found during my initial post-Foreign Service job search:

1. While the outside world has great respect for the Foreign Service as a public service career, we need to translate our State Department experiences into the language of whatever new field we choose to enter.

2. Skills in "policy" and "analysis" are fine, but people who work in the non-State world are seeking evidence of concrete actions and quantifiable results.

3. Resumés get interviews; interviews get jobs. During that crucial meeting with the potential employer, remember that their silent question is "How can you help me achieve my goals and make money?"

4. While you are still working in the department, begin to make contacts in those professional areas — especially niche markets — where you have a special advantage or expertise.

As for the relevance of the Foreign Service to any new career, all of us who are graduates of that excellent finishing and preparatory school — the U.S. Department of State — have learned many valuable lessons and acquired certain useful skills. For me, the experience of writing in the Foreign Service, especially the emphasis on rapid drafting for a deadline, proved to be one of the best preparations for my post-government career.

### **A NONGOVERNMENTAL FOREIGN SERVICE EQUIVALENT**

My post-retirement career as a theologian and an Anglican priest is one not ordinarily associated with the Foreign Service. Yet my FS experience is my main resource for it. This counterintuitiveness may make it all the more relevant to a serious question: Is there life after the Foreign Service?

I will begin with my 29-year service and its lessons. I started in a predecessor of the Bureau of Intelligence and Research, where I conducted analysis and research on Southeast Asia. There I was exposed to brilliant reporting from Embassy Bangkok on the factions contending for power in the Thai government. I learned not only what incisive analysis looked like, but also never to take official pronouncements or surface appearances at face value. Their value was instead as pointers to what was actually going on, arrived at through discerning the motives of officials making them. Subsequently I had postings in Vietnam (twice), Pakistan, Zaire (now the Democratic Republic of the Congo), Korea and Laos. These obliged me to grasp the differences between Western and non-Western cultures.

Turning now to theology and ministry, I would note that biblical studies are central to both. When I went to seminary — during my Foreign Service career — I found that there had been a revolution in biblical criticism. For example, instead of taking the Gospels as the New Testament's eyewitness accounts of Jesus, scholars had probed them for indications of the date and place of their com-

position, the traditions they drew on and the interests they reflected. A consensus emerged: their traditions had circulated orally in church communities throughout the Roman Empire before being written down, beginning in the latter part of the first century. These groups were largely proletarian and subject to Roman persecution and other intense pressures; for them, the traditions were thus vital. Such insights caused the Gospels to come newly alive for me.

In seminary, I was struck by the affinities between modern biblical criticism and Foreign Service disciplines: I found the same probing beneath the surface, the same critical analysis of data obtained. Thus, instead of being a stranger, I felt I was on home ground. My sense of connection was enhanced by my previous exposure to non-Western cultures. The biblical peoples, under Rome or in Israel, were also non-Western. The biblical narratives when viewed in terms of, say, Pakistan, took on fresh meaning.

As an FSO, I functioned mainly as an economic reporting officer. In Vietnam and elsewhere, this required finding the coherence in a welter of impressions from seemingly chaotic situations. To do so I had to lay aside my Western preconceptions — not easy — and look at what was actually there, making explicit the local circumstances in reports back to Washington. Further, I needed to take account of the impact on other developments I was reporting and to think globally, as well as analytically. Otherwise my reports would not be an adequate foundation for policy decisions.

Just as reporting is central to the Foreign Service, so preaching is central to the Church. Typically, one preaches on a biblical passage. Without laying aside the preconceptions of our culture — again, not easy — one cannot get at what the passage really says. One may know the passage's historical context from one's own studies, but it needs to be made explicit for the congregation. Biblical passages have implications for people's lives; this is an aspect of their being Scripture. And these need to be made evident, too. Otherwise preaching will not be adequate for people's policy/life decisions.

These aspects of FS reporting — laying aside preconceptions, critically analyzing data, thinking globally — all proved applicable beyond preaching. Post-retirement, I

*Our volunteer world is  
highly rewarding, enabling  
us to use both old  
and new skills.*

also undertook to trace history, secular as well as ecclesiastical, from a biblical standpoint — not an unnatural pursuit since we in the Foreign Service deal with history in the making. My resulting book, *To Restore the Church: Radical Redemption History to Now* (1996) was endorsed by two pre-eminent theologians: Alister McGrath of Oxford University, the 2009 Gifford Lecturer, and Stanley Hauerwas of Duke Divinity School.

So there is, indeed, life after the Foreign Service. My post-retirement career has provided much the same sense of dealing with critical matters, demanding my best efforts. To be sure I had advance preparation, having gone to seminary along the way. But I did not plan it that way. On retirement — not of my own volition — I found the materials at hand. Others' pre-retirement interests may prove a similar resource.

As for acquiring disciplines carrying over into other careers, one does not have to attain a high rank to do so. I did not. The key is commitment to our profession as important in itself. Given that responsibility, and its demands on us in the service of our country, the disciplines will follow of themselves.

*Theodore L. Lewis  
Resident Theologian  
All Saints Episcopal Church  
Chevy Chase, Md.*



## TANDEM VOLUNTEERS

After nearly 30 years of serving as a tandem couple (Brian at State; Kay with the Commercial Service), it seems only natural that we would take on tandem assignments in the volunteer world upon retirement. While Kay retired out of Ottawa in 2006, Brian took on one more tour, as Diplomat-in-Residence, with home base at the University of Illinois, Chicago.

We settled in suburban Oak Park, which has numerous claims to fame, among them the first home of architect Frank Lloyd Wright and the birthplace of writer Ernest Hemingway. Kay soon learned that the Frank Lloyd Wright Preservation Trust was looking for volunteers. With no architectural background other than a fascina-

tion with Wright and his Prairie Style buildings, she tentatively raised her hand, and was thrust into a rigorous monthlong training session designed to turn her into a competent docent for tours of the Home & Studio and the Wright Historic District.

Those were new skills; but old Foreign Service skills have also proved highly desirable. The Home & Studio attracts some 80,000 visitors annually, many of them foreigners. Now, when German-speaking groups arrive, Kay gives the tour in their language. She also works in the museum shop, using commercial and marketing skills and greeting and assisting foreign visitors who arrive individually, using smatterings of the other languages she picked up during FS tours.

Brian retired at the end of September and promptly entered the volunteer world, as well. Just as our State-Commerce tandemness kept us equal but separate, Brian's decision on where to volunteer followed similar lines. He contacted Unity Temple, Frank Lloyd Wright's 1909 masterpiece, and the Hemingway Museum, to see if they needed volunteers. Both were thrilled. Now he greets visitors at both locations, Americans and foreigners, and interacts with the latter in his various Foreign Service-acquired languages. He also does tutoring and volunteer work with the Lutheran Child and Family Services of Illinois.

There is yet another realm where we use our tandem status: mentoring prospective Foreign Service applicants. We have hosted several wine and cheese evenings for those interested in learning more about FS life, encouraging those who have not yet taken the test to apply, and mentoring those who are farther along in the examination and acceptance process (an offshoot of Brian's last assignment as a Diplomat-in-Residence). Being able to recount our "war stories" to eager audiences is great fun.

In short, for those who are so inclined, there are plenty of interesting — and useful — things to do out there. Life after retirement for this tandem couple is great!

*Brian Flora and  
Kay Kuhlman  
Oak Park, Ill.*

*There needs to be a  
central compilation of  
WAE opportunities that  
is transparent to  
job-seeking retirees.*



### **WORKING AS A HUMAN RIGHTS REPORT EDITOR**

Immediately after retiring from the Foreign Service in 2003, I went south to Tampa, Fla., to take a counterterrorism-related contractor position with the U.S. Special Operations Command. When I decided to stop year-round, full-time

work in 2007, the lure of the familiar in Washington was strong, and we returned to our D.C.-area home.

Now I am in my second year working as an editor of annual country human rights reports for the Bureau of Democracy, Human Rights and Labor. The work is generally full-time for the period between late September/early October and mid-February, because the congressionally mandated reports, initially drafted by U.S. embassies, are prepared and cleared for release by the Secretary of State by Feb. 25.

I find the work to be intellectually stimulating, particularly since most of the reports that I edit concern Western Hemisphere countries where I have never served. While the drudgery of proofreading and conforming grammar, punctuation and spelling constitutes a not-insignificant part of my labors, the main task involves substantive research and fact-checking, knowledge of current events, familiarity with the law and practice of human rights from both governmental and NGO aspects, and common sense. I and my two fellow retirees on the WHA team, along with our full-time, active-duty colleagues in DRL's Office of Asia and Western Hemisphere Affairs, also help review the reports from the Bureau of East Asia and Pacific Affairs that have been edited by our counterparts (including WAEs) in the other half of the office.

Another satisfying aspect of this work — beyond the pay, which is welcome — is the opportunity to maintain contacts within the department and polish online and word-processing skills, as well as keep up knowledge of current U.S. foreign policy in an important area. And my annual concentrated burst of WAE activity leaves more than half the year for other activities such as family visits, travel, part-time work and personal pursuits.

How to be selected? I learned of this particular opening via networking (with another retiree already working in the bureau) and then interviewed for it. DRL has a WAE



coordinator whom anyone interested should contact.

There does need to be a central compilation of WAE opportunities that is transparent to job-seeking retirees. The non-transparent management of these positions by each bureau is understandable from the point of view of decentralized appointing (one year at a time, by the way), hiring and funding. But as presently constituted, the program seems designed to make it almost impossible for an interested retiree to find out what jobs might be available.

*Mort Dworken  
Falls Church, Va.*

*It is good for the  
soul to step away and realize  
that the Foreign Service itself  
might be a little too insular  
for its own good.*

Foreign Service to see the big picture and not define things in black and white. But I would like to advise future retirees that it is good for the soul to step away and realize that the Foreign Service itself might be a little too insular for its own good. Although we all subscribe to thinking outside the box, it is important to realize just how far out of the box it is possible to go and

still be in the American mainstream.

*Ward Thompson  
Penn Valley, Calif.*



### **DON'T BE TOO INSULAR**

Upon leaving the Foreign Service, I did some WAE work in the Bureau of Intelligence and Research and was on the AFSA staff for 13 years, including two years of telecommuting as coordinator of AFSA Elderhostel programs from my new location in the gated Lake Wildwood development in rural Nevada County, Calif. But, in 2005, I made a break with the Foreign Service part of my life in order to become totally involved here, helping our community of 6,000 residents to benefit from best practices I had learned elsewhere.

In 2007, I was named Lake Wildwood Citizen of the Year; and in 2009 I was elected to our board of directors. The board is the governing body of this vibrant community which, if incorporated, would be the third-largest city in the county. This year I also had major roles in our two local theatrical productions (Lenny in Neil Simon's "Rumors" and Billis in "South Pacific") and did some local WAE work for the Census Bureau.

My wife, Diana, and I settled in this area because it offered the forest and lake environment of my native New Hampshire (minus the snow and mosquitoes) in her native California (although 400 miles from her L.A. home). But the real appeal was the chance to put down roots in a congenial environment far removed from the Beltway and international cultures.

My activism here in this land of militant Republicans and Democrats definitely benefits from the ability of the

### **IT'S ALL ABOUT NETWORKING**

Change is daunting, even scary. Fortunately, one of the things a Foreign Service career teaches us is flexibility. The three key things post-retirement life has taught me are: (1) keep your life balanced between paid or volunteer work and other activities; (2) be willing to take on something you never thought of; and (3) keep in mind that it's all about networking. Every job I've gotten was thanks to a former Foreign Service colleague.

Unfortunately, until they are funded from the central personnel budget instead of the resources of each bureau, WAEs — especially public diplomacy officers — are likely to remain the last resort to fill staffing gaps, even though they have much to offer. I hope AFSA will work to advocate a change in this arrangement, along with the many other limitations that hamper WAEs.

Not all contractors are the same. Some, but not all, offer 401(k) plans with employer contributions and other benefits. There are also substantial differences in management style: for some, the focus is on the bottom line; while others recognize that showing appreciation, even in small ways, makes a difference in morale and productivity.

Here are some options that I've successfully tried:

**WAE-type work with another agency.** A former Foreign Service boss recruited me as a WAE-like reservist with the Federal Emergency Management Agency (we were called SAEs, or "Stafford Act Employees"). At the time, FEMA was particularly eager to find fluent Spanish speakers to do public affairs field work, so

## F O C U S

my fluency was a definite plus. FEMA hires people with other specialties, too; and it's a great way to get to know our own country. If you like to work full-time occasionally, this option may suit you. However, you need to be prepared to take off at a moment's notice to work away from home on assignments lasting from a few weeks to several months. In addition, the pay is generally at the GS-9 to GS-11 level, substantially below what most WAEs earn.

**Direct contract.** I served on the Foreign Service Grievance Board of Appeals for four years, learning a lot about how legal cases are developed and adjudicated and having the satisfaction of seeing justice and fairness win out on a number of occasions. My colleagues were a wonderful group of very capable people in a field quite new to me.

**Contractor.** When a former FS colleague recom-

*Be willing to take on something you never thought of.*

ing to see media training, documentaries, speaker programs and other projects contribute to better public awareness and knowledge of infectious diseases. I've also had the satisfaction of working with talented colleagues from across the U.S. government, as well as from other countries, international organizations and NGOs.

Now I'm about to enter what is likely my "final" retirement. (Of course, I thought I was "truly" retiring before!) It's scary to take up something entirely creative after a fairly structured work life, but like other varied careers, it is certainly worth a try!

*Caroline V. Meirs*  
Alexandria, Va. ■

mended me for a job, my background in public diplomacy and disaster management represented a combination particularly suitable for developing and managing a series of projects in international public health. It has been reward-

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# AFSANEWS

American Foreign Service Association • February 2010

## 2009 TAX GUIDE

### Federal and State Tax Provisions for the Foreign Service

The annual AFSA Tax Guide is designed as an informational and reference tool. Although we try to be accurate, many of the new provisions of the tax code and the implications of Internal Revenue Service regulations have not been fully tested. Therefore, use caution and consult with a tax adviser as soon as possible if you have specific questions or an unusual or complex situation.

Foreign Service employees most frequently ask AFSA about home ownership, tax liability upon sale of a residence and state of domicile. We have devoted special sections to these issues.

James Yorke ([yorkej@state.gov](mailto:yorkej@state.gov)), who compiles the tax guide, would like to thank M. Bruce Hirshorn, Foreign Service tax counsel, for his help in its preparation.

#### Federal Tax Provisions

The Military Families Tax Relief Act of 2003 continues to provide a significant benefit for Foreign Service families who sell their homes at a profit, but would have been unable to avail themselves of the capital gains exclusion (up to \$250,000 for an individual/\$500,000 for a couple) from the sale of a principal residence because they did not meet the Internal Revenue Service's "two-year occupancy within the five years preceding the date of sale" re-



quirement due to postings outside the U.S. In relation to the sale of a principal residence after May 6, 1997, the 2003 law notes that the calculation of the five-year period for measuring ownership is suspended during any period that the eligible individual, or his or her spouse, is serving away from the area on qualified official extended

duty as a member of the uniformed services, the Foreign Service or the intelligence community.

The five-year period cannot be extended by more than 10 years. In other words, Foreign Service employees who are

overseas on assignment can extend the five-year period up to 15 years, depending on the number of years they are posted away from their home. Note that the provision is retroactive, so that anyone who has already paid the tax on the sale of a residence that would have qualified under the new law may file an amended return to get the benefit of the new rule. There is, however, a three-year statute of limitations on this provision, after which one cannot obtain a refund.

For 2009, the six tax rates for individuals remain at 10, 15, 25, 28, 33 and 35 percent. The 10-percent rate is for taxable income up to \$16,401 for married couples, \$8,357 for singles. The 15-percent

Continued on page 59

#### New for 2009

Congress has extended the first-time homebuyer tax credit and added special provisions for members of the uniformed services, members of the Foreign Service and employees of the intelligence community. These groups have an extra year to buy a principal residence in the U.S. and still qualify for the credit. An eligible taxpayer must buy or enter into a binding contract to buy a home by April 30, 2011, and settle on the purchase by June 30, 2011. In addition, these employees are not subject to the recapture provisions if the property ceases to be their principal residence because they have been assigned out of the area on U.S. government orders.

Congress has also added a limitation on the \$500,000 exclusion of capital gain resulting from the sale of a taxpayer's principal residence. For properties purchased after Jan. 1, 2009, and not initially occupied as a principal residence, taxpayers must reduce the capital-gain exclusion in proportion to the rental period's ratio to the residence period.



# AFSA NEWS BRIEFS



## Air War College Students Are Reading the *Journal*

Nearly 1,000 students enrolled at the Air War College at Maxwell Air Force Base (Alabama) were recently assigned an article from the *Foreign Service Journal* as part of their online course curriculum. The article, titled "Public Diplomacy Matters More Than Ever," was written by Patricia Kushlis and Patricia Sharpe and appeared in the October 2006 issue.

## Perri Green to Coordinate AFSA Awards

Long-time AFSA membership consultant Perri Green has taken over as Special Awards and Outreach Coordinator from Barbara Berger, who recently retired. No stranger to AFSA, Green has been in charge of the AFSA National High School Essay Contest for 11 years. Married with two daughters and living in McLean, Va., she is an amateur equestrian and dog trainer. "I have enjoyed my relationship with AFSA," says Green, "and look forward to this new position."

## Last Call for Dissent and Performance Award Nominations – Submit by Feb. 26

AFSA's awards for constructive dissent, as well as performance, will be presented in June at a ceremony at the State Department's Benjamin Franklin Room. The constructive dissent awards are unique in the U.S. government. No other agency recognizes the role of dissent in changing and formulating policy.

It is not too late to nominate an outstanding member of the Foreign Service for one of these awards. If you have witnessed someone challenging the system or making an extraordinary difference in the lives of others while overseas, please take a few minutes to fill out a nomination form. For forms and more information about these prestigious awards, please visit [www.afsa.org/awards](http://www.afsa.org/awards), or contact Perri Green, Coordinator, Special Awards & Outreach, at [green@afsa.org](mailto:green@afsa.org).

## Life in the Foreign Service

BY BRIAN AGGELER

### Foggy Bottom Bob, Fastest Diplomat in the West



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**Tax Guide • Continued from page 57**

rate is for income up to \$67,901 for married couples, \$33,951 for singles. The 25-percent rate is for income up to \$137,051 for married couples, \$82,251 for singles. The 28-percent rate is for income up to \$208,851 for married couples and up to \$171,551 for singles. The 33-percent rate is for income up to \$372,951 for married couples and singles. Annual income above \$372,951 is taxed at 35 percent. Long-term capital gains are taxed at a maximum rate of 15 percent and are reported on Schedule D. This rate is effective for all sales in 2009, except for those people who fall within the 10- or 15-percent tax bracket: their rate is either 0 or 5 percent. Long-term capital gain is defined as gain from the sale of property held for 12 months or more.

**Personal Exemption**

For each taxpayer, spouse and dependent the personal exemption has been increased to \$3,650. There is, however, a personal exemption phase-out of 2 percent for each \$2,500 of Adjusted Gross Income over \$250,200 (married, filing jointly) or \$166,800 (single). For those taxpayers who file under the category "married filing separately," the phase-out is 2 percent for each \$1,250 of Adjusted Gross Income over \$125,100.

**Foreign Earned Income Exclusion**

Many Foreign Service spouses and dependents work in the private sector overseas and thus are eligible for the Foreign Earned Income Exclusion. American citizens and residents living and working overseas are eligible for the income exclusion, unless they are employees of the United States government. The first \$91,400 earned overseas as an employee or as self-employed may be exempt from income taxes.

To receive the exemption, the taxpayer must meet one of two tests: 1) the Physical Presence Test, which requires that the taxpayer be present in a foreign country for at least 330 full (12 midnight to 12 midnight) days during any 12-month period (the period may be different from the tax year); or 2) the Bona Fide Residence Test, which requires that the taxpayer has

been a bona fide resident of a foreign country for an uninterrupted period that includes an entire tax year. Most Foreign Service spouses and dependents qualify under the bona fide residence test, but they must wait until they have been overseas for a full calendar year before claiming it. Keep in mind that self-employed taxpayers must still pay self-employment (Social Security and Medicare) tax on their income. Only the income tax is excluded.

Note: The method for calculating the tax on non-excluded income in tax returns that include both excluded and non-excluded income was changed, beginning in 2006, so as to result in higher tax on the non-excluded portion. (See the box on page 60 for a full explanation.)

**Extension for Taxpayers Abroad**

Taxpayers whose tax home is outside the U.S. on April 15 are entitled to an automatic extension until June 15 to file their returns. When filing the return, these taxpayers should write "Taxpayer Abroad" at the top of the first page and attach a statement of explanation. There are no late filing or late payment penalties for returns filed and taxes paid by June 15, but the IRS does charge interest on any amount owed from April 15 until the date it receives payment.

**Standard Deduction**

The standard deduction is given to non-itemizers. For couples, the deduction is now \$11,400 and for singles, \$5,700. Married couples filing separately get a standard deduction of \$5,700 and head-of-household filers receive an \$8,350 deduction. An additional amount is allowed for taxpayers over age 65 and for those who are blind.

Most unreimbursed employee business expenses must be reported as miscellaneous itemized deductions, which are subject to a threshold of 2 percent of Adjusted Gross Income. These include professional dues and subscriptions to publications; employment and educational expenses; home office, legal, accounting, custodial and tax preparation fees; home leave, representational and other employee business expenses; and

contributions to AFSA's Legislative Action Fund. Unreimbursed moving expenses are an adjustment to income, which means that you may deduct them even if you are taking the standard deduction. However, the deduction includes only the unreimbursed costs of moving your possessions (and yourself and your family) to the new location; it does not include meals.

Medical expenses (including health and long-term care insurance, but not health insurance premiums deducted from government salaries) are subject to a threshold of 7.5 percent of Adjusted Gross Income. This means that to be deductible, the medical cost would have to exceed \$2,250 for a taxpayer with a \$30,000 AGI. There is also an additional 3-percent reduction of itemized deductions (excluding Schedule A deductions for medical expenses, losses from casualties and theft, and investment-interest losses) if the AGI exceeds \$166,800. Note that this 3 percent is applied to the AGI over \$166,800 and not to the total of itemized deductions on Schedule A. The maximum loss for deductions is capped at 80 percent. For 2009, a taxpayer only loses one-third of the amount the taxpayer would normally lose under these rules.

State and local income taxes and real estate and personal property taxes remain fully deductible for itemizers, as are charitable contributions to U.S.-based charities for most taxpayers. Donations to the AFSA Scholarship Fund are fully deductible as charitable contributions, as are donations to AFSA via the Combined Federal Campaign. Individuals may also dispose of any profit from the sale of personal property abroad in this manner.

For 2009 tax returns, any interest paid on auto or personal loans, credit cards, department store and other personal interest will not be allowed as itemized deductions. If such debts are consolidated, however, and paid with a home equity loan, interest on the home equity loan is allowable. Interest on educational loans will be allowed as an adjustment to gross income. Mortgage interest is still, for the most part, fully deductible. Interest on loans intended to finance investments is deductible up to the amount of net in-

come from investments. Interest on loans intended to finance a business is 100-percent deductible. Passive-investment interest on investments in which the taxpayer is an inactive participant (i.e., a limited partnership) can be deducted only from the income produced by other "passive income." Interest on loans that do not fall into the above categories, such as money borrowed to buy tax-exempt securities, is not deductible.

### Home Leave Expenses

Employee business expenses, such as home leave and representation, may be listed as miscellaneous itemized deductions and claimed on Form 2106. In addition to the 2-percent floor, only 50 percent for meals and entertainment may be claimed (100 percent for unreimbursed travel and lodging). Only the employee's (not family members') home leave expenses are deductible. AFSA recommends maintaining a travel log and retaining a copy of home leave orders, which will help if the IRS ever questions claimed expenses.

It is important to save receipts: without receipts for food, a taxpayer may deduct only \$45 to \$58 a day (depending upon the federal meals-and-incidentals per diem rate at the home leave address), no matter how large the grocery or restaurant bill. Lodging is deductible, as long as it is not with friends or relatives, or in

one's own home. The IRS will disallow use of per diem rates and any expenses claimed for family members. If a hotel bill indicates double rates, the single-room rate should be claimed; and, if possible, the hotel's rate sheet should be saved for IRS scrutiny.

Car rental, mileage and other unreimbursed travel expenses, including parking fees and tolls, may be deducted. The rate for business miles driven is 55 cents per mile for 2009. Those who use this optional mileage method need not keep detailed records of actual vehicle expenses. However, they must keep a detailed odometer log to justify the business use of the vehicle and track the percentage of business use. This optional mileage method applies to leased vehicles, as well.

### Official Residence Expenses

Since Oct. 1, 1990, employees who receive official residence expenses have not been allowed to reduce their reportable income by 3.5 percent. The IRS ruling regarding ORE states that "usual expenses," defined as 3.5 percent of salary, are not deductible. Therefore the only expenses that are deductible

are those above the 3.5 percent paid out of pocket. Employees should save receipts for any out-of-pocket expenses associated with their representational duties. These expenses can be deducted as miscellaneous business expenses.

### Home Ownership

Individuals may deduct interest on up to \$1 million of acquisition debt for loans secured by a first and/or second home. This also includes loans taken out for major home improvements. On home equity loans, interest is deductible on up

to \$100,000, no matter how much the home cost, unless the loan is used for home improvements. The \$100,000 ceiling applies to the total of all home equity loans you may have. The same generally applies to refinancing a mortgage. Points paid to obtain a refinanced loan cannot be fully deducted the same year, but must be deducted over the life of the loan. It is advisable to save the settlement sheet (HUD-1 Form) for

documentation in the event your tax return is selected by the IRS for audit.

Qualified residences are defined as the taxpayer's principal residence and one other residence. The second home can be a house, condo, co-op, mobile home or boat, as long as the structure includes basic living accommodations, including sleeping, bathroom and cooking facilities. If the second home is a vacation property that you rent out for fewer than 15 days during the year, the income need not be reported. Rental expenses cannot be claimed either, but all property taxes and mortgage interest may be deducted.

### Rental of Home

Taxpayers who are overseas and rented their homes in 2009 can continue to deduct mortgage interest as a rental expense. Also deductible are property management fees, condo fees, depreciation costs, taxes and all other rental expenses.



## Foreign Earned Income – Important Note

The Foreign Earned Income Exclusion allows U.S. citizens who are not government employees and are living outside the U.S. to exclude up to \$91,400 of their 2009 foreign-source income if they meet certain requirements.

Beginning in 2006, the IRS changed the requirement for how the excluded amount needs to be calculated. This affects the tax liability for couples with one member employed on the local economy overseas. Previously, you took your total income and then subtracted your excluded income and paid tax on the remainder. The change now requires that

you take your total income and figure what your tax would be, then deduct the tax that you would have paid on the excludable income.

For example:

A Foreign Service employee earns \$80,000.

Teacher spouse earns \$30,000.

Before 2006: Tax on \$110,000 minus \$30,000 = tax on \$80,000 = tax bill of \$13,121.

Now (2006 and later): Tax on \$110,000 = \$20,615; tax on \$30,000 = \$3,749; total tax = \$20,615 minus \$3,749 = tax bill of \$16,866.



Losses of up to \$25,000 may be offset against other income, as long as the taxpayer is actively managing the property. That amount phases out to zero between \$100,000 and \$150,000 of Adjusted Gross Income. Note: A taxpayer who retains a property manager does not lose this benefit, as this is still considered active management of the property. All passive losses that cannot be deducted currently are carried forward, and deducted in the year the property is sold.

### Sale of a Principal Residence

Current tax laws allow an exclusion of up to \$500,000 for couples filing jointly and up to \$250,000 for single taxpayers on the long-term gain from the sale of their principal residence. One need not purchase another residence to claim this exclusion. All depreciation taken after May 7, 1997, will, however, be recaptured (added to income) at the time of sale, and taxed at 25 percent.

However, as we note under "New for 2009" on the front page of the Tax Guide,

after January 2009, gain from the sale of a home can no longer be excluded from gross income for periods when it was rented out before you occupied it as a principal residence. The only qualification for the capital-gains exclusion is that the house sold must have been owned and occupied by the taxpayer as his or her principal residence for at least two of the last five years prior to the date of the sale. For the Foreign Service, the five-year period may be extended based on any period during which the taxpayer has been away from the area on a Foreign Service assignment, up to a maximum of 15 years (including the five years). There are some exceptions to the two-year occupancy requirement, including a sale due to a "change in place of employment" (this would include foreign transfers). This exclusion is not limited to a once-in-a-lifetime sale, but may be taken once every two years.

When a principal residence is sold, capital gains realized above the exclusion amounts are subject to taxation. This ex-

clusion replaces the earlier tax-law provision that allowed both the deferral of gain and a one-time exclusion of a principal residence sale.

Temporary rental of the home does not disqualify one from claiming the exclusion. The new tax law requires only that you have occupied the house as your principal residence for the required period (two years out of five, extended). Now, however, the new 2009 legislation requires that the "two years out of five (extended)" cannot start until the date the home is occupied as a principal residence for the first time.

Under Internal Revenue Code Section 1031, taxpayers whose U.S. home may no longer qualify for the principal residence exclusion may be eligible to replace the property through a "tax-free exchange" (the so-called Starker Exchange). In essence, one property being rented out may be exchanged for another, as long as that one is also rented. In exchanging the properties, capital gains tax may be deferred. Technically, a simultaneous trade



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of investments occurs. Actually, owners first sign a contract with an intermediary to sell their property, hold the cash proceeds in escrow, identify in writing within 45 days the property they intend to acquire, and settle on the new property within 180 days, using the money held in escrow as part of the payment.

It is important to emphasize that the exchange is from one investment property to another investment property — the key factor in the IRS evaluation of an exchange transaction is the intent of the investor at the time the exchange was consummated. The IRS rules for these exchanges are complex and specific, with a number of pitfalls that can nullify the transaction. An exchange should never be attempted without assistance from a tax lawyer specializing in this field.

### Calculating Your Adjusted Basis

Many Foreign Service employees ask what items can be added to the cost basis of their homes when they are ready to sell. Money spent on fixing up the home for sale may be added to the basis. To qualify as legitimate fixing-up costs, the following conditions must be met: 1) the expenses must be for work performed during the 90-day period ending on the day on which the contract to sell the old residence was signed; 2) the expenses must be paid on or before the 30th day after sale of the house; and 3) the expenses must not be

capital expenditures for permanent improvements or replacements (these can be added to the basis of the property, the original purchase price, thereby reducing the amount of profit). A new roof and kitchen counters are not “fix-up” items. But painting the house, cleaning up the garden and making minor repairs qualify.

## State Tax Provisions

Members of the Foreign Service are not treated as domiciled in their countries of assignment abroad. Every active-duty Foreign Service employee serving abroad must maintain a state of domicile in the United States, and the tax liability that the employee faces varies greatly from state to state. In addition, there are numerous regulations concerning the taxability of Foreign Service pensions and annuities that vary by state.

This state guide briefly reviews the laws regarding income tax and tax on annuities and pensions as they affect Foreign Service personnel. Please note that while AFSA makes every attempt to provide the most up-to-date information, readers with specific questions should consult a tax expert in the state in question at the addresses given. We also encourage readers to visit the state’s tax Web site (also listed).

Most Foreign Service employees have questions about their liability to pay state income taxes during periods when they are posted overseas or assigned to Washington. There are many criteria used in determining which state is a citizen’s domicile. One of the strongest determinants is prolonged physical presence, a standard that Foreign Service personnel frequently cannot meet due to overseas service.

In such cases, the states will make a determination of the individual’s income-tax status based on other factors, including where the individual has family ties, where he or she has been filing resident tax returns, where he or she is registered to vote or has a driver’s license, where he or she owns property, or where

the person has bank accounts or other financial holdings. In the case of Foreign Service employees, the domicile might be the state from which the person joined the Service, where his or her home leave address is, or where he or she intends to return upon separation.

For purposes of this article, the term “domicile” refers to legal residence; some states also define it as permanent residence. Residence refers to physical presence in the state. Foreign Service personnel must continue to pay taxes to the state of domicile (or to the District of Columbia) while residing outside of the state, including during assignments abroad, unless the state of residence does not require it.

A non-resident, according to most states’ definitions, is an individual who earns income sourced within the specific state but does not live there or is living there for only part of the year (usually, fewer than six months). Individuals are generally considered residents, and are thus fully liable for taxes, if they are domiciled in the state or if they are living in the state (usually at least six months of the year) but are not domiciled there.

Foreign Service employees residing in the metropolitan Washington, D.C., area are required to pay income tax to the District of Columbia, Maryland or Virginia, in addition to paying tax to the state of their domicile. However, most states allow a credit, so that the taxpayer pays the higher tax rate of the two states, with each state receiving a share.

There are currently seven states with no state income tax: Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming. In addition, New Hampshire and Tennessee have no tax on personal income but do tax profits from the sale of bonds and property.

There are 10 states that, under certain conditions, do not tax income earned while the taxpayer is outside of the state: California, Connecticut, Idaho, Minnesota, Missouri, New Jersey, New York, Oregon, Pennsylvania and West Virginia. The requirements for all except California, Idaho, Minnesota and Oregon are that the individual not have a permanent “place of abode” in the state, have a permanent

## Interesting New 2009 Provisions

### Motor Vehicle Tax

If you bought a motor vehicle after Feb. 16, 2009, you may be able to deduct state or local sales tax.

### Credit for Energy-Saving Home Improvements

If you installed new windows, outside doors, insulation or other energy-saving measures in your home in 2009, you may be able to take a credit.

For more information on these and other provisions, go to [www.irs.gov](http://www.irs.gov).

“place of abode” outside the state, and not be physically present for more than 30 days during the tax year. California allows up to 45 days in the state during a tax year. These 10 states require the filing of non-resident returns for all income earned from in-state sources.

Foreign Service employees should keep in mind that states could challenge the status of government housing in the future.

The following list gives a state-by-state overview of the latest information available on tax liability, with addresses provided to write for further information or tax forms. Tax rates are provided where possible. For further information, please contact AFSA’s Labor Management Office or the individual state tax authorities. As always, members are advised to double-check with their state’s tax authorities. To assist you in connecting with your state tax office, we provide the Web site address for each in the state-by-state guide, and an e-mail address or link where available. Some states do not

offer e-mail customer service. The Federation of Tax Administrators’ Web site, [www.taxadmin.org](http://www.taxadmin.org), also provides much useful information on individual state income taxes.

## State Overviews

**ALABAMA:** Individuals domiciled in Alabama are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Alabama’s individual income tax rates range from 2 to 5 percent on gross income over \$5,250 for individuals filing separately or \$10,500 for individuals filing jointly. Write: Alabama Department of Revenue, 50 N. Ripley, Montgomery AL 36132.

Phone: (334) 242-1170.

E-mail: Link through the Web site, “About Us” then “Contacts.”

Web site: [www.ador.state.al.us](http://www.ador.state.al.us)

**ALASKA:** Alaska does not tax individual income or intangible or personal

property. It has no sales and use, franchise or fiduciary taxes. Some municipalities levy sales, property and use taxes. Write: State Office Building, 333 West Willoughby Ave., 11th Floor, P.O. Box 110420, Juneau AK 99811-0420.

Phone: (907) 465-2320.

Web site: [www.tax.state.ak.us](http://www.tax.state.ak.us)

**ARIZONA:** Individuals domiciled in Arizona are considered residents and are taxed on any income that is included in Federal Adjusted Gross Income, regardless of their physical presence in the state. Arizona’s tax rate ranges in five brackets from a minimum of 2.59 percent to a maximum of 4.54 percent of taxable income over \$300,000 for married filing jointly or \$150,000 for single filers. Write: Arizona Department of Revenue, Taxpayer Information & Assistance, P.O. Box 29086, Phoenix AZ 85038-9086.

Phone: (602) 255-3381.

E-mail: [taxpayerassistance@azdor.gov](mailto:taxpayerassistance@azdor.gov)

Web site: [www.azdor.gov](http://www.azdor.gov)

**ARKANSAS:** Individuals domiciled in Arkansas are considered residents and are



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taxed on their entire income regardless of their physical presence in the state. The Arkansas tax rate ranges in six brackets from a minimum of 1 percent of net taxable income to a maximum of \$1,341 plus 7 percent of net taxable income over \$31,700 for married filing jointly. Write: Department of Finance and Administration, Income Tax Section, P.O. Box 3628, Little Rock AR 72203-3628. Phone: (501) 682-1100. E-mail: Individual.Income@rev.state.ar.us Web site: [www.dfa.arkansas.gov](http://www.dfa.arkansas.gov)

**CALIFORNIA:** Foreign Service employees domiciled in California must establish non-residency to avoid liability for California taxes (see FTB Publication 1031). However, a “safe harbor” provision allows anyone who is domiciled in state but is out of the state on an employment-related contract for at least 546 consecutive days to be considered a non-resident. This applies to most FS employees and their spouses, but members domiciled in California are advised to study FTB Publication 1031 for exceptions and exemptions. The California tax rate for 2009 ranges in six brackets from 1.25 percent to a maximum of \$4,313.02 plus 9.55 percent of the excess over \$92,698 for married filing jointly. Non-resident domiciliaries are advised to file on Form 540NR. Write: Personal Income Taxes, Franchise Tax Board, P.O. Box 1468, Sacramento CA 95812-1468.

Phone: toll-free 1 (800) 852-5711 (inside the U.S.); (916) 845-6500 (outside the U.S.).

E-mail: Link through the Web site’s “Contact Us” tab.

Web site: [www.ftb.ca.gov](http://www.ftb.ca.gov)

**COLORADO:** Individuals domiciled in Colorado are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Colorado’s tax rate is a flat 4.63 percent of federal taxable income plus or minus allowable modifications. Write: Department of Revenue, Taxpayer Service Division, State Capitol Annex, 1375 Sherman St., Denver CO 80261-0005. Phone: (303) 238-7378.

E-mail: Link through “Contact Us” tab on “Taxes” page, then click on “E-Mail and Telephone.”

Web site: [www.colorado.gov/revenue](http://www.colorado.gov/revenue)

**CONNECTICUT:** Connecticut domiciliaries may qualify for non-resident tax treatment under either of two exceptions as follows: Group A — The domiciliary 1) did not maintain a permanent place of abode inside Connecticut for the entire tax year; and 2) maintains a permanent place of abode outside the state for the entire tax year; and 3) spends not more than 30 days in the aggregate in the state during the tax year. Group B — The domiciliary 1) in any period of 548 consecutive days, is present in a foreign country for at least 450 days; and 2) during the 548-day period, is not present in Connecticut for more than 90 days; and 3) does not maintain a permanent place of abode in the state in which the domiciliary’s spouse or minor children are present for more than 90 days. For 2009, Connecticut’s tax rate for married filing jointly ranges from 3 percent of income less than \$10,000, to \$600 plus 5 percent of income over \$20,000. Write: Department of Revenue Services, Taxpayer Services Division, 25 Sigourney St., Suite 2, Hartford CT 06106-5032.

Phone: (860) 297-5962.

E-mail: [drs@po.state.ct.us](mailto:drs@po.state.ct.us)

Web site: [www.ct.gov/drs](http://www.ct.gov/drs)

**DELAWARE:** Individuals domiciled in Delaware are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Delaware’s graduated tax rate ranges from 2.2 percent to 5.55 percent for income under \$60,000, to a maximum of \$2,943.50 plus 5.95 percent of any taxable income over \$60,000. Write: Division of Revenue, Taxpayers Assistance Section, State Office Building, 820 N. French St., Wilmington DE 19801.

Phone (302) 577-8200.

E-mail: [personaltax@state.de.us](mailto:personaltax@state.de.us)

Web site: [www.revenue.delaware.gov/](http://www.revenue.delaware.gov/)

**DISTRICT OF COLUMBIA:** Individuals domiciled in the District of Columbia are considered residents and are subject to tax on their entire income regardless of their physical presence there. Individuals domiciled elsewhere are also considered residents for tax purposes for the portion of any calendar year in which they are physically present in the District for 183

days or more. The District’s tax rate is 4 percent if income is less than \$10,000; \$400 plus 6 percent of excess over \$10,000 if between \$10,000 and \$40,000; and \$2,200 plus 8.5 percent of excess over \$40,000. Write: Office of Tax and Revenue, 941 N. Capitol St. NE, 1st Floor, Washington DC 20002.

Phone: (202) 727-4TAX (4829).

E-mail: [otr.ocfo@dc.gov](mailto:otr.ocfo@dc.gov)

Web site: [www.cfo.dc.gov](http://www.cfo.dc.gov)

**FLORIDA:** Florida does not impose personal income, inheritance or gift taxes. Beginning in Tax Year 2007, individuals, married couples, personal representatives of estates, and businesses were no longer required to file an annual intangible personal property tax return reporting their stocks, bonds, mutual funds, money market funds, shares of business trusts and unsecured notes. Write: Taxpayer Services, Florida Department of Revenue, 5050 W. Tennessee St., Bldg. L, Tallahassee FL 32399-0112.

Phone: toll-free 1 (800) 352-3671, or (850) 488-6800.

E-mail: Link through Web site. Go to “Taxes,” then “Tax Information,” then “Questions?”

Web site: <http://dor.myflorida.com>

**GEORGIA:** Individuals domiciled in Georgia are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Georgia has a graduated tax rate, rising to a maximum of 6 percent of taxable income of \$10,000 and above for joint married filers and \$7,000 for single filers. Write: Georgia Department of Revenue, Taxpayer Services Division, 1800 Century Blvd. NE, Atlanta GA 30345-3205.

Phone: (404) 417- 4480

E-mail for questions:

[taxpayer.services@dor.ga.gov](mailto:taxpayer.services@dor.ga.gov)

E-mail for forms: [taxforms@dor.ga.gov](mailto:taxforms@dor.ga.gov)

Web site: [www.etax.dor.ga.gov/](http://www.etax.dor.ga.gov/)

**HAWAII:** Individuals domiciled in Hawaii are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. For 2009, Hawaii’s tax rate ranges in eight steps from 1.4 percent to a maximum of \$3,214 plus 8.25 percent of taxable income over \$48,000 for single filers



and \$5,427 plus 8.25 percent of taxable income over \$96,000 for married filing jointly. Write: Oahu District Office, Taxpayer Services Branch, P.O. Box 259, Honolulu HI 96809-0259.

Phone: toll-free 1 (800) 222-3229, or (808) 587-4242.

E-mail: Taxpayer.Services@hawaii.gov

Web site: www.state.hi.us/tax

**IDAHO:** Individuals domiciled in Idaho for an entire tax year are considered residents and are subject to tax on their entire income. Idaho's tax rate rises in eight steps from a minimum of 1.6 percent to a maximum of \$7,465 plus 7.8 percent on the amount of Idaho taxable income over \$100,000. However, you are considered a non-resident if: 1) you are an Idaho resident who lived outside of Idaho for at least 445 days in a 15-month period; and 2) after satisfying the 15-month period, you spent fewer than 60 days in Idaho during the year; and 3) you did not have a personal residence in Idaho for yourself or your family during any part of the calendar year; and 4) you did not claim Idaho as

your federal tax home for deducting away-from-home expenses on your federal return; and 5) you were not employed on the staff of a U.S. senator; and 6) you did not hold an elective or appointive office of the U.S. government other than the armed forces or a career appointment in the U.S. Foreign Service (see Idaho Code Sections 63-3013 and 63-3030). A non-resident must file an Idaho income tax return if his or her gross income from Idaho sources is \$2,500 or more. Write: Idaho State Tax Commission, P.O. Box 36, Boise ID 83722-0410.

Phone: toll-free 1 (800) 972-7660.

E-mail: taxrep@tax.idaho.gov

Web site: www.tax.idaho.gov

**ILLINOIS:** Individuals domiciled in Illinois are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. However, it appears that under some circumstances, domiciliaries absent from the state throughout the year may not be subject to tax, so they should check with the Illinois Department of Revenue

in advance. The Illinois tax rate remains a flat 3 percent for 2009. Write: Illinois Department of Revenue, PO Box 19001, Springfield IL 62794-9001.

Phone: toll-free 1 (800) 732-8866, or (217) 782-3336.

E-mail: Link through "Contact Us," then "Taxpayer Answer Center" from the Web site below.

Web site: www.revenue.state.il.us

**INDIANA:** Individuals domiciled in Indiana are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Indiana's tax rate remains a flat 3.4 percent for 2009. Write: Department of Revenue, 100 N. Senate Ave., Indianapolis IN 46204.

Phone: (317) 232-2240.

E-mail: Link through the Web site's "Contact Us" tab.

Web site: www.in.gov/dor

**IOWA:** Individuals domiciled in Iowa are considered residents and are subject to tax on their entire income to the extent that income is taxable on the person's fed-

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eral income tax returns. Iowa's 2009 tax rate rises in nine steps from 0.36 percent to a maximum of \$4,000.96 plus 8.98 percent of taxable income over \$63,315, depending on income and filing status. Write: Taxpayer Services, Iowa Department of Revenue, P.O. Box 10457, Des Moines IA 50306-0457. Phone: (515) 281-3114. E-mail: [idr@iowa.gov](mailto:idr@iowa.gov) Web site: [www.iowa.gov/tax](http://www.iowa.gov/tax)

**KANSAS:** Individuals domiciled in Kansas are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. The Kansas tax rate rises from a minimum of 3.5 percent on Kansas taxable income under \$15,000 to a maximum of \$2,925 plus 6.45 percent of excess over \$60,000 for joint filers, or \$1,462.50 plus 6.45 percent of excess over \$30,000 for single filers. Write: Kansas Taxpayer Assistance Center, Room 150, 915 SW Harrison, Topeka KS 66612. Phone: (785) 368-8222. E-mail: [taxpayer\\_advocate@kdor.state.ks.us](mailto:taxpayer_advocate@kdor.state.ks.us)

Web site: [www.ksrevenue.org](http://www.ksrevenue.org)

**KENTUCKY:** Individuals domiciled in Kentucky are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Kentucky's tax rate ranges from 2 percent on the first \$3,000 of taxable income to \$4,166 plus 6 percent on all taxable income over \$75,000. Write: Kentucky Department of Revenue, Frankfort KY 40602. Phone: (502) 564-4581. E-mail: Link through the Web site's "Contact Us" tab.

Web site: [revenue.ky.gov](http://revenue.ky.gov)

**LOUISIANA:** Individuals domiciled in Louisiana are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Louisiana's tax rate for 2009 starts at 2 percent for the first \$12,500 for single filers or \$25,000 for joint filers, rising to 6 percent for over \$50,000 for single filers or \$100,000 for joint filers. Write: Taxpayer Services Division, Personal Income Tax Section, Louisiana Department of Revenue, P.O. Box 201, Baton Rouge LA 70821-0201.

Phone: (225) 219-0102.

E-mail: Link through the Web site's "Contact Us" tab.

Web site: [www.revenue.louisiana.gov](http://www.revenue.louisiana.gov)

**MAINE:** Individuals domiciled in Maine are considered residents and are subject to tax on their entire income. However, since Jan 1, 2007, there have been "safe harbor" provisions. Under the General Safe Harbor, Maine domiciliaries are treated as non-residents if they satisfy all three of the following conditions: 1) they did not maintain a permanent place of abode in Maine for the entire taxable year; 2) they maintained a permanent place of abode outside Maine for the entire taxable year; and 3) they spent no more than 30 days in the aggregate in Maine during the taxable year. Under the Foreign Safe Harbor provision, Maine domiciliaries are treated as non-residents if they are present in a foreign country for 450 days in a 548-day period and do not spend more than 90 days in Maine during that period. Maine's tax rate in 2009 rises in three steps from a minimum of 2 percent to a maximum of \$1,033 plus 8.5 percent of Maine taxable income over \$20,150 for single filers or \$2,067 plus 8.5 percent over \$40,350 for married filing jointly. For Tax Year 2010 and later, Maine has instituted a flat 6.5 percent tax with a surcharge of 0.35 percent on taxable income over \$250,000. Write: Maine Revenue Services, Income Tax Assistance, 24 State House Station, Augusta ME 04333-0024.

Phone: (207) 626-8475.

E-mail: [income.tax@maine.gov](mailto:income.tax@maine.gov)

Web site: [www.maine.gov/revenue](http://www.maine.gov/revenue)

**MARYLAND:** Individuals domiciled in Maryland are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Individuals domiciled elsewhere are also considered residents for tax purposes for the portion of any calendar year in which they are physically present in the state for an aggregated total of 183 days or more. For Tax Years 2007, 2008 and 2009 only, U.S. government employees can deduct up to \$3,500 of any income earned overseas, including federal pay, if physically present in a foreign country (or countries) for 330 days in the 12-month

period. Maryland's tax rate is \$90 plus 4.75 percent of taxable income over \$3,000 up to \$150,000 if filing singly and \$200,000 if filing jointly; it then rises steeply to \$52,322.50 plus 6.25 percent on taxable income over \$1,000,000. In addition, Baltimore City and the 23 Maryland counties impose a local income tax, which is a percentage of the Maryland taxable income, using Line 31 of Form 502 or Line 9 of Form 503. The local factor varies from 1.25 percent in Worcester County to 3.2 percent in Montgomery, Prince George's and Howard Counties (see Web site for details for all counties). Write: Comptroller of Maryland, Revenue Administration Center, Taxpayer Service Section, Annapolis MD 21411.

Phone: toll-free 1 (800) MD-TAXES, or (410) 260-7980.

E-mail: [taxhelp@comp.state.md.us](mailto:taxhelp@comp.state.md.us)

Web site: [www.marylandtaxes.com](http://www.marylandtaxes.com)

**MASSACHUSETTS:** Individuals domiciled in Massachusetts are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Salaries and most interest and dividend income are taxed at a flat rate of 5.3 percent. Some income (e.g., short-term capital gains) is taxed at 12 percent. Write: Massachusetts Department of Revenue, Taxpayer Services Division, P.O. Box 7010, Boston MA 02204. Phone: (617) 887-6367.

E-mail: Link through the Web site's "Contact Us" tab.

Web site: [www.dor.state.ma.us](http://www.dor.state.ma.us)

**MICHIGAN:** Individuals domiciled in Michigan are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Michigan's tax rate is 4.35 percent. Some Michigan cities impose an additional 1- or 2- percent income tax. Detroit imposes an additional 2.5-percent tax. Write: Michigan Department of Treasury, Lansing MI 48922.

Phone: toll-free 1 (800) 827-4000.

E-mail: [treasIndTax@michigan.gov](mailto:treasIndTax@michigan.gov)

Web site: [www.michigan.gov/treasury](http://www.michigan.gov/treasury)

**MINNESOTA:** Individuals domiciled in Minnesota are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Minnesota's 2009 tax rate is either

5.35 percent, 7.05 percent, or a maximum of 7.85 percent on taxable income over \$74,651 for single filers or \$131,971 for married filing jointly. Write: Department of Revenue, Mail Station 5510, St. Paul MN 55146-5510.

Phone: (651) 296-3781.

E-mail: [indinctax@state.mn.us](mailto:indinctax@state.mn.us)

Web site: [www.taxes.state.mn.us](http://www.taxes.state.mn.us)

**MISSISSIPPI:** Individuals domiciled in Mississippi are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Mississippi's tax rate is 3 percent on the first \$5,000 of taxable income, 4 percent on the next \$5,000, and 5 percent on taxable income over \$10,000, for all taxpayers, whether filing singly or jointly. Write: Mississippi State Tax Commission, P.O. Box 1033, Jackson MS 39215-1033. Phone: (601) 923-7000.

E-mail: Link through the Web site's "Contact Us" tab.

Web site: [www.mstc.state.ms.us](http://www.mstc.state.ms.us)

**MISSOURI:** An individual domiciled in Missouri is considered a non-resident, and is not liable for tax on Missouri income if the individual has no permanent residence in Missouri, has a permanent residence elsewhere, and is not physically present in the state for more than 30 days during the tax year. Missouri calculates tax on a graduated scale up to \$9,000 of taxable income. Any taxable income over \$9,000 is taxed at a rate of \$315 plus 6 percent of the excess over \$9,000. File a return yearly with Form MO-NRI. Write: Individual Income Tax, P.O. Box 2200, Jefferson City MO 65105-2200.

Phone: (573) 751-3505.

E-mail: [income@dor.mo.gov](mailto:income@dor.mo.gov)

Web site: [www.dor.mo.gov](http://www.dor.mo.gov)

**MONTANA:** Individuals domiciled in Montana are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. Montana's tax rate for 2009 rises in six steps from 1 percent of taxable income under \$2,600 to a maximum of 6.9 percent of taxable income over \$15,400. See the Web site for various deductions and exemptions. Write: Montana Department of Revenue, P.O. Box 5805, Helena MT 59604.

Phone: (406) 444-6900.

E-mail: Link through the Web site's "Contact Us" tab at the bottom of the page.

Web site: [mt.gov/revenue](http://mt.gov/revenue)

**NEBRASKA:** Individuals domiciled in Nebraska are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. The 2009 individual income tax rates range in four steps from a minimum of 2.56 percent to a maximum of \$1,086.91 of the excess over \$27,000 for single filers, and \$2,173.82 plus 6.84 percent of the excess over \$54,000 for joint filers. If Adjusted Gross Income is over \$166,800 (both single and joint filers), additional tax rates of between 0.172 and 0.428 percent are imposed. Write: Department of Revenue, 301 Centennial Mall South, P.O. Box 94818, Lincoln NE 68509-4818.

Phone (402) 471-5729.

E-mail: Link through the Web site "Contact Us" page.

Web site: [www.revenue.state.ne.us](http://www.revenue.state.ne.us)

**NEVADA:** Nevada does not tax personal income. There is a sales and use tax of 6.85 percent until 2011. Individual counties may add up to 0.875 percent, as well as an ad valorem personal and real property tax. Write: Nevada Department of Taxation, 1550 College Pkwy., Suite 115, Carson City NV 89706.

Phone: (775) 684-2000.

Web site: [www.tax.state.nv.us](http://www.tax.state.nv.us)

**NEW HAMPSHIRE:** The state imposes no personal income tax on earned income and no general sales tax. The state does levy, among other taxes, a 5-percent tax on interest and dividend income of more than \$2,400 annually for single filers (\$4,800 annually for joint filers) and an 8.5-percent tax on business profits including sale of rental property. The inheritance tax was repealed in 2003. Applicable taxes apply to part-year residents. Write: Taxpayer Assistance Office, 109 Pleasant Street, Concord NH 03301. Phone: (603) 271-2191.

Web site: [www.nh.gov/revenue](http://www.nh.gov/revenue)

**NEW JERSEY:** A New Jersey domiciliary is considered a non-resident for New Jersey tax purposes if the individual has no permanent residence in New Jersey, has a permanent residence elsewhere and

is not physically in the state for more than 30 days during the tax year. Filing a return is not required (unless the non-resident has New Jersey-source income), but it is recommended in order to preserve domicile status. Filing is required on Form 1040-NR for revenue derived from in-state sources. Tax liability is calculated as a variable lump sum plus a percentage from a minimum of 1.4 percent of taxable gross income up to \$20,000, to a maximum of 8.97 percent on taxable gross income over \$500,000. For the 2009 tax year only, rates have been changed to 8 percent for taxable income from \$400,000 to \$500,000, 10.25 percent from \$500,000 to \$1,000,000, and 10.75 percent over \$1,000,000. Write: State of New Jersey, New Jersey Division of Taxation, Office of Information and Publications, P.O. Box 281, Trenton NJ 08695-0281. Phone: (609) 292-6400.

E-mail: Link through the Web site's "Contact Us" page.

Web site: [www.state.nj.us/treasury/taxation](http://www.state.nj.us/treasury/taxation)

**NEW MEXICO:** Individuals domiciled in New Mexico are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. The basis for New Mexico's calculation is the Federal Adjusted Gross Income figure. For the 2009 tax year, the state has a graduated rate table with four brackets, ranging from 1.7 percent to a maximum of 4.9 percent on New Mexico taxable income over \$16,000 for single filers and \$24,000 for married filing jointly. Write: New Mexico Taxation and Revenue Department, Tax Information and Policy Office, 1100 St. Francis Drive, P.O. Box 630, Santa Fe NM 87504-0630. Phone: (505) 827-0700.

E-mail: Link through "E-mail Us" tab at bottom of Web site home page.

Web site: [www.tax.state.nm.us](http://www.tax.state.nm.us)

**NEW YORK:** There is no tax liability for out-of-state income if the individual has no permanent residence in New York, has a permanent residence elsewhere and is not present in the state more than 30 days during the tax year. Filing a return is not required, but it is recommended to preserve domicile status. The tax rate rises in four steps from a minimum of 4 percent

to a maximum of 6.85 percent of taxable income over \$20,000 for single filers and \$40,000 for married filing jointly. However, for the 2009 tax year, taxable income over \$200,000 (singles) or \$300,000 (joint filers) will be taxed at 7.85 percent; over \$500,000 (single and joint filers) will be taxed at 8.97 percent. In New York City, the maximum rate is 3.648 percent. Filing is required on Form IT-203 for revenue derived from New York sources.

A 2001 opinion from the New York tax authorities stated that FS employees not domiciled in New York State but assigned to the U.S. United Nations office for a normal tour of duty would not be considered to be maintaining a permanent place of abode in New York State. Therefore, such individuals are not treated as resident individuals and are taxed as non-residents in New York State. Write: New York State Department of Taxation and Finance, Personal Income Tax Information, W.A. Harriman Campus, Albany NY 12227. Phone: (518) 457-5181. E-Mail: Link through Web site's "Answer Center" tab.

Web site: [www.nystax.gov](http://www.nystax.gov)

**NORTH CAROLINA:** Individuals domiciled in North Carolina are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. The tax rate rises in three steps from 6 percent of taxable income up to \$12,750 for single or \$21,250 for joint filers, to 7.75 percent (for 2008 and subsequent years) of taxable income over \$60,000 for single filers and over \$100,000 for joint filers. Residents must also report and pay a "use tax" on purchases made outside the state for use in North Carolina. Write: Department of Revenue, P.O. Box 27431, Raleigh NC 27611.

Phone: toll-free 1 (877) 252-3052. From overseas, call 1 (252) 467-9000.

Web site: [www.dor.state.nc.us](http://www.dor.state.nc.us)

**NORTH DAKOTA:** Individuals domiciled in North Dakota and serving outside the state are considered residents and are subject to tax on their entire income. For 2009 the tax rate ranges from 2.1 percent on North Dakota taxable income up to \$32,950 for singles and \$56,750 for joint filers, to a maximum of 5.54 percent on

taxable income over \$372,950 for singles and joint filers. Write: Office of State Tax Commissioner, State Capitol, 600 E. Boulevard Ave., Dept 127, Bismarck ND 58505-0599.

Phone: (701) 328-1247.

E-mail: [individualtax@nd.gov](mailto:individualtax@nd.gov)

Web site: [www.nd.gov/tax](http://www.nd.gov/tax)

**OHIO:** Individuals domiciled in Ohio are considered residents and their income is subject to tax, using the Federal Adjusted Gross Income figure as a starting base. For 2009, the governor has canceled the proposed rate reduction to avoid cuts in services, so Ohio's tax rate remains at a minimum of 0.618 percent on taxable income under \$5,000, rising in nine steps to a maximum of \$9,573.30 plus 6.24 percent on taxable income over \$200,000. Write: Ohio Department of Taxation, Taxpayer Services Center, P.O. Box 530, Columbus OH 43216-0530. Phone: toll-free 1 (800) 282-1780 or (614) 387-0224.

E-mail: Link through Web site's

"Contact Us" tab.

Web site: [www.tax.ohio.gov](http://www.tax.ohio.gov)

**OKLAHOMA:** Individuals domiciled in Oklahoma are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. The 2009 tax rate rises in eight stages to a maximum of 5.5 percent on taxable income over \$8,700 for single filers and \$15,000 for married filing jointly. Write: Oklahoma Tax Commission, Income Tax, P.O. Box 26800, Oklahoma City OK 73126-0800

Phone: (405) 521-3160.

E-mail: [otcmaster@tax.ok.gov](mailto:otcmaster@tax.ok.gov)

Web site: [www.oktax.state.ok.us](http://www.oktax.state.ok.us)

**OREGON:** Individuals domiciled in Oregon are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. However, under a 1999 law, Oregon exempts domiciliaries who meet the foreign residence requirement for the Foreign Earned Income Exclusion, even though they may be federal employees. The 2009 maximum tax rate is 9 percent on taxable income over \$7,600 for single filers and over \$15,200 for married filing jointly. The 2009 legislature proposed new marginal tax rates for Tax Years 2009,

2010 and 2011. These are: Taxable income above \$125,000 (\$250,000 joint) but not more than \$250,000 (\$500,000 joint) would be taxed at 10.8 percent; taxable income above \$250,000 (\$500,000 joint) would be taxed at 11 percent. The decision on whether to adopt these changes or not was to be finalized by a "vote of the people" on Jan. 26, after the *Foreign Service Journal* went to press. Contact the Oregon Department of Revenue for up-to-date information.

Write: Oregon Department of Revenue, 955 Center Street NE, Salem OR 97301-2555.

Phone: (503) 378-4988.

E-mail: [questions.dor@state.or.us](mailto:questions.dor@state.or.us)

Web site: [www.oregon.gov/DOR](http://www.oregon.gov/DOR)

**PENNSYLVANIA:** Pennsylvania tax authorities have ruled that Pennsylvania residents in the U.S. Foreign Service are not on federal active duty for state tax purposes, and thus their income is taxable compensation. For non-Foreign Service state residents, there is no tax liability for out-of-state income if the individual has no permanent residence in the state, has a permanent residence elsewhere, and spends no more than 30 days in the state during the tax year. However, Pennsylvania does not consider government quarters overseas to be a "permanent residence elsewhere." Filing a return is not required, but it is recommended to preserve domicile status. File Form PA-40 for all income derived from Pennsylvania sources. Pennsylvania's tax rate is a flat 3.07 percent. Write: Commonwealth of Pennsylvania, Department of Revenue, Taxpayer Services Department, Harrisburg PA 17128-1061.

Phone: (717) 787-8201.

E-mail: Link through the Web site's

"Contact Us" tab.

Web site: [www.revenue.state.pa.us](http://www.revenue.state.pa.us)

**PUERTO RICO:** Individuals who are domiciled in Puerto Rico are considered residents and are subject to tax on their entire income regardless of their physical presence in the commonwealth. Normally, they may claim a credit with certain limitations for income taxes paid to the United States on income from sources outside Puerto Rico, and for any federal taxes paid. Taxes range from 7 percent of

taxable income up to \$17,000 to 33 percent of the taxable income over \$50,000 for all taxpayers. Write: Departamento de Hacienda, P.O. Box 9024140, San Juan PR 00902-4140.

Phone: toll-free 1 (800) 981-9236, or (787) 721-2020, ext. 3611.

E-mail: [infoserv@hacienda.gobierno.pr](mailto:infoserv@hacienda.gobierno.pr)

Web site: [www.hacienda.gobierno.pr](http://www.hacienda.gobierno.pr)

**RHODE ISLAND:** Individuals domiciled in Rhode Island are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. The 2009 Rhode Island tax rate ranges from 3.75 percent of taxable income up to \$33,950 for single filers and \$56,700 for joint filers up to 9.9 percent of taxable income over \$372,950 for all filers. Refer to the tax division's Web site for current information and handy filing hints, as well as for forms and regulations. Write: Rhode Island Division of Taxation, Taxpayer Assistance Section, One Capitol Hill, Providence RI 02908-5801.

Phone (401) 574-8829.

E-mail: [txassist@tax.state.ri.us](mailto:txassist@tax.state.ri.us)

Web site: [www.tax.state.ri.us](http://www.tax.state.ri.us)

**SOUTH CAROLINA:** Individuals domiciled in South Carolina are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. South Carolina imposes a graduated tax rising in six steps from 3 percent on the first \$5,480 to a maximum of 7 percent of taxable income over \$13,700. Write: South Carolina Tax Commission, 301 Gervais Street, P.O. Box 125, Columbia SC 29214.

Phone: (803) 898-5709.

E-mail: [iitax@sctax.org](mailto:iitax@sctax.org)

Web site: [www.sctax.org](http://www.sctax.org)

**SOUTH DAKOTA:** There is no state income tax and no state inheritance tax. Property and sales taxes vary depending on city and/or county. Write: South Dakota Dept. of Revenue, 445 E. Capitol Ave., Pierre SD 57501-3185.

Phone: (605) 773-3311.

E-mail: Link through the Web site's "Contact Us" tab.

Web site: [www.state.sd.us/drr2/revenue.html](http://www.state.sd.us/drr2/revenue.html)

**TENNESSEE:** Salaries and wages are not subject to state income tax, but Ten-

nessee imposes a 6-percent tax on dividends and certain types of interest income received by residents. For information write: Tennessee Department of Revenue (Attention: Taxpayer Services), 500 Dead-erick Street, Nashville TN 37242.

Phone: (615) 253-0600.

E-mail: [TN.Revenue@tn.gov](mailto:TN.Revenue@tn.gov)

Web site: [www.state.tn.us/revenue](http://www.state.tn.us/revenue)

**TEXAS:** There is no state personal income tax. Write: Texas Comptroller of Public Accounts, P.O. Box 13528, Capitol Station, Austin TX 78711-3528.

Phone: toll-free 1 (877) 622-8375.

E-mail: [comptroller.help@cpa.state.tx.us](mailto:comptroller.help@cpa.state.tx.us)

Web site: [www.window.state.tx.us](http://www.window.state.tx.us)

**UTAH:** Individuals domiciled in Utah are considered residents and are subject to Utah state tax. Utah requires that all Federal Adjusted Gross Income reported on the federal return be reported on the state return regardless of the taxpayer's physical presence in the state. Utah abolished variable tax rates in 2008 and now levies a "single rate tax" of 5 percent on all income. Some taxpayers will be able to claim either a taxpayer tax credit or a retirement tax credit, or both (see Web site for explanation). Write: Utah State Tax Commission, Taxpayer Services Division, 210 North 1950 West, Salt Lake City UT 84134.

Phone: toll-free 1 (800) 662-4335, or

(801) 297-2200.

E-mail: Link through the Web site's

"Contact Us" tab

Web site: [tax.utah.gov](http://tax.utah.gov)

**VERMONT:** Individuals domiciled in Vermont are considered residents and are subject to tax on their entire income regardless of their physical presence in the state. The 2009 tax rate ranges from 3.55 percent on taxable income under \$33,950 for singles and \$36,700 for joint filers to a maximum of 9.4 percent on taxable income over \$357,700 for singles and joint filers. Write: Vermont Department of Taxes, Taxpayer Services Division, 133 State Street, Montpelier VT 05633-1401.

Phone: (802) 828-2865.

E-mail: Link through the Web site's

"Contact Us" tab.

Web site: [www.state.vt.us/tax](http://www.state.vt.us/tax)

**VIRGINIA:** Individuals domiciled in Virginia are considered residents and are

subject to tax on their entire income regardless of their physical presence in the state. Individuals domiciled elsewhere are also considered residents for tax purposes for the portion of any calendar year in which they are physically present in the state for 183 days or more. These individuals should file using Form 760. In addition, Virginia requires non-residents to file Form 763 if their Virginia Adjusted Gross Income in the 2009 tax year (which includes any federal salary paid while they are residing in Virginia) exceeds \$11,250 for single filers and married filing separately, or \$22,500 for married filing jointly. (These amounts will increase to \$11,650 and \$23,300 in Tax Years 2010 and 2011, and to \$11,950 and \$23,900 for Tax Year 2012 and beyond.) Individual tax rates are: 2 percent if taxable income is less than \$3,000; \$60 plus 3 percent of excess over \$3,000 if taxable income is between \$3,000 and \$5,000; \$120 plus 5 percent of excess over \$5,000 if taxable income is between \$5,000 and \$17,000; and \$720 plus 5.75 percent of taxable income is over \$17,000. In addition, for 2009 and subsequent tax years, Virginia will allow employers of household help to elect, using Form R-1H, to pay state unemployment tax annually instead of quarterly. Write: Virginia Department of Taxation, Office of Customer Services, P.O. Box 1115, Richmond VA 23218-1115.

Phone: (804) 367-8031.

E-mail: Link through the Web site's "Contact Us" tab.

Web site: [www.tax.virginia.gov](http://www.tax.virginia.gov)

**WASHINGTON:** There is no state income tax and no tax on intangibles such as bank accounts, stocks and bonds. Residents may deduct Washington sales tax on their federal tax returns if they itemize deductions. Write: Washington State Department of Revenue, Taxpayer Services, P.O. Box 47478, Olympia WA 98504-7478.

Phone: toll-free 1 (800) 647-7706.

E-mail: Link through the Web site's "Contact Us" tab.

Web site: [www.dor.wa.gov](http://www.dor.wa.gov)

**WEST VIRGINIA:** There is no tax liability for out-of-state income if the individual has no permanent residence in West Virginia, has a permanent residence



elsewhere and spends no more than 30 days of the tax year in West Virginia. However, non-resident domiciliaries are required to file a return on Form IT-140 for all income derived from West Virginia sources. The tax rate rises in four steps from \$150 plus 4 percent of income over \$5,000 for single filers and \$300 plus 4 percent of income over \$10,000 for joint filers, to \$1,387.50 plus 6.5 percent of income over \$30,000 for single filers and \$2,775 plus 6.5 percent of income over \$60,000 for joint filers. Write: Department of Tax and Revenue, Taxpayer Services Division, P.O. Box 3784, Charleston WV 25337-3784.

Phone: toll-free 1 (800) 982-8297, or (304) 558-3333.

E-mail: taxwvtaxaid@wv.gov

Web site: www.wvtax.gov

**WISCONSIN:** Individuals domiciled in Wisconsin are considered residents and are subject to tax on their entire income regardless of where the income is earned. Wisconsin's current tax rate ranges from 4.6 percent on income up to \$9,700 for single filers or \$12,930 for joint filers, to a maximum of 6.75 percent on income over \$145,460 for single filers or \$193,950 for joint filers. Write: Wisconsin Department of Revenue, Individual Income Tax Assistance, P.O. Box 59, Madison WI 53785-0001.

Phone: (608) 266-2772.

E-mail: income@revenue.wi.gov

Web site: www.dor.state.wi.us

**WYOMING:** There is no state income tax and no tax on intangibles such as bank accounts, stocks or bonds. Write: Wyoming Department of Revenue, Herschler Building, 122 West 25th St., Cheyenne WY 82002-0110.

Phone: (307) 777-7961.

E-mail: DirectorOfRevenue@wy.gov

Web site: revenue.state.wy.us

## State Pension & Annuity Tax

The laws regarding the taxation of Foreign Service annuities vary greatly from state to state. In addition to those states that have no income tax or no tax on personal income, there are several states that

do not tax income derived from pensions and annuities. Idaho taxes Foreign Service annuities while exempting certain categories of Civil Service employees. Several Web sites provide more information on individual state taxes for retirees, but the Retirement Living Information Center at [www.retirementliving.com/RLtaxes.html](http://www.retirementliving.com/RLtaxes.html) is one of the more comprehensive.

**ALABAMA:** Social Security and federal pensions are not taxable. The combined state, county and city sales tax rates average from 7 to 11 percent.

**ALASKA:** No personal income tax. Some municipalities levy sales, property and/or use taxes.

**ARIZONA:** Up to \$2,500 of U.S. government pension income may be excluded for each taxpayer. There is also a \$2,100 exemption for each taxpayer age 65 or over. Arizona does not tax Social Security. Arizona state sales and use tax is 5.6 percent with additions depending on county and/or city.

**ARKANSAS:** The first \$6,000 of income from any retirement plan or IRA is exempt. Social Security is not taxed. There is no estate or inheritance tax. State sales tax is 6 percent; the local addition may be up to 1.5 percent.

**CALIFORNIA:** Fully taxable. The sales and use tax rate varies from 7.25 percent (the statewide rate) to 9.75 percent in some areas.

**COLORADO:** Up to \$24,000 of pension income is exempt if individual is age 65 or over. Up to \$20,000 is exempt if age 55 to 64. State sales tax is 2.9 percent with additions up to 5 percent in some jurisdictions

**CONNECTICUT:** Fully taxable for residents. Statewide sales tax is 6 percent. No local additions.

**DELAWARE:** Pension exclusions per person: \$2,000 is exempt under age 60; \$12,500 for age 60 or over. There is an additional standard deduction of \$2,500 for age 65 or over if you do not itemize. Social Security income is excluded from taxable income. Delaware does not impose a sales tax.

**DISTRICT OF COLUMBIA:** Pension or annuity exclusion of \$3,000 is applicable if 62 years or older. Social Security is excluded from taxable income. Sales tax is

6 percent, with higher rates for some commodities.

**FLORIDA:** There is no personal income, inheritance or gift tax. Florida repealed the "intangibles tax" in 2007. Florida imposes a state sales tax and a use tax of 6 percent. Counties impose further taxes ranging from 0.5 to 1.5 percent.

**GEORGIA:** \$35,000 of retirement income is excluded for those who are 62 years or older, or totally disabled. Sales tax is 4 percent statewide, with additions of up to 5 percent depending on jurisdiction.

**HAWAII:** Pension and annuity distributions from a government pension plan are not taxed in Hawaii. Social Security is not taxed. Hawaii charges a general excise tax of 4 percent instead of sales tax.

**IDAHO:** If the individual is age 65 or older, or age 62 and disabled, Civil Service Retirement System (and under present Idaho law, *only* CSRS) pensions qualify for a deduction in 2009 of up to \$26,220 for a single return and up to \$39,330 for a joint return. Up to \$26,220 may be deducted by the unmarried survivor of the annuitant. The deduction is not available if married filing separately; nor do Foreign Service Retirement and Disability System, Federal Employees' Retirement System or Foreign Service Pension System pensions qualify for this deduction. The deduction is reduced dollar for dollar by Social Security benefits. Social Security itself is not taxed. Idaho state sales tax is 6 percent.

**ILLINOIS:** Illinois does not tax U.S. government pensions or Social Security. Sales tax is 6.25 percent to 8 percent, depending on local jurisdiction.

**INDIANA:** If the individual is over age 62, the Adjusted Gross Income may be reduced by the first \$2,000 of any pension, reduced dollar for dollar by Social Security benefits. There is also a \$1,000 exemption if over 65, or \$1,500 if Federal Adjusted Gross Income is less than \$40,000. There is no pension exclusion for survivor annuitants of federal annuities. Social Security is not taxed in Indiana. Both sales tax and use tax in Indiana are 7 percent.

**IOWA:** Generally taxable. However, for 2009 and later tax years, a married couple

with an annual income of less than \$32,000 may file for exemption, if at least one spouse or the head of household is 65 years or older on Dec. 31, and single persons who are 65 years or older on Dec. 31 may file for an exemption if their income is \$24,000 or less. Over age 55, there is a pension/retirement income exclusion of up to \$6,000 for single, head of household or qualifying widower filers and up to \$12,000 for married filing jointly. The same income tax rates apply to annuities as to other incomes. Iowa is phasing out taxation of Social Security benefits. Statewide sales tax is 6 percent, with no more than 1 percent added in local jurisdictions.

**KANSAS:** U.S. government pensions are not taxed. Social Security is exempt if Federal Adjusted Gross Income is under \$75,000. State sales tax is 5.3 percent, with additions of up to 4.5 percent depending on jurisdiction.

**KENTUCKY:** Government pensions attributable to service before Jan. 1, 1998, are not taxed. The portion of annuity income attributable to service after Dec. 31, 1997, is subject to taxation at the appropriate rate; pension/annuity income up to \$41,110 remains fully excludable for 2009. Social Security is exempt. Sales tax is 6 percent statewide, with no local sales or use taxes.

**LOUISIANA:** Federal retirement benefits are exempt from Louisiana state income tax. There is an exemption of \$6,000 of other annual retirement income received by any person age 65 or over. Married filing jointly may exclude \$12,000. State sales tax is 4 percent with local additions. Use tax is 8 percent regardless of the purchaser's location.

**MAINE:** Recipients of a government-sponsored pension or annuity who are filing singly may deduct up to \$6,000 (\$12,000 for married filing jointly) on income that is included in their Federal Adjusted Gross Income, reduced by all Social Security and railroad benefits. For those age 65 and over, there is an additional standard deduction of \$1,350 (single), \$1,050 (married filing singly) or \$2,100 (married filing jointly). General sales tax is 5 percent.

**MARYLAND:** Those over 65 or perma-

nently disabled, or who have a spouse who is permanently disabled, may under certain conditions be eligible for Maryland's maximum pension exclusion of \$24,500. Also, all individuals 65 years or older are entitled to an extra \$1,000 personal exemption in addition to the regular \$2,400 personal exemption available to all taxpayers. Social Security is exempt. See the worksheet and instructions for Maryland Form 502. Maryland sales tax is 6 percent.

**MASSACHUSETTS:** Distributions made to a retiree from a federal employee contributory plan are excluded from Massachusetts gross income. Social Security is not included in Massachusetts gross income. Each taxpayer over age 65 is allowed a \$700 exemption on other income. Sales tax is 6.5 percent.

**MICHIGAN:** Federal government pensions are exempt from taxation in Michigan. For Tax Year 2009, pension benefits included in Adjusted Gross Income from a private pension system or an IRA are deductible to a maximum of \$45,120 for a single filer, or \$90,240 for joint filers. This maximum is reduced by the deduction taken for the government pension. Those age 65 or over may also be able to deduct part of their interest, dividends or capital gains included in the AGI up to \$10,058 for single filers and to \$20,115 for joint filers for 2009. Michigan has no city, local or county sales tax. The state sales tax rate is 6 percent.

**MINNESOTA:** Generally all pensions are taxable, but single taxpayers who are over 65 or disabled may exclude some income if Federal Adjusted Gross Income is under \$33,700 and non-taxable Social Security is under \$9,600. For a couple, the limits are \$42,000 for Adjusted Gross Income and \$12,000 for non-taxable Social Security. Statewide sales and use tax is 6.875 percent with additions of up to 1 percent in local areas — more for lodging.

**MISSISSIPPI:** Social Security and qualified retirement income from federal, state and private retirement systems are exempt from Mississippi tax. There is an additional exemption of \$1,500 on other income if over age 65. Statewide sales tax is 7 percent.

**MISSOURI:** \$6,000 or 50 percent for 2009, whichever is greater, of public pen-

sion income may be deducted if Missouri Adjusted Gross Income is less than \$100,000 when married filing jointly or \$85,000 for single filers, up to a limit of the maximum Social Security benefit of each spouse. This \$6,000 is reduced dollar for dollar by the amount the income exceeds these income limitations. In 2009 you may also deduct 50 percent of Social Security income if over age 62 and Federal Adjusted Gross Income is less than the limits above. Sales tax ranges from 5.1 to 8.8 percent depending on location.

**MONTANA:** There is a \$3,600 pension-income exclusion if Federal Adjusted Gross Income is less than \$30,000. This exclusion can be claimed by each spouse if both have retirement income, and is reduced by \$2 for every \$1 over \$30,000. Those over 65 can exempt an additional \$800 of interest income for single taxpayers and \$1,600 for married joint filers. Social Security is subject to tax. Montana has no general sales tax, but tax is levied on the sale of various commodities.

**NEBRASKA:** U.S. government pensions and annuities are fully taxable. Sales tax ranges from 5.5 to 7 percent.

**NEVADA:** No personal income tax. Sales and use tax is 6.85 percent until 2011. Counties may impose additional taxes up to 0.875 percent.

**NEW HAMPSHIRE:** No personal income tax. The inheritance tax was repealed in 2003. There is a 5-percent tax on interest/dividend income over \$2,400 for singles (\$4,800 married filing jointly). A \$1,200 exemption is available for those 65 or over. No general sales tax.

**NEW JERSEY:** Pensions and annuities from civilian government service are subject to state income tax, with exemptions for those who are age 62 or older or totally and permanently disabled. Singles and heads of households can exclude up to \$15,000; those married filing jointly can exclude up to \$20,000, while those married filing separately can exclude up to \$10,000 each. These exclusions are eliminated for New Jersey gross incomes over \$100,000. Residents over age 65 may be eligible for an additional \$1,000 personal exemption. Social Security is not taxed. State sales tax is 7 percent.

**NEW MEXICO:** All pensions and an-

nunities are taxed as part of Federal Adjusted Gross Income. Taxpayers age 65 and older may exempt up to \$8,000 (single) or \$16,000 (joint) from any income source if their income is under \$28,500 (individual filers) or \$51,000 (married filing jointly). The exemption is reduced as income increases, disappearing altogether at \$51,000. New Mexico has a gross receipts tax, instead of a sales tax, of 5.375 percent; county and city taxes may add another 2.68 percent.

**NEW YORK:** U.S. government pensions and annuities are not taxed. For those over age 59½, up to \$20,000 of other annuity income (e.g., Thrift Savings Plan) may be excluded. See N.Y. Tax Publication 36 for details. Sales tax is 4 percent statewide. Other local taxes may add up to 5 percent.

**NORTH CAROLINA:** Pursuant to the “Bailey” decision, government retirement benefits received by federal retirees who had five years of creditable service in a federal retirement system on Aug. 12, 1989, are exempt from North Carolina income tax. Those who did not have five years of creditable service as of Aug. 12, 1989, must pay North Carolina tax on their federal annuities. In this case, up to \$4,000 (\$8,000 if filing jointly) of any federal annuity income is exempt. For those over 65, an extra \$750 (single) or \$1,200 (couple) may be deducted. Social Security is exempt. State sales tax is 5.75 percent (from October 2009); local taxes may increase this by up to 2.5 percent.

**NORTH DAKOTA:** All pensions and annuities are fully taxed, except for the first \$5,000, which is exempt minus any Social Security payments if the individual chooses to use Form ND-2 (optional method). Sales tax is 5 percent. Local jurisdictions may impose up to 2 percent more.

**OHIO:** Taxpayers 65 and over may take a \$50 credit per return. In addition, Ohio gives a tax credit based on the amount of the retirement income included in the Ohio Adjusted Gross Income, reaching a maximum of \$200 for any retirement income over \$8,000. Social Security is exempt. State sales tax is 5.5 percent. Counties and regional transit authorities may add to this, but the total must not ex-

ceed 8.5 percent.

**OKLAHOMA:** Up to \$10,000 is exempt on qualified private pensions if the Federal Adjusted Gross Income is under \$100,000 for single filers or \$200,000 for married filing jointly. In 2009, 60 percent of any federal pension paid in lieu of Social Security (i.e., CSRS and FSRDS “old system” only) is exempt. This figure will rise to 80 percent in 2010 and 100 percent in 2011. Social Security is exempt. State sales tax is 4.5 percent. Local and other additions may bring the total up to 9.5 percent.

**OREGON:** Generally, all retirement income is subject to Oregon tax when received by an Oregon resident. However, federal retirees who retired on or before Oct. 1, 1991, may exempt their entire federal pension; those who worked both before and after Oct. 1, 1991, must prorate their exemption using the instructions in the tax booklet. A tax credit of up to 9 percent of taxable pension income is available to recipients of pension income, including most private pension income, whose household income was less than \$22,500 (single) and \$45,000 (joint), and who received less than \$7,500 (single)/\$15,000 (joint) in Social Security benefits. The credit is the lesser of the tax liability or 9 percent of taxable pension income. Oregon does not tax Social Security benefits. Oregon has no sales tax.

**PENNSYLVANIA:** Government pensions and Social Security are not subject to personal income tax. Pennsylvania sales tax is 6 percent. Other taxing entities may add up to 2 percent.

**PUERTO RICO:** The first \$10,000 of income received from a federal pension can be excluded for individuals under age 60. For those over 60 the exclusion is \$14,000. If the individual receives more than one federal pension, the exclusion applies to each pension or annuity separately. Social Security is not taxed.

**RHODE ISLAND:** U.S. government pensions and annuities are fully taxable. Sales tax is 7 percent.

**SOUTH CAROLINA:** Individuals under age 65 can claim a \$3,000 deduction on qualified retirement income; those 65 years of age or over can claim a \$10,000 deduction on qualified retirement in-

come. A resident of South Carolina who is 65 years or older may claim a \$15,000 deduction against any type of income (\$30,000 if both spouses are over 65), but must reduce this figure by any retirement deduction claimed. Social Security is not taxed. Sales tax is 6 percent, plus 2 percent in some counties. Seniors 85 and over pay 4 percent.

**SOUTH DAKOTA:** No personal income tax or inheritance tax. State sales and use tax is 4 percent; municipalities may add up to an additional 2 percent.

**TENNESSEE:** Social Security, pension income and income from IRAs and TSP are not subject to personal income tax. Certain interest/dividend income is taxed at 6 percent if over \$2,500 (married filing jointly). However, those over age 65 with total income of less than \$16,200 for a single filer and \$27,000 for joint filers are exempt. State sales tax is 7 percent with between 1.5 and 2.75 percent added, depending on jurisdiction.

**TEXAS:** No personal income tax or inheritance tax. State sales tax is 6.25 percent. Local options can raise the rate to 8.25 percent.

**UTAH:** The new flat tax rate of 5 percent of all income can be reduced, for taxpayers over age 65, by a retirement tax credit of \$7,500 for single filers and \$15,000 for joint filers. This is reduced by 2.5 percent of income exceeding \$25,000 for single filers and \$32,000 for joint filers. See the state Web site for details. State sales tax is 4.7 percent; local option taxes may raise the total to 7.95 percent.

**VERMONT:** U.S. government pensions and annuities are fully taxable. State general sales tax is 6 percent; local option taxes may raise the total to 7 percent.

**VIRGINIA:** Individuals over age 65 can take a \$12,000 deduction. The \$12,000 deduction is reduced by one dollar for each dollar by which Adjusted Gross Income exceeds \$50,000 for single, and \$75,000 for married, taxpayers. All taxpayers over 65 receive an additional personal exemption of \$800. Social Security income is exempt. The estate tax has been repealed for all deaths after July 1, 2007. The general sales tax rate is 5 percent (4 percent state tax and 1 percent local tax).

**WASHINGTON:** No personal income

tax. State sales tax was 6.5 percent in the last quarter of 2009; rates are updated quarterly. Local taxes may increase the total to 9.5 percent.

**WEST VIRGINIA:** If under age 65, there is a \$2,000 pension exclusion. If 65 years or older, you may apply for an additional exclusion of up to \$8,000 (single filers) or \$16,000 (joint filers) of income received from any source.

**WISCONSIN:** Pensions and annuities are fully taxable. Those age 65 or over may take two personal deductions totaling \$950. Benefits received from a federal retirement system account established before Dec. 31, 1963, are not taxable. Starting in Tax Year 2008, Wisconsin no longer taxes Social Security benefits included in Federal Adjusted Gross Income. For Tax Year 2009, those over 65 and with a FAGI of less than \$15,000 (single filers) or \$30,000 (joint filers) may take a \$5,000 deduction on income from federal retirement systems or IRAs. State sales tax is 5 percent; most counties charge an extra 0.5 percent.

**WYOMING:** No personal income tax. State sales tax is 4 percent. Local taxes may increase the total to 6 percent. □

The AFSA Tax Guide is also available at [www.afsa.org/news](http://www.afsa.org/news).

**Correction:** The January FCS VP Voice column by Keith Curtis included a “placeholder” estimate that inadvertently made it appear as if this year’s locality pay increase is worth \$999 to the typical member. His intent was to compare AFSA benefits, such as the push for overseas comparability pay, to the relatively low cost of AFSA membership. However, due to the wide range of salary grades among AFSA members, as well as other factors such as hardship differential, there is no simple way to calculate the “average” value of the raise. Officers may make their own calculations based on Washington locality pay (24.22 percent for 2010). AFSA membership dues range from \$86.70 to \$370.55 annually, depending on FS grade. We regret any confusion.

## AFSA NEWS BRIEFS

### DACOR BACON HOUSE FOUNDATION

#### Dreyfus Fellowship Awards 2010-2011

The Dreyfus Fellowship Awards provide scholarships for children and grandchildren of Foreign Service officers to study at The Hotchkiss School in Lakeville, Conn., and at Yale University. **The deadline for applications is March 12.**

Hotchkiss will select one qualified, enrolled student for a \$5,000 scholarship. Applicants should contact the Director of Financial Aid at Hotchkiss directly:

Director of Financial Aid  
The Hotchkiss School  
P.O. Box 800  
Lakeville CT 06039

Awards to Yale students (undergraduate up to \$5,000; graduate up to \$10,000), based on merit, will be made by the DACOR Bacon House Foundation in consultation with Yale University. To apply for a Yale scholarship, please send the following items to:

DACOR Bacon House Foundation  
Attn: William C. Hamilton  
1801 F Street NW  
Washington DC 20006

- A copy of parent’s most recent FS appointment
- A brief letter of interest
- A resumé
- A copy of applicant’s most recent transcript
- A one-page statement of academic goals.

For more information, please contact Ms. Caroline L. Conway, Program Coordinator, at (202) 682-0500, ext. 17, or [prog.coord@dacorbacon.org](mailto:prog.coord@dacorbacon.org).

## TRANSITION CENTER SCHEDULE OF COURSES for February-March

Feb. 1-2	MQ911	Security Overseas Seminar
Feb. 5	MQ950	High-Stress Assignment Out-Brief
Feb. 6	MQ914	Youth Security Overseas Seminar
Feb. 6	MQ802	Communicating Across Cultures
Feb. 8-9	MQ911	Security Overseas Seminar
Feb. 11	MQ703	Post Options for Employment and Training
Feb. 17	MQ117	Tax Seminar
Feb. 20	MQ116	Protocol
Feb. 22-25	RV101	Retirement Planning Seminar
Feb. 24	MQ220	Going Overseas Logistics for Adults
Feb. 25-26	MQ104	Regulations, Allowances and Finances
March 1-2	MQ911	Security Overseas Seminar
March.2	MQ115	Explaining America
March 5	MQ950	High-Stress Assignment Out-Brief
March 5	MQ803	Realities of Foreign Service Life
March 8-9	MQ911	Security Overseas Seminar
March 10	MQ704	Targeting the Job Market
March 10	MQ801	Maintaining Long-Distance Relationships
March 17-18	MQ107	English Teaching Seminar
March 22-23	MQ911	Security Overseas Seminar
March 27	MQ200	Going Overseas Without Children
March 27	MQ210	Going Overseas for Families
March 27	MQ220	Going Overseas Logistics for Adults
March 27	MQ230	Going Overseas Logistics for Children
March 31	MQ852	Personal Finance and Investment

To register or for further information, e-mail the FSI Transition Center at [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov).



## FAMILY MEMBER MATTERS

## Language Lost and Found

BY STEPHANIE S. DIAMOND

When I learned our first overseas post was going to be Burundi, a Francophone country, I was excited. I'd studied French for several years in high school and college and would finally have a practical use for it.

During my school days I'd spent a couple of weekends in Montreal and a week in France. In the 10 years since graduating from college, however, my French had lapsed from lack of use. Still, I was confident that after a few weeks immersed in the language in Bujumbura, it would return.

I was so confident that I decided to keep working rather than take language training with my husband at the Foreign Service Institute. I watched a few "French in Action" episodes, but otherwise did not study any French in the months before our departure.

Upon arrival in Bujumbura, I gave enthusiastic "Bonjour!"s and "Ça-va?"s to everyone. Then I was stuck. My French didn't magically reappear as I thought it would. After years of disuse, I gave it a few weeks, and some vocabulary and grammar rules slowly bubbled to the top of my brain. But I couldn't do much more than ask for a cup of coffee or say "Thank you."

I got a job at the embassy that didn't technically require French, but knowing the language would have helped enormously. I relied heavily on my Foreign Service National colleagues for translation.

I felt helpless.

As the weeks went on, helplessness turned to frustration. I couldn't give my housekeeper a simple list of groceries and chores without poring over a dictionary. Right around the time people say the honeymoon period ends and culture shock sets in, I started to beat myself up over not taking language training before coming to post. I was in denial about how readily my French should have returned to me; I still believed that living in a French-speaking universe should have brought it back.

I was handling the malaria pills, the mosquitoes, the power outages, the security restrictions and the extremely limited grocery selection — all the so-called hardships associated with this hardship post — with enthusiasm and optimism. But the language barrier dragged me down on a regular basis. I couldn't communicate. I shut down. French was ruining my life.

Luckily for me, our post had just hired a new language instructor. I couldn't think of a good excuse not to take advantage of free French lessons with time off during the workday to take them.

It turns out that all I needed was a safe environment to practice my French. At a party or in a restaurant, I'm shy and I freeze before I can figure out how to say what I want to say. But in a private office with a calm, patient listener, I can converse in French. It was as if a light switch had been turned on.

Now I can read and listen and under-

stand — most of the time. I don't need to rely on FSNs or my husband to keep me apprised of local news — I read it myself. I'm still shy, so speaking is a problem, but I'm working on it.

In my position as community liaison office coordinator, I encourage all spouses coming to Burundi to learn some French. It goes a long way toward not only aiding a job search, but easing some of the frustrations of everyday life. Even within the embassy, little English is spoken except among the handful of Americans. English is a third language for many of the FSNs, so working on a second one while I'm here seems like the least I can do.

There are many options for language learning, either through State or privately. Try to join your spouse at language training before leaving for post, or at least borrow some of the class materials to study on your own. If you are at post and struggling, find out if there's cost-free language instruction available to you. FSI has a variety of programs for distance learning, from instructors who converse with you over the phone to independent study with Rosetta Stone software. If you prefer a private route, look into classes at local universities or libraries. If you already have a conversational level and want to improve, set up language exchanges with FSNs or students who are eager to practice English.

The opportunities are there for us to take advantage of them. Doing so increases our independence and makes life overseas a bit easier. □

*Stephanie S. Diamond is currently in Bujumbura, where she writes, studies French and enjoys the weather.*

## AFSA NEWS BRIEFS

## Scholarship News

In December, Stephen Hubler, an active-duty State Department FSO assigned to St. Petersburg, renewed the scholarship he has funded since 2005, bringing his cumulative donations to a total of \$7,000.

Mr. Hubler entered the Foreign Service in 1992, serving in Frankfurt, San Jose, Costa

Rica, Addis Ababa, Skopje and Washington, D.C. This scholarship, honoring Mr. Hubler's parents, Alice and John Hubler, will be awarded in the 2010-2011 school year to a Foreign Service undergraduate student under AFSA's need-based Financial Aid Scholarship Program. The award will be presented to a student pursuing international affairs, political science or foreign policy, ideally focusing on U.S.-Russian affairs.

By the end of the current academic year, AFSA will have awarded \$156,300 to 74

students under its Financial Aid Scholarship Program. **The deadline to submit AFSA Financial Aid Scholarship applications for the 2010-2011 school year is Feb. 6.** No separate application is needed to apply for this award. Submitting an AFSA Financial Aid Scholarship application is all a student needs to do to be considered for this and other scholarships. Go to [www.afsa.org/scholar](http://www.afsa.org/scholar) or contact AFSA Scholarship Director Lori Dec at [dec@afsa.org](mailto:dec@afsa.org) or (202) 944-5504 for more information. □

# CLASSIFIEDS



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# BOOKS

## Crisis Management

**Kennedy and the Berlin Wall: A Hell of a Lot Better than a War**  
W.R. Smyser, Rowman & Littlefield, 2009, \$39.95, hardcover, 293 pages.

REVIEWED BY AURELIUS FERNANDEZ

W.R. (Dick) Smyser is well known to many *FSJ* readers as a distinguished diplomat-scholar and Foreign Service officer who served as a special assistant to U.S. Army General Lucius D. Clay during the 1961 Berlin Crisis. Smyser's insightful analysis of that 33-month confrontation and related issues makes this an important contribution to Cold War studies.

Smyser perceptively frames his account both in terms of a contest between President John F. Kennedy and Soviet Premier Nikita Khrushchev and the new president's foreign policy education. And he reveals the embarrassing extent to which many of Kennedy's foreign policy advisers, including some in Foggy Bottom, did not serve him well in that pursuit.

In his inaugural address, Kennedy had proclaimed: "Let us never negotiate out of fear, but let us never fear to negotiate." This approach was welcomed by the Atlantic community as a sharp contrast with the truculence of Nikita Khrushchev, but it proved easier said than done.

*JFK's handling of Berlin would become a template for future crises: diplomacy backed by the threat of military force.*



Four major events during JFK's first year in office shaped perceptions of his leadership. The first two — the Bay of Pigs disaster of April 1961 and the U.S.-Soviet summit in Vienna a month later — sent world confidence in the new American president plunging. Yet the next two — the Berlin Checkpoint Charlie confrontation in October 1961 and the virtually simultaneous Cuban Missile Crisis — raised that confidence to higher levels, as Smyser insightfully explains.

The Checkpoint Charlie confrontation at the Berlin Wall demonstrated that Kennedy was capable of nuanced, even daring responses to Khrushchev's blustering threats (including a separate German peace treaty) as the world teetered on the brink of nuclear war.

Kennedy's approach outlined a template for dealing with the standoff over Cuba and future Cold War con-

frontations: diplomacy backed by the threat of military force.

Gen. Clay worked closely with Pres. Kennedy as the crisis unfolded and would prove himself invaluable. Not only was the general a Republican who provided essential political cover; as Smyser documents, he also functioned as a counterweight to the advice from a cadre of Soviet-centric advisers led by George Kennan, as well as others (e.g., McGeorge Bundy and Dean Rusk) who leaned toward concessions and compromises in dealings with Khrushchev. Fortunately, Robert Kennedy, Dean Acheson and Henry Kissinger gave contrary counsel, which shaped Kennedy's successful policy responses in Berlin and Cuba.

Two years later, Kennedy ran a victory lap when a million Berliners — accustomed to close American protection ever since the 1948 airlift — flooded the streets to hear him declare himself "ein Berliner."

Still later, President Ronald Reagan's challenge to Mikhail Gorbachev ("tear down this wall") and Barack Obama's visit with enthusiastic Berliners in 2008 would both remind the world of the success of Kennedy's daring policies.

Henry Kissinger describes Smyser's book as "the most comprehensive description of the Berlin crisis of 1961 ... (that) also distills the trends essential to understand the ultimate col-





lapse of the Soviet empire in Eastern Europe.” That is a well-deserved tribute to this admirable work.

*Aurelius (Aury) Fernandez was posted in Berlin as a U.S. Army civilian employee during the 1961 Berlin Crisis. He knew the author only slightly then; but years later, when Smyser was political counselor in Bonn and Fernandez was the press spokesman for the NATO Ad Hoc Group in Vienna, Smyser provided wise counsel on the Mutual and Balanced Force Reductions negotiations. Now a retired USIA Foreign Service officer, Fernandez has been an AFSA Governing Board secretary and member of the FSJ Editorial Board, among many other activities.*

## The Military Model

**The Fourth Star: Four Generals and the Epic Struggle for the Future of the United States Army** David Cloud and Greg Jaffe, Crown Publishers, 2009, \$28, hardcover, 328 pages.

REVIEWED BY DAVID T. JONES

The title of this fascinating book by David Cloud and Greg Jaffe refers to the rank of general, the highest rank in the current U.S. armed forces. A fifth star designates the recipient as “General of the Army,” a rank not awarded since the end of World War II, when warriors such as Douglas MacArthur, Omar Bradley and Dwight Eisenhower all received it.

Cloud and Jaffe recount the careers of four of the present generation’s most successful U.S. Army officers: George Casey (Army Chief of Staff); Peter

***Unlike military leaders, senior diplomats rarely write critiques of their profession while on active duty.***

Chiarelli (Army Vice Chief of Staff); David Petraeus (Commander, Central Command); and John Abizaid (retired CENTCOM commander). It weaves their professional lives and the post-Vietnam Army into a review of U.S. military action and the Army’s evolution over 35 years as it confronts the military challenges of the post-Cold War era and the aftermath of the 9/11 attacks, including the operations in Iraq and Afghanistan. (The book’s reporting runs through the end of 2008.)

*The Fourth Star* provides an insightful, if not unique, review of Iraq focused primarily on strategic issues. That the Army eventually identified and devised approaches combining economic incentives, a substantial military force surge, protection of the citizenry, and de facto purchasing of Sunni insurgents through fostering and funding “Sons of Iraq” units has been widely recounted elsewhere.

While the Petraeus-McChrystal counterinsurgency programs appear to have drawn the right lessons from the failures of the Vietnam era for application in Iraq and Afghanistan, it is entirely possible that, five years from now, we will still be seeking a way to drain the cesspool.

While not targeted to Foreign Service personnel, the book does offer some lessons worth heeding — and not just by Kevlar-toting FSOs headed for assignments to provincial reconstruction teams.

*Mentoring guides success.* Each of the generals Cloud and Jaffe profile had powerful patrons who identified them early, guided their careers and protected them. Leaders of every organization network, of course; but to read *The Fourth Star* is to appreciate just how effective the results can be. In comparison with Army mentoring, the Department of State is still in elementary school.

*Institutional think-tanks serve as a policy seedbed.* The West Point Social Science Department teaches cadets the basics of political science and international relations. But even more important for the Army’s future, it serves as a seedbed for heterodox thinking and writing. Army officers think, write and publish a steady stream of articles and reflections. That Gen. Petraeus has a Ph.D. is widely known; but he is hardly unique for that within the U.S. military.

It is troubling that the Foreign Service lacks any comparable institution to foster systematic thinking and writing about the profession. Senior diplomats rarely write critical analyses of their profession while on active duty. For all its strengths, the Foreign Service Institute does not serve this role.

*The Army reads.* And not just field manuals, either. U.S. Army officers read and internalize books such as T.R. Fehrenbach’s *This Kind of War*, a cautionary model on the perils of a “hollow army” that might have emerged from post-Cold War reductions. A current favorite, Jean Larteguy’s *The Centurions*, is a fictional-

*Though diplomats are not this book's intended audience, the Foreign Service can glean some valuable lessons.*

ized account of how the French Army recovered from abject defeat at Dien Bien Phu, reinvented itself as a counterinsurgency force and prevailed in Algeria.

While the Foreign Service Professional Reading List that AFSA and State co-created last year is a laudable project, it does not represent the same systematic approach to thinking and learning from success — and failure — that the U.S. Army has pursued for more than a generation now. The Foreign Service as an institution would enhance its professionalism by taking a comparable approach. ■

*David T. Jones, a retired Senior FSO, is a frequent contributor to the Journal. He is the co-author of Uneasy Neighb(u)rs: Canada, the USA and the Dynamics of State, Industry and Culture (Wiley, 2007), a study of U.S.-Canadian relations.*

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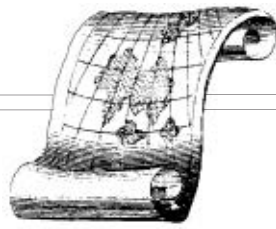
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# REFLECTIONS

## *Orr d'Oeuvres from "Deep France"*

BY GREGORY ORR

Since April 2006, I have been enjoying my retirement in Southwest France. I own a house in Lauzerte, a picturesque hilltop town of about 1,500 people in what is called La France Profonde, or "Deep France." The area is famous for its wine (Cahors), duck, fruits and vegetables, foie gras and dishes like cassoulet.

I am enjoying myself so much that I've begun to wonder why I didn't retire earlier. There's nothing that I have to do, only things that I *want* to do. And fortunately, that list is pretty long:

*Integrate into my new life here.* We have all lived abroad as students, researchers, teachers, embassy employees or Peace Corps Volunteers, but this is the first time I have done so without being "on assignment," with a predetermined role. Yet as the years have passed, I have discovered that I am fulfilling a multitude of roles here: neighbor, confidant, friend, consumer, employer, café denizen and barfly, host, guest and, oh yes, eccentric foreigner. My French-language skills have improved greatly, and that has helped me participate more fully in the village's social and cultural life.

*Work on my house.* Owning an 800-year-old house is a blessing and a curse: You have the pleasure of stone walls, ancient tile floors, fireplaces and high-beamed ceilings; but you also have to keep warm in the winter, deal with constant dust from the walls and blend the old and new. Recently I've installed central heating, creating a balcony and added a second bathroom.

*There's nothing  
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I want to do.*



*Own a dog.* I should probably say raise a dog child. My family always had dogs, but I realize now that I was a slacker in their upbringing. The feeding, walking, grooming, training and entertaining of Bosco — now a 4-year-old Boston terrier — often seems like a full-time job.

But he's been worth it. Boston terriers are a rare breed in France, and Bosco draws admiring attention and comments, even from strangers. I often joke that Bosco, as my entrée into society, is better known than I am. He is a great traveler, a loyal companion and — like a true Frenchman — his favorite hangout is the local café.

*Indulge my interests.* I've always loved food, wine and cooking, so one hobby has been traveling and finding great new restaurants, farmers' markets, fabulous local produce and terrific wines. In the process, I have become a consultant for the local Cahors wine association as it embarks on a marketing campaign in the U.S. I have also taken cooking classes at restaurants and cooking schools in the area.

And, most importantly, I have be-

come involved in the Slow Food Movement, an international movement that champions local produce, organic farming and diversity of produce. I have attended conferences in Turin and become involved in local chapters of the organization in this area.

*Stay in touch.* I've tried to keep my weblog about my life here updated and interesting for family and friends ([www.gregoryjohnorr.com](http://www.gregoryjohnorr.com)). Fortunately, I have a DSL line that gives me high-speed, wireless access to the Internet. And for my birthday, my sister purchased a Slingbox; she plugs it into her TV cable box and Internet router; and, voilà, I am able to access all 400 channels on her TV in Washington, D.C., through my computer here! Amazing technology!

Finally, as much as I savor retirement, I have not been immune to doing short-term work for State. The English Language Programs division occasionally approaches me to do some teacher training, and last year I enjoyed a wonderful trip to Chile.

Living abroad gives me what I always loved about being an FSO: the discovery of something new and stimulating on a daily basis. Indeed, as a colleague put it aptly, retirement is "underrated." ■

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*Gregory Orr, an FSO from 1987 to 2006, served in Budapest, Moscow, Kiev, Bratislava and Washington, D.C. He held various positions in English-language programs, cultural affairs and public affairs.*

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