Depending on what approach plan participants choose to take, retirement can be an enriching, new dimension to life. Employers might want to encourage volunteerism as a way for retirees to stay active and make the most of retirement. The wave of baby boomers set to retire might even find the start of second careers through volunteer opportunities.

"We are not here merely to make a living. We are here to enrich the world, and we impoverish ourselves if we forget this errand."

President Woodrow Wilson

Point Out *Volunteer Opportunities*to Retiring Employees

by Elizabeth McFadden

©2006 The International Foundation of Employee Benefit Plans



Employees
spend their professional business lives earning a living and those who reach retirement often see themselves as finally able to do just that—start living. It's a different style of living, of course. The early morning beginnings and frequent late-evening endings, the occasional pressures of that daily commute, the interactions with fellow employees—these may finally be "put to bed."

Plan participants might see opportunities to enjoy themselves happily laid out before them, like they haven't since they actually took the time to relax on a vacation. This retirement life can be one long vacation. The length and quality of that "vacation"





depends on many factors: level of activity, development of personal interests, opportunities to do things yet to be experienced and satisfaction with just relaxing every day. Statistical studies enforce go: Kooping young moons kooping busy, especially if

the adage: Keeping young means keeping busy, especially if someone's idea of relaxation involves doing things he or she waited all those working years to do, "busy" things that bring him or her pleasure.

Retirement is also a time at which plan participants might consider others whom they've been too busy to help. This calls for an evaluation of a person's own self-esteem and sense of well-being. Are individuals ready to consider looking outward, away from themselves, and dedicate at least a piece of this new "vacation" to being of service to people whom they've never met? It is the right time to introduce the "V word": volunteer. The length of this new vacation may be enhanced by participation in volunteering. Mortality rates are lower among older adults who volunteer than those who do not. Plan participants' own health and happiness can also be enhanced by providing to others what they have spent the greater part of their lives devel-

oping—themselves. They can make use of their knowledge, skills, interests, training, hobbies and compassion for others. The first people they help by volunteering are themselves. As volunteers they receive the satisfaction of contributing to a useful goal, belonging to a worthwhile group and being with people who share their interests.

Choosing the best activity to suit an individual's talents requires some homework. A good approach is to search for opportunities that fit the individual's location and interests by researching existing volunteer programs and creating an interest profile. Employers might want to let future retirees know that it is best to begin early, even before retirement. This will give them the chance to find the right places for their efforts.

Potential volunteers should ask themselves some questions when considering how to invest their time and looking for matches for their skills.

- What do I like to do?
- Do I want a challenge?
- Do I want responsibility?
- Am I willing to work without pay?
- Is there something about which I care deeply?
- Will it offer me an opportunity to meet congenial people?
- Will I be able to work with people who share my interest?
- Am I good at something, like creating items others have admired over the years?
- Do I want the same or a different type of work than I have done?
- Do I want the opportunity to learn new skills and to gain experience for a second career?
- Does it permit me to demonstrate a skill I possess?
- Do I enjoy fixing things?
- Do I enjoy creating things?
- Am I good at selling things?
- Does it involve working with people or things? (Which do I prefer?)
- Do I believe in the cause or organization that I am supporting?
- Do I like the responsibilities I will have on the job?
- Importantly, does it require the amount of time I can give, and am I willing to give that time?
- What is my ultimate goal? Is it just to volunteer or is it to find part- or full-time employment?

The amount of time plan participants may choose to offer to others can be looked on as an easy decision to make. What part of the day or week are they willing to spend in the agreeable company of people who need them? It can be brief or extensive. The joys of retirement will now be open to them. Opportunities for volunteering abound in most communities. For example, consider the enjoyment a person could have introducing someone else to the fun of a pastime like photography. Even if he or she is simply a snapshot-taking parent, there are right and wrong ways to take a decent shot of a landscape, group or individual. That person probably

A good approach is to search for opportunities that fit the individual's location and interests by researching existing volunteer programs and creating an interest profile. Employers might want to let future retirees know that it is best to begin early, even before retirement.

has boxes of lousy photos to prove that mistakes taught how to make the good ones that are preserved in albums. Maybe someone cooks for his or her family. Cooking is a skill that person can pass on to a younger person in an extracurricular school or library setting.

When plan participants retire, with planning, they should retire to something. They will lose the structure of the workplace and the rewards and demands of that structure, but their retirement should be something more than an endless vacation. Sharing themselves may soften the shock of disengagement from work, stimulate the mind and body, enrich the community, delay—yes, delay—senility, and give them pleasure. Doesn't that lend a new meaning to all those working years? Giving as well as receiv-

Continued on next page



Article Briefs

A Course in What Next?

Figuring out what to do with one's life in retirement can be daunting, but workshops and classes are sprouting up to help employees with the transition. An estimated 5% or fewer employers offer any retirement counseling other than on financial issues. Weyerhaeuser's Healthy-Wealthy-Wise seminar is in high demand. Retiring from full-time employment, with its productive work and social relationships, can lead to a void, and retiring workers must address the significant changes happening in their lives.

Ellen Hoffman. *Business Week,*July 24, 2006, pp. 66-67.

#0149305

For more article briefs, see www.ifebp.org/retirement.

Got a specific benefits question?
Need some help answering it? Call
(888) 334-3327, option 5, and get a
prompt e-mail or fax back.

Conferences and Seminars

Certificate Series

Retirement Plan Basics March 2-3, 2007 Lake Buena Vista (Orlando), Fla.

Visit certificateseries.org or call (888) 334-3327, option 2.

Books

Ready or Not

Elizabeth McFadden (International Foundation). 124 pages. Item #8542. \$10.95 (I.F. Members \$11.95). Quantity discounts available. For more book details, see www.ifebp.org/books.asp?8542.

To order, call (888) 334-3327, option 4.

ing? Many people have resources that are in great demand; they may obtain great peace of mind by spreading themselves among others who will gain in direct proportion, or perhaps even greater proportion, to what they will. Extra time earned in retirement can be used to find rewards like new friendships in educational, cultural and social activities. These become even more valuable to people who did not maintain many outside interests during their working years.

Potential personal resources include bookkeeping, child care, elder care, carpentry, church, entertainment, gardening, athletics, library, nursing, music, politics, salesmanship, public speaking, teaching, computers or writing. People can add their own resources and take the time to seek out opportunities to exercise that v word. Nationwide, 25.8 million people participate in volunteer work. Their own communities are the best starting point. There are likely groups in the area that are seeking volunteer help. Retirees might consider mentoring young people; transporting the elderly to stores or doctors; and volunteering for after-school programs, YMCA, a religious establishment, nursing homes and hospitals, Little League and other youth athletics, a library, or the Red Cross. Local telephone directories might have listings under "Volunteer," "Community Services" and "Extension Services." The local library might also know of volunteer opportunities.

Things to consider before volunteering:

- A person should evaluate his or her interests and skills. The skills people develop during working years can easily be transferred to a volunteer position. People might have more to offer than they think. A lifetime of work gave them many abilities that they probably take for granted. For instance, if someone knows a great deal about computers, he or she could volunteer at an organization such as Seniornet or a local community center and teach others about computers.
- This may be a time to explore a new area of interest. Someone may have a hobby that he or she would like to do better. Many organizations will train volunteers for needed work.
- Potential volunteers should consider time realistically. Just like with a job, when people make a commitment of

- their time, even though they are not being paid, others are counting on their participation.
- Be aware that some organizations may require people to interview for volunteer positions, particularly if they would be in contact with children.

Volunteers report that they get back in satisfaction and joy more than they ever expend in inconvenience or effort. The results are immeasurable. They feel needed. They can learn new skills, meet new people and make contacts for a new career.

Volunteering helps people grow professionally and personally. Volunteering can be a way for plan participants to start a second career. It is an ideal way for

This may be a time to explore a new area of interest.

Someone may have a hobby that he or she would like to do better. Many organizations will train volunteers for needed work.

them to test the waters when they are considering a career change. A potential new employer will value their volunteer efforts; volunteering shows they are flexible, patient and committed. When a position becomes available, it might go to a volunteer.

People can volunteer in their career fields or branch out to a hobby or interest they never had time for. Volunteering gives you something a full-time job might not have been able to accommodate as much of—time off. Volunteers generally have flexible work schedules and can take time off for travel, hobbies and family.

Potential future employers can easily evaluate a person's skills, work ethic and ability to work with others. Each volunteer job will have its own rules. Just as in a regular job, the organization will be looking

for punctuality and good work habits. People should be clear about the amount of time they are able to commit so there will be no misunderstandings. Most volunteer jobs have an excellent training program; this training will help update skills and will also give confidence in this new field when and if a volunteer does go back to work. What better way is there for a person to see if he or she is truly interested in continuing in this area?

Carl K. retired from the information technology business. He volunteered with Seniornet to teach seniors to use the Internet. He was able to use his business skills to help set up the computer classes and the schedule for them. He particularly enjoyed seeing grandparents send an email to their grandchildren for the first time or download the latest family picture. He is now working full time again, but he said his volunteering experience gave him the time to focus on what he wanted to do and kept him active and up to date.

Fred F. retired twice in his career; now he says it is final. He volunteers with the local library. No set amount of time is required, but he is able to use his skills as a graphic designer to design the library's publications, set up programs and help on many of the committees. He says volunteering keeps him grounded to the community, and he loves working with people who share his interest in community and literature.

Eleanor C. never remembers a time she did not volunteer. She was always a fixture in her local church and worked tirelessly with the Girl Scouts. Both she and her husband loved politics, so she volunteered on many a campaign. In her retirement, she volunteered with a local garden club and planted gardens on public properties like parks and curbs. You could not go down a street in her neighborhood without seeing a garden she worked on. Later, when she was unable to plant flowers herself, neighbors and their children would plant flowers under her supervision. She says she gets joy from seeing the flowers and handing down skills to the next generation.

Karen F. has had varied careers in her life, including mother, office worker and museum curator. For three years prior to her retirement, she volunteered on various committees of her local historical society. Now that she is retired, she volunteers as a society officer and as chair of the society's archive committee. She says

volunteering keeps her active in the field she loves and that the flexible hours allow her the time to visit with family and to finally complete the many unfinished projects she started while working. She is now writing a book. Her new volunteer "job" allows her to have the best of both worlds.

Mike F. made volunteering a part of his life, inspired by his college commencement speaker who said, "Go back to your communities and give back." As a volunteer for scouting, United Service Organizations (USO), the American Red Cross and Rotary International, he did just that for the past 40 years. He says that as much as he gives he receives more than double back. Not only did he reap the rewards of helping others, he also met wonderful people, developed lifelong friendships and helped his career by networking, honing the skills needed for promotions and finding new employment opportunities. He said that when he sees a void and has the skill to help, he volunteers. The one downside to volunteering, Mike F. says, is that a person must learn when to say "no." People may overcommit themselves, which will not help anyone. He is now looking forward to a retirement in which he knows he will continue to volunteer. The rewards of helping people made an enormous impact on his life, he said. He plans to continue the volunteer work he started 40 years ago.

Volunteers help nonprofit organizations solve their management and organizational problems. Volunteers help nonprofit organizations with fundraising, marketing and planning.

People should look under "Volunteer" in the telephone book and call the local or national numbers of organizations that interest them.

Next time an employee retires, congratulations are in order. Also in order is: "What's next?" Volunteering should be one of the answers. Employers might want to suggest retirees check out organizations that share their interests for opportunities that will keep them young and vital. Studies show that individuals who are actively involved live a healthier, longer, happier life. Helping others and making a difference are some rewards of volunteering. Volunteering can give people all the benefits of holding a job.

Continued on next page

Volunteer Organizations

Not every volunteer position is right for everyone. Potential volunteers should review their skills, knowledge and interests and match them with an organization that can use them. Here are some volunteer organizations that will help channel volunteers' skills.

The Points of Light Foundation

1400 I St. NW, Suite 800 Washington, DC 20005

(202) 729-8000 www.pointsoflight.org

The Points of Light Foundation is the nation's leading advocate for and authority on volunteering. The foundation's mission is to connect communities and individuals.

Senior Corps

(800) 424-8867

www.seniorcorps.org

Senior Corps connects people 55 and older with people and nonprofit and/or community organizations in need of various talents and skills. One can volunteer through a variety of programs, such as the Foster Grandparents Program, Senior Companions Program, and Retired and Senior Volunteer Program (RSVP).

Foster Grandparents Program: connects volunteers aged 60 and older with children and young adults who require mentoring or special support.

Senior Companions Program: allows volunteers aged 60 and older to help other seniors in their communities with the daily living tasks they have difficulty with.

RSVP: allows people aged 55 and older to share their skills and talents in service projects within their communities, such as building homes, assisting children in need or environmental projects.

Volunteers of America National Headquarters

1660 Duke St.

Alexandria, VA 22314

(800) 899-0089

Last year 95,000 volunteers were involved in Volunteers of America programs. The programs are diverse. Volunteers can work in housing facilities for disabled and elderly or with families to provide activities, meals, parties and other services. Some work with children and at day-care facilities. Volunteers can choose to do short-term projects or work on a weekly or monthly basis.

The Peace Corps

(800) 424-8580

www.peacecorp.gov

Peace Corps volunteers can travel and experience unique cultures and, at the same time, provide much-needed skills and talent to needy communities abroad.

Service Corps of Retired Executives (SCORE)

(800) 634-0245

www.SCORE.org

Over 10,000 volunteers give free advice to thousands of entrepreneurs each year. SCORE has nearly 400 offices nationwide.

National Executive Search Corps (NECS)

29 W. 38th St., Eighth Floor

New York, NY 10018

(212) 269-1234

www.nesc.org

They stay involved, meet new people and use their skills and talents while benefiting from helping others. Volunteering changes the volunteer and those around them. As Eleanor Roosevelt said, "You get more joy out of the giving to others and should put a good deal of thought into the happiness you are able to give."

For information on ordering reprints of this article, call (888) 334-3327, option 4.

Reproduced with permission from the *Benefits & Compensation Digest*, Volume 43, No. 11, November 2006, pages 18-22, published by the International Foundation of Employee Benefit Plans (www.ifebp.org), Brookfield, WI. All rights reserved. Statements or opinions expressed in this article are those of the author and do not necessarily represent the views or positions of the International Foundation, its officers, directors or staff. No further transmission of this material is permitted.

Who Needs You?

- Salvation Army
- YMCA
- Religious organizations
- Transportation services that bring elderly people who aren't able to drive to shopping and doctor visits
- Nursing homes and hospitals
- Telephone reassurance services that call homebound elderly to check on their well-being
- Meals on Wheels
- Literacy programs
- 4-H

Sidebar

- Parks, gardens
- Big Brothers Big Sisters
- Little League
- Scout troops
- Libraries
- Historical sites
- Building/repair projects for community playgrounds
- Schools (classes and after-school programs)
- Friendly visitors programs that provide companionship to lonely seniors
- · American Red Cross



Elizabeth McFadden is president of MEI Publishing Inc. and publisher of the award-winning retirement guide *Ready or Not*, now in its 33rd edition. She was recognized by the Yonkers Chamber of Commerce of Yonkers, New York with its award for a business professional who has achieved successful business goals and taken on the role of mentor. McFadden served on the Strategic Planning Committee of the Yonkers Workforce Investment Board. She is a member of Yonkers Women in Business and served as a commissioner of human rights for the city of Yonkers.