

LIFE AFTER THE FS: RETIREES HAVE THE LAST WORD

MORE STORIES AND ADVICE ABOUT RETIREMENT FROM THE FOREIGN SERVICE.

For [Cocktails and Camels](#) by Larry Roeder, go to pages 68-69.

The Journal's *January focus*, "A World of Possibilities: Life and Work after the Foreign Service," generated so much interest that stories, observations and insights on the subject from retirees have continued to pour in. The second installment of "Retirees Speak Up" appeared in the February issue. Here is the third and last installment.

— Susan B. Maitra, Senior Editor



REINVENTING OURSELVES

After the "up or out" system was instituted in the 1980s, I used to think occasionally about what retirement from the Foreign Service might be like. It looked to me like a huge, yawning, empty abyss below the cliff that was the cutoff point of our careers. It was hard to imagine what might lie beyond. The Foreign Service had been almost my only job. Our careers, after all, enfolded our whole lives in a way few others would, with entire changes of country, language, personal contacts, culture and job every few years. I would wager that for many of us, our lives have taken directions we never anticipated. Mine led me to jobs I never thought of and things I'd never tried.

The best advice I ever heard was part of the State Department retirement seminar: lead a varied life and take care of your health. While I no longer recall all the details,

the speaker urged us to include social ties, educational and cultural activities, spirituality, sports/health/exercise and some kind of meaningful work, paid or voluntary, in our plans. Those general guidelines, which research on longevity supports, have formed a good basis for a life full of enriching experiences for me. And had I not heeded the caution to pay attention to my health, I might not have noticed a lump in my neck that led to a timely cancer diagnosis and effective treatment.

In running over the retirement cliff, I tumbled into a process of reinventing myself over and over as I tried different things. And I encountered the unexpected: a divorce, serious illness, accidental injury, death in the family, age discrimination in the workplace — the kinds of setbacks that could derail any plans. Each person has his or her own version of this; one of my FSO friends suddenly found himself raising grandchildren shortly after retirement.

What Would It Take?

My initial inclination upon completing the Job Search Program had been to seek a second, full-bore career, for I was far too young — only 51 — to sit on the sidelines of life. As one of my friends observed, "You've never let grass grow under your feet." Reality and experience, however, revealed that a new, high-powered career was not only an unrealistic option but not really a desirable one for me.

A Civil Service job would mean a suspended annuity. And I had never been attracted to for-profit business, whose focus is on the bottom line. Nonprofit organizations seemed

to be looking for very senior people, such as former ambassadors, with corporate contacts to boost their image and fundraising, or for 20-somethings willing to accept very low wages to do junior program work. Getting a grant to write a book on Germany proved impossible; grant-giving foundations would consider only writers who were already well known, or a candidate who either had a Ph.D. or was getting one, and I was unwilling to go to the huge expense of spending a year in Germany to do the research on speculation.

One of the first things I did was hire a certified financial planner to help figure out whether I needed to work for pay to supplement my annuity, and how much I would have to earn to enjoy the lifestyle I wanted. The answer, to my relief, was: I'd have to do some work, but not full time all year long. Everyone has his or her own preferences, but I would hate a job that tied me down two or three days a week all year long. With money not a primary consideration, I like to have maximum flexibility to take long international trips and engage in other interests. Working full time for part of the year gives me the lifestyle I want.

It's absolutely true that most jobs come from personal contacts. Serendipitously, in 1996 a former Foreign Service supervisor suggested I apply to the Federal Emergency Management Agency, which was recruiting public affairs people at the time. I was hired within a few months to do intermittent assignments around the country. A number of other retired FSOs have also done this work for FEMA, whose regional offices hire intermittent people — called “Stafford Act Employees,” somewhat like WAEs at State — to do everything from personnel work to disaster housing programs and keeping the computer systems running. (I feel compelled to note, as the result of my experience at FEMA, that the organizational, systemic and leadership problems plaguing the agency are recent and seldom the fault of those out in the trenches.)

In 1998, another former colleague mentioned that the Foreign Service Grievance Board was seeking new members. I wound up on contract there for four years. Neither this job nor FEMA was anything I had thought about doing; but both offered new experiences, the chance to meet wonderful, talented people and the extra income that enabled me to do many things I enjoy. Unfortunately, I was unable to tap into the WAE program at State until very recently, and opportunities there now seem to have largely dried up. But a call from the blue led to a recent, very short-term job that

has opened some doors to exploring possibilities in new areas.

Places to Go, Wishes to Fulfill

I detest the phrase “I keep busy,” which seems to imply that life is so empty that one has to search for something, even with little meaning, to fill the time. I find that sad and short-sighted, like the comment from a German friend who declined to take a course in something in which she was interested because — in her 60s — she thought she was “too old to learn.” I plan to keep right on learning until I'm at least 90. There are so many wonderful organizations out there, from the Smithsonian to the World Affairs Council, not to mention retirement programs, libraries, the Internet and community colleges, that anyone with a curious mind and reasonable health has virtually endless choices for continuing education.

Like many of my friends, I now wonder how I ever had the time to work full time. There are so many things to which we can turn our attention and skills that it is a matter of choosing what each of us finds meaningful and perhaps fun. Being

a contributing member of society is very important to me. I began exploring and have never stopped changing focus as opportunities either appear on my doorstep or, once I have defined a goal, are found through systematic searching.

When I retired, I made a list of places I had always wanted to go but had never visited, and those I wanted to revisit. I have been to a number of them already, from Australia to Thailand; the Galapagos and Serengeti are next.

I also listed unfulfilled aspirations such as creative writing, researching and writing a family history, taking up skiing again, reading more international literature and social science books, being more active in my church, taking up scuba diving and learning wildlife photography. I particularly wanted to contribute to international education, which I have always thought is the best thing we do in foreign affairs.

Today, the family history is nearly complete. I'm enjoying my parabolic skis in Colorado and Utah. I earned my advanced PADI diving certification at age 56, and have dived on the Great Barrier Reef. My shelves are so stuffed with books on everything from Islam to Australian literature and photo albums that they threaten to topple over, and I recently completed an interfaith pilgrimage to Israel. And this is the sixth year I have been a volunteer evaluator for FLEX, an international youth exchange program.

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— Carolyn V. Meirs

Always Something New

And so it goes. When someone recently asked me, “Are you looking for a job?” I found myself answering: “Always.”

Another asked: “Where are you going next?” I had to think about that one, because visits to friends and family or work could lead me almost anywhere. But wherever it is, I’m open to new places and adventures.

Maybe, if I ever settle down long enough, short stories, a play or a novel might actually get written some day.

*Caroline V. Meirs
Alexandria, Va.*



COCKTAILS AND ANIMALS: HOW I RETIRED

Retirement is scary. I grew up in State and worked for the Army and State for 35 years; so retirement changed a half-century-old connection.

As the Bureau of International Organization Affairs’ policy adviser on disaster management between 1994 and 2005, I negotiated United Nations agreements on emergency telecommunications and urban search and rescue, helped father Reliefweb, the U.N.’s first disaster Web site, showed how a solar-powered plane could track refugees and rhinos, seized an airplane, worked on sanctions and crises and sat on important disaster expert panels. I also ran the Global Disaster Information Network, an international public-private partnership started by Al Gore. At the end of Clinton’s time I considered a move to the Hill or a political appointment, and was slated for the latter. But then the 2000 election went south.

By 2004, despite my involvement in many important crises and challenges, I needed a change. Fortunately, my disaster work was well regarded and I hadn’t burned political bridges. I retired to join an inter-

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— Larry W. Roeder Jr.

national animal-welfare NGO. The move has been fantastic and builds on my background, so I offer it as a retirement planning model.

Plan Before Your 60s

The retirement plan began by deciding not to wait until my 60s, a bad time to start fresh. I also sought courses, projects and jobs supporting my core specialties of crisis management and multilateral diplomacy; and consulted headhunters. Offers came my way; but a lion, camel and gorilla led me to animal welfare.

Animals have always been important to me. I’ve ridden camels since age 5, and as an adult I investigated the caravan trail from Somalia to Cairo when I saw a camel burned alive — a career-changing trauma before I knew it. I uncovered a smuggling operation in primates, helped release dolphins and investigated the effects of oil pollution on whales. During the first Persian Gulf War, I advised frigate commanders who inspected ships, often stocked with animals suffering from little water and much heat. While driving in southern Sudan, my driver and I saw a gorilla and worried he would

be eaten, but could do nothing.

Enter the lion of Kabul. During the Afghan conflict, BBC spotlighted the story of a lion that the Taliban had tortured. I realized every animal lover would want to be in Kabul, and within 24 hours many called. But most well-meaning animal-relief workers who called were not conflict veterans. I feared they might interfere with humanitarian workers, so the North Carolina Zoo and I assembled an international coalition and inserted professional relief workers. The World Society for the Protection of Animals — an umbrella body for over 600 animal welfare groups, many in developing nations — also sent a great team. Still, while animal relief workers at WSPA are professionals, many others are not trained to work in U.N. emergencies. Could trained animal-relief workers make a difference?

Senior U.N. and Red Cross friends agreed that animal welfare should be important in both disasters and development. If Pakistani sheep are protected from winter, the earthquake victims will have jobs in spring and can buy a future. Otherwise, the victims will become beggars, vulnerable to exploitation. In fact, about one billion people worldwide (more than the population of North America and Western Europe combined), many dependent on animals, earn less than a dollar a day. Such poverty endangers economic development, the environment and political stability — issues my whole career focused on. Animal welfare in disasters or peacetime enhances productivity and protects livelihoods, and thus is as crucial as shelters, clearing landmines or farming.

Protect People and Animals

About a year before retirement, while starting a project helping Native Americans, I met WSPA’s impressive director general, a retired two-star British Army general. He agreed

that while, in principle, animal welfare's mission must be to stop animal cruelty anywhere, it can also be the best way to protect human livelihoods, like those of many refugees and internally displaced persons. We also concurred that the animal welfare effort is disjointed and should be organized like the humanitarian relief community, and have better ties to the U.N.

Then, on the heels of the Asian tsunami crisis in December 2004, came the World Conference on Disaster Reduction. The U.N. told member nations to spend money on risk reduction measures, such as adopting early-warning systems, strengthening structures and reducing populations in disaster-prone locations, because risk reduction saves far more than rapid response. The same benefit works for animals on farms, in cities or pastoral settings. It's an argument many of us

have made for decades. Now WCDR, the tsunami and Hurricane Katrina are seen as giant highway signs saying: do more risk reduction and do it better — protect people and animals. I decided then to go into animal welfare, which really involved just a focus shift. It is a field that is useful, similar to my diplomatic work and challenging.

Today I work as director of United Nations affairs for WSPA (lroeder@wspausa.org). We manage anti-cruelty projects, work on disasters, protect species and foster a Universal U.N. Declaration on Animal Welfare. Our work also protects human livelihoods, reducing poverty and hunger. Now I travel the globe, talking to the disaster and development communities. In other words, even though retired, I am a contented, contributing member of society.

*Larry W. Roeder Jr.
South Riding, Va.*

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ECA: AN EXCELLENT WAE OPPORTUNITY

I read with interest Roger Dankert's article ("FS Retirees Find a 'WAE' Back to the Department," *FSJ*, January 2006), but noticed that in his description of "Where WAEs Work" he did not mention the very successful work that WAEs have carried out within the Bureau of Educational and Cultural Affairs.

From June 2001 until September 2004 I worked as a WAE program officer in ECA's Office of International Visitors, Europe/Eurasia Branch. It afforded me excellent and steady employment. With my Civil Service colleagues, I helped to prepare programs for the international visitors nominated by our embassies in Europe and in the Central Asian republics. We designed programs to meet embassy goals for individual, small-group and regional groups of

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visitors, including a growing number of Muslim participants in Europe.

International visitors are generally mid-career professionals in their governmental, media, educational, scientific, cultural and NGO institutions. For most, it is the first opportunity to visit the U.S. and interact with Americans in many different institutions and walks of life. They also learn about our cultural offerings and regional differences, and participate in “home hospitality” experiences.

As a retired FSO with more than 30 years of experience in cultural and informational affairs overseas and in Washington, I was able to apply my Foreign Service skills to the development of programs and national itineraries for our visitors. My colleagues and I worked with national program agencies in Washington and with volunteers in cities throughout the country to welcome our international visitors and assure them of the highest-

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Foreign Service.*

— Tom Miller

quality professional and cultural experiences in our country.

From time to time I also worked with the East Asia Branch in the Office of International Visitors to develop programs for IVs. Some of my most rewarding experiences were those involving participants in regional programs, especially younger professionals on their first visits to the United States. Through debriefings at the end

of programs, my colleagues and I have been able to gauge the effectiveness of the International Visitor Leadership Program in helping to overcome participants’ preconceptions and prejudices about America. The 60-year history of the program and the fact that currently more than 180 alumni are heads of government both speak to the efficacy and long-standing success of this outstanding program.

In my Foreign Service assignments overseas as a cultural affairs officer, I coordinated the nomination and selection process at different embassies that chose international visitors. I met with them and briefed them prior to their departures to the U.S. After retirement, as a WAE, I was able to welcome many new visitors, especially those from Central Asia and countries in which I had previously served.

My four years of part-time work in ECA have been among the most rewarding of my long career in international affairs, and I have had the good fortune to meet with a few of the IVs in their home countries during my travels. I have also spoken with a number of ambassadors who rate the International Visitor Leadership Program as one of their most effective tools of diplomacy. The existence of International Visitor alumni associations in many countries speaks to the value IV participants themselves attach to their experiences in our country.

Bruce K. Byers
Reston, Va.



**APPRECIATION FOR THE
RETIREMENT FOCUS**

I really appreciated your series of articles on life after the Foreign Service in the January and February editions of the *Journal*.

I can well identify with the writers as I retired from the Foreign Service at the end of 2004 after 29 years, most recently as ambassador to Greece and

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before that as ambassador to Bosnia-Herzegovina. I had not done a resumé in 30 years, and didn't have a clue on how to go about looking for post-Foreign Service employment.

Through a series of fortunate circumstances and a lot of luck, I ended up taking a job as chief executive officer of Plan International, a \$500 million NGO that focuses on the needs of poor children in Asia, Africa and Latin America. We concentrate on the longer-term development needs of children and their families, including education, health, livelihood, shelter, children's rights and building relationships. We have 7,000 full-time and over 60,000 part-time and volunteer staff working in 62 countries. The job is fantastic. I'm on the road 75 percent of the time in all the countries I avoided during my Foreign Service career.

I write to reassure my colleagues that I am one more example that there is, indeed, life after the Foreign Service. I also would be glad to provide whatever meager advice I can to colleagues contemplating careers in the international NGO sector.

*Tom Miller
Surrey, U.K.*



SENIOR LIVING FACILITIES: ONE THING MISSING...

The article by Bill Harrop in the January issue, "Moving to a Senior Living Facility," was very well researched and highly informative. One thing missing, however, was mention of facilities that are associated with universities: they offer a great many benefits over and above those described in the article.

For example, Oak Hammock, where my wife and I retired, is affiliated with the University of Florida. Among other things, we can avail ourselves of the bookstore, the libraries and many of the university's recre-

ational facilities. We also have complimentary door-to-door transportation to world-class performing arts and sports events and an active Institute for Learning in Retirement program. And, space permitting, we can audit classes at the university at no charge. In addition, we have access (if we so choose) to the College of Medicine for state-of-the-art medical, dental and hospital services.

There are a number of retirement communities that are affiliated to some extent with universities. Affiliations range from merely being located near a university to a more integrated affiliation such as at Oak Hammock.

Bottom line: in addition to the questions suggested in the Harrop article, ask about affiliation with local educational institutions. Such affiliation can offer great benefits in addition to those mentioned in the article, and — judging from the cost figures given in the article — at no greater and perhaps even less cost.

*Frank Bates
Gainesville, Fla.*



RETIREMENT HOMES: ATTEND TO THE FINE PRINT

Congratulations on a most useful issue for retirees. On the basis of my experience, I would add some information to Bill Harrop's fine summary of the factors involved in considering a retirement home.

Although some of the retirement complexes are condominiums or cooperatives, admission to some of the principal ones is on the basis of a substantial entrance fee that ranges between \$100,000 and \$500,000, depending on the number of persons, the space and the choice of refund options.

This entrance fee (in addition to the monthly fees) provides assured life-care, but no equity in the space. Refund options include: (1) full refund

(less 4 percent per month for 25 months); (2) partial refund (less 2 percent per month for 25 months); and a full refund. In at least one case that I am aware of, the refund is not paid until a new resident signs a contract for the space.

It might also be added that no guarantee exists that the monthly fee will remain at the level it was at the time of admission; experience shows that it is likely to rise annually.

For a Foreign Service retiree, a full understanding of the financial terms before signing the contract is highly recommended.

*David Newsom
Charlottesville, Va.*



ACCURATE, EXCELLENT INFORMATION

I commend Ambassador William Harrop on his informative article on moving to a senior living facility. As a retired social worker with experience at the State Department and as a former consultant to the Senior Living Foundation of the American Foreign Service, I can testify to the accurate and excellent information he has given to retired Foreign Service personnel.

It is traumatic to leave one's home of many years, with the attendant sifting-through of treasured possessions and leaving familiar surroundings. However, arming oneself with an understanding of what each facility can provide, what levels of care are offered and what the fees and expenses are can mitigate somewhat the pain of leaving and ease the transition to another home.

Mr. Harrop has done a fine job of explaining what retirement facilities can offer and has provided a practical guide to approaching this important decision.

*Jill Funk Chobanian
Bethesda, Md. ■*