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The Answers YOU need & DESERVE!
The American Seniors Association,
and Jobs Update

by Dennis V. Damp, Retired FAA

Please forward this article to other interested parties.

FEATURING:

The Answers YOU NEED! - Introducing Linda Duncan

The **ASA - American Seniors Association** (An alternative to AARP)

Jobs Update - Working in Retirement Can be Good For Your Health

The Answers YOU need and DESERVE.

I would like to welcome Linda Duncan, who has more than 16 years experience as a Human Resource Specialist with the Department of Defense and the Department of Energy, to our retirement planning forum. Linda will answer your retirement benefits and finance questions and write a monthly "[Ask The Expert](#)" column that will also be sent out to our newsletter subscribers in a new format.

Linda earned her Bachelor of Business Administration degree from Texas State University and is completing the requirements to become a Certified Financial Planner through Kansas State University. She works for [mgm Ltd](#), a financial planning firm in Albuquerque, New Mexico. Linda will provide unbiased information about a variety of benefits and financial topics related to federal employees and will assist our readers and site visitors in making beneficial financial decisions for themselves and their families.

I developed www.federalretirement.net based on the retirement planning and research I did preparing for my exit. I was also a federal manager who dealt with many of these issue on a day to day basis. However, I am not an HR or financial expert and we lacked this resource until Linda kindly agreed to join us recently. This is a welcomed addition to the services we currently provide and you will find her succinct guidance and insightful articles helpful and informative. She now hosts our [Benefits and Finance Forum](#) and will write a monthly article on subjects of interest. If you have specific retirement benefits and finance questions contact Linda at lduncan@federalretirement.net.

Many changes are coming as a result of new legislation that was signed this week in the National Defense Authorization Act and we will be covering many of these issues in our

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newsletters:

- **Credit for sick leave in the computation of FERS annuities** is effective at 50% immediately and 100% in 2014.
- Provision allowing former federal employees under the FERS who withdrew their contributions to the retirement trust fund, thereby waiving retirement credit for those years of service, to redeposit their earlier contributions, plus interest, upon re-employment with the federal government is effective immediately.
- **A change in CSRS part-time computation** (going to a single deemed high-3) is effective immediately.
- A change of the ending date for periods of service under CSRS that can be redeposited by actuarial reduction (instead of for separations prior to 10/1/90 it will be for separations prior to 3/1/91) is effective immediately.
- The less-than-full-time dual comp re-employed annuitant provision authorizes federal agencies to re-employ retired federal employees under certain limited conditions, without offset of an employees' annuity against their salary is available for agencies to use effective immediately.
- Provisions phasing out cost of living allowances for federal employees working in Hawaii, Alaska, and other non-foreign U.S. territories, and phasing in locality comparability pay in place of the allowance affecting retirement take effect next year.
- The provisions allowing certain previously non-creditable D.C. Government employment to be creditable for title but not annuity computation are effective immediately.
- The **repeal of the DOD's NSPS Self-Assessment rating system.**

The American Seniors Association

I recently joined the American Seniors Association (ASA) www.americanseniors.org. This organization was founded as an alternative to AARP which many are upset with due to their support of the current administration's health care reform initiatives. I and most Americans realize that we need viable, budget neutral, cost effective health care reform that won't bankrupt this country. I support a private sector remedy that includes tort reform, eliminating medicare's over 80 billion annually in fraud and waste, negotiating medicare drug and medical equipment costs with providers, and expanded competition. Government has not been willing to tackle the Social Security and medicare insolvency issues yet they want to place one sixth of our economy into a single payer government run system that most know will result in out-of-control spending, rationing of services, and over crowded waiting rooms. You can read a [Congressional summary of the new 1990 page HR 3200 Bill](#) that Congressman Tim Murphy sent this out in his October 30th

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news letter. You can visit his [Web site](#) for updates. This new bill **raises taxes substantially and up to 12% on families earning \$88,200 a year**, includes a **huge public option**, could basically **eliminate private sector insurance companies over time**, **funds abortions**, and **charges excessive fees**.

The ASA is committed to medicare, social security, and tax reform (fair tax) and fighting to keep illegal aliens from taking social security payments that are intended for you and your family who are citizens. They offer prescription discount programs, insurance products, travel assistance, financial assistance, auto club, mortgages and more. When you join you will get your second year free if you mail your TORN AARP card along with your new ASA membership number to 3700 Mansell Rd., Suite 220, Alpharetta, GA 30022.

Jobs Update - Working in Retirement Can be Good For Your Health

The October 2009 issue of The Journal of Occupational Health Psychology reports that “retirees who transition from full-time into a temporary or part-time job experience fewer major diseases and are able to function better day-to-day than people who stop working altogether.” This study used the data from 12,189 participants between the ages of 51-61 at the start of the study. They call this **bridge employment** and you can read their [press release](#) and link to the full study.

We have many job opportunities posted on our [jobs board](#). I talked with a retiree recently who found a job vacancy on our site and was hired to be a supervisor for the [Census Bureau's 2010 census](#). Gary had to turn it down due to other commitments. We were contacted in October by a company looking for retired FAA technicians to train [foreign nationals overseas](#) to maintain ground navigation and communications equipment. The catch is that the jobs are in Iraq, but the pay is outstanding! These two job postings demonstrate the broad spectrum of work available to skilled retired feds. Visit our expanded [private sector jobs board](#) to check on opportunities that you may be interested in. We list thousands of part time, consultant, overseas and temporary positions.

Visit our other informative sites

<http://federaljobs.net> (Federal Career & Job Center)
<http://federalretirement.net> (FREE Retirement Planning Guide)
<http://fedcareer.info> (Career Development Center)
<http://postalwork.net> (Postal Career Center)
<http://ehsjobs.org> (Environmental Health & Safety Job Center)
<http://stolenplates.com> (What to do if this happens to you)
[Clearance Jobs Center](#) (Jobs for workers with security clearances)
[Educational Opportunities](#) (Find educational opportunities in your area)

Send comments to ddamp@aol.com