

PRUNE YOUR BUDGET

Looking out on a manicured garden is one of the joys of summer. But lawn services, constant watering and fertilizing all come at a cost. Here are five do-it-yourself ways to keep your garden green while saving money.

1. Use less water. “More plants and lawns are ruined by overwatering than by underwatering,” says master gardener Joe Lamp’l, host of PBS’ *GardenSMART*. Extra water generates root rot and makes plants intolerant to drought. Aim for no more than 1 inch per week.

2. Weed control. Mulch is one of the best ways to keep weeds at bay, and it is often available free or at low cost from county extension services, landscaping companies and building contractors. A 3-inch layer will help soil retain moisture and protect roots from overheating.

3. Bug control.

Instead of buying insecticides, Lamp’l recommends adopting his morning routine. In one hand he holds a cup of soapy water; with the other he taps plant leaves. Destructive Japanese beetles easily fall off and drown in the cup.

4. Make your own “Black Gold.”

Combine egg shells, coffee grounds and vegetable peelings with dried leaves and other yard waste in a remote corner of your garden. Mother Nature will break down the organic material and you’ll be left with nutrient-rich compost.

5. Attend a plant swap. Check out the Web sites freecycle.org and craigslist.org and see if you can’t swap a split of your overgrown daisies for someone else’s abundance of daylilies. ■



YOUR
GUIDE TO
RETIREMENT
LIVING
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YOUR RETIREMENT ADVISOR

BECOME A VOLUNTEER

If you’ve got a little spare time, becoming a community volunteer is a great way to make a difference during the current economic recession. It’s also a concrete way to respond to President Barack Obama’s ongoing “call to service.”

Food banks, schools, senior centers and many other organizations desperately need help but can’t afford to hire additional workers. Senior volunteers are a critical link for these agencies. And volunteering offers benefits for you, too: You’ll expand your social network, keep your mind active and possibly even get some extra physical exercise.



Start with well-established organizations. “Agencies that use volunteers often and that have solid training and placement programs are the easiest places to plug yourself in,” suggests Angela

Roberts, acting director of Senior Corps (seniorcorps.org), a federal agency that helps community organizations find senior volunteers. For instance, Senior Corps’ RSVP Program is a “one-stop shop” that allows volunteers to

choose from among hundreds of community organizations. Senior Corps also administers a Foster Grandparent Program (mentoring young people with special needs) and a Senior Companion Program (in-home help for fellow seniors).

Tap your work expertise. SCORE (score.org) lets you use your valuable business skills to

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LIFE AFTER SIXTY



On picking up her 4-year-old son from preschool, my niece was happy to hear that he had learned the President’s name. “It’s Broccoli Bama!” he exclaimed.

—contributed by Joy Collins
St. Louis, MO ■

Heard a good joke in the aging category lately? Maybe you have a funny story to tell that doesn’t involve your grandchildren (although we love those stories and welcome them all the same). We’ll pay \$50 for one we decide to publish.

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mentor small-business owners. Whether you're a former accountant, CEO or marketing professional, you can work one-on-one with business owners or

offer online classes from your home.

Use your local network. Your church, neighborhood school or nearby senior center can probably use your skills or connect you with organizations that need volunteers. Another gold-star resource: your local librarian. He or she can teach you to research companies and nonprofits that offer service opportunities.

Volunteer while you vacation. Heading south for the winter? National organizations like Senior Corps and SCORE can help you find service opportunities in your second home city. You could also consider

“volunteer vacations” that allow you to do service work, ranging from tracking endangered sea turtles in Florida to building homes in Costa Rica. Do an Internet search for “volunteer vacations” or consult directories such as *Volunteer Vacations: Short-Term Adventures That Will Benefit You and Others*.

Have limitations? No problem.

“Organizations that work with senior volunteers are used to making accommodations,” says Roberts. If you tire easily, for instance, coordinators can help you choose a flexible work schedule or suggest tasks you can do from home, such as bookkeeping or knitting caps for premature babies. Many organizations also offer transportation (if you don't drive), enhanced lighting and audio-amplification devices (if you're doing telephone work, for instance), and even computer training. ■

WHO'S HIRING?

If you've been thinking lately about going back to work, you're not alone. With the economy in a tailspin, many retirees are considering earning an income again. But whether you *need* to work or just want to take on a new career or a part-time gig, targeting the industries that are likely to hire older adults is crucial. Fortunately, that may be easier than you think. “There's a growing trend among U.S. employers to become ‘age friendly,’ meaning they retain, hire and re-hire employees over age 50 at an increasing rate,” says Patrick Rafter, V.P. of communications at *Retirementjobs.com*, a career Web site for people over 50 and the official job search site of AARP. Rafter notes that you're probably more likely to get part-time work, but full-time positions are available (see chart, opposite page).

No matter what field you choose to work in, Rafter suggests following a few

guidelines as you go through the application process. First, don't be afraid of technology. The Internet is great for job searching and networking (especially sites such as Facebook and LinkedIn). So if you need to, take a class at your local community college to learn how to use a computer and the Internet, and put them to work for you.

Also, get a cell phone so potential employers can reach you easily. At interviews, look neat and be positive. And remember to think outside the box: Even though it may seem like it'd be easier to find a job in the field you used to work in, there could be better opportunities elsewhere — perhaps you can turn a hobby into a job, go back to school or start your own business. By not limiting yourself, you'll open more doors to challenging and fulfilling work.



Jobs	Sample Age-Friendly Employers	Expected Earnings Based on Position, Experience
Nurse	Hospitals and health care facilities	\$20 to \$60+/hr
Health care technician	Hospitals and health care facilities	\$12 to \$25/hr
Health care support staff (non-medical)	Hospitals and health care facilities	\$10 to \$15/hr for clerical; \$20 to \$30/hr for professional; and \$25+/hr for managerial positions
Teaching assistant or aide	School districts and systems	\$8 to \$15/hr
Temporary or contract office worker	Manpower	\$30 to \$70/hr
Sales associate, customer service rep, manager, supervisor in merchandise and grocery retailing	Federated department stores (Macy's), Safeway	\$8 to \$15/hr for sales associate and customer service; \$15 to \$30/hr for manager and supervisor
Salesperson, specialty retail stores	Borders, Staples, REI	\$15 to \$30/hr
Tax preparer or accountant; support staff	H&R Block	\$15 to \$30/hr for tax preparers and specialists; \$25 to \$40/hr for formally trained professionals; \$12 to \$15/hr for clerical and bookkeeping
Bank manager or supervisor, teller, customer service rep, lender	Bank of America, Wells Fargo, Senior Lending Network	\$20 to \$35/hr for manager and supervisor; \$10 to \$15/hr for teller and customer service; \$15 to \$30/hr for lender
Truck driver	Schneider National	\$12 to \$20/hr; will need special vehicle license and clean driving record ■

Source: Retirementjobs.com