

Chapter 2

Lifestyle Changes

Overview

Examines how you structure your time before you retire; explores the impact of life changes on your use of time; identifies areas of activity for leisure time; and helps you identify ways to handle new time patterns brought on by life changes.

Usually, when people plan to retire, they spend most of their time thinking about how much money they need to survive, feeling it's unnecessary to think about other issues. After a year or less in retirement, those same people are often worried more about all the hours they have to fill than they are about money. They also begin to worry about other changes that will happen to them.

Right now you may be feeling just that way, assured you have a long list of activities waiting for your retirement. Boredom, you feel, will not be a problem for you in retirement. All the activities you are unable to start or finish while you're working are on a list. Perhaps you should question whether those are really things that you want to avoid? People usually find time to do activities that are important to them.

Leisure means free time. While you're working, you look forward to weekends as a time when you're free to do what you want. Free time for a working person provides a break from the pressures of a full work schedule. Your hobbies or recreation activities can take your thoughts off those problems. After you finish a project that requires concentration, you may feel relaxed and pleased, and you may not remember what you were worrying about when you started.

In retirement, leisure will take the place of your job for 50 to 60 hours a week. Your job gives you social contact, recognition, a daily routine, a chance to use your skills, and a way to be productive. To continue to feel good about yourself, leisure should give you many of these same things.

As children, play was our work, a time when we learned skills and ways to act. Play prepared us to be active and productive adults. If you retire in your sixties, you may have 25 percent of your adult life ahead of you. It is important to choose activities that will continue to give your life meaning and purpose.

People who return to work shortly after they retire often do so because they have not found activities that are personally satisfying and purposeful. Before you retire, begin to examine what you want out of the rest of your life. This will help you ensure a satisfying retirement. You may then choose to return to work, but it will be to fulfill a purpose you have identified – not just a reaction to boredom. The problem most people have in retirement is not one of coming up with specific activities. In five minutes you could fill several pieces of paper with activities like bowling, playing cards, gardening and traveling, and all of the choices you write down could be exciting. The problem is deciding which ones to actually do.

There are three basic ideas to keep in mind while you are deciding how to use your free time – activity, diversity, and connection with others. Activity is a very personal issue. What may seem like a lot of activity to one person may be very little to someone else. Do you prefer group activities that are social or service in nature? Would you rather take part in recreation or educational activities? Volunteer work and paid work can give you a great deal of satisfaction if you're doing something that is personally important.

How can you find activities that you'll want to keep doing? Look at the things you used to do years ago, and you may find something you want to start again. You may be doing things now, at home or at work, that give you a lot of pleasure. Don't give them up! Think of all the things that you have always wanted to try. You could test out several before you retire. If you like an activity you can include it in your plan. Don't focus on those things you tried and didn't like.

In creating your leisure plan, it's important to have diversity. Diversity also includes conditions like cost, climate, equipment, other people, special skills, and time. For instance, you may like your job best when it has a lot of variety or change. You'll want to create lots of activities in your retirement to give you change. Or, you may like your job best when you have a chance to learn something new. A chance to learn something new in retirement will be important to you.

The last idea to consider is connection; strong ties between you and others. People play very important parts in our day-to-day lives. People share both our good and bad times. Think about the people you've worked with. Consider how many personal things you've shared with a coworker over a cup of coffee. The common interest between people is what keeps them joined to each other. If you want to stay close to coworkers after you retire, decide what common interests you share outside the workplace. If there are none, use the time before retirement to create them. This approach applies to all the people you care about – family, friends, coworkers, or neighbors. When you choose activities for retirement, find ways to include or keep in touch with those important people in your life. Boredom or loneliness can be avoided by keeping or creating contact with a wide variety of people.

Look at how much time you will have when you retire. When you're deciding how to spend your time, it's helpful to know what beliefs or standards are important to you. In addition, you'll choose more satisfying activities for your retirement if you understand what motivates you to do the things you do.

The exercises in this section will help you start making satisfying choices about your leisure time. You will be helped to identify your personal needs, values, and motivations. Once you know what you want, choosing how to get it becomes easy. When people are trying to solve a problem they create lots of solutions only when the actual problem is clear to them. The same is true as you create a leisure plan for retirement. Turn to the “Motivational Analysis” and “Personal Needs Inventory.” Directions are included with each activity.

How much time will you actually have in retirement? To find out, complete the following steps to see how you use your time right now. Don’t worry about being completely correct. We use our time differently each day, each week, even each season. What is important is seeing the actual patterns that come up.

You’ll see how you use your time before you retire. This will give you a chance to decide what you want to do to get ready for all that free time. You will need the *Weekly Calendar* and a box of crayons or colored markers to finish the activity. Before you start, you might want to make a copy of the blank calendar page to use later.

1. In the column called “Day/Time” fill in the hours of a whole day, starting with the hour you usually go to bed. Then fill in each line with the next hour counting ahead from the time you go to bed. The hour before you go to bed will be on the last line. For example, if you usually go to bed at 11 p.m. – write that time on the top line. On the next line, you would put 12 midnight. Keep filling in each line from there with 1 a.m., 2 a.m., 3 a.m., and so on, until you get to the last line, which would be 10 p.m.
2. For each day of the week on your calendar show how much time you usually spend on sleep, family, personal, work, and community matters. Use the following colors: sleep – *yellow*; family – *red*; personal – *orange*; work – *green*; community – *blue*.
3. When you have finished Step 2, look at your calendar and ask yourself these questions:
 - What color(s) did you use the most?
 - What color(s) did you use the least?
 - What color(s), if any, are missing from your calendar?
 - How would your calendar have looked if you had done this 30 years ago? 20 years ago? 10 years ago?
 - What do you remember about the way you handled big changes in the use of your time 10, 20, or 30 years ago?
4. You probably have a big block of green on your calendar. Look at the block and answer these questions.
 - What has work done for you?
 - What does the block of work hours do for, or to, your whole week?
 - What’s going to happen to that block when you retire?
5. Write down all the things you want to do with that time when you retire. Remember to include group membership activities such as community, religious, or service groups; hobbies, recreation, or travel; education or personal change activities; volunteer work; home or family activities; part time jobs or starting a small business.
6. If you have an extra copy of the calendar, you could try making a new weekly calendar, to show how you plan to use your time in retirement.

You could choose the things from Step 5 that you really want to do and put them on the calendar where your work time used to be.

- Are you able to fill in all the hours?
- Are you willing to really follow this new schedule, day after day, in retirement?

Now you know how much time you have to think about. You also have some idea of all the things you could do to fill those hours. In addition, you have an idea of what motivates you and what you need. When you know what's important to you, you look at activities differently. Start to ask yourself if an activity has a way of satisfying a personal need, desire, or motivation. If it doesn't, you can decide to do something else instead. Become more critical or choosy about what you do.

Retirement starts a large, new part of your life. It's a time that will be filled with both pleasant and sad events, just like your current life. It's important to know the kinds of things that could happen, and what you can do to manage them.

Think about all the life events that could happen to you in your life ahead. Possibilities can include death of a loved one, marriage, birth of grandchildren, moving, divorce, children leaving or returning home, even the slight chance of winning the lottery. These events will have an effect on you and the people you care about. Your ability to handle the life events ahead is affected by the way you keep and make ties with people.

One special life event is the care of elder parents or loved ones. This may be something you've already started to think about. Or, you might be giving help to such a person right now. Sometimes an older person needs more care than you can give by yourself, yet may not reach the need for nursing home care. You can get information about programs and services for caregivers in your area through your county Office for the Aging.

Human beings are often angry or glad about other people. Many times you may be so frustrated with other people that you think you'd be happier alone.

In spite of these feelings, when something happens that makes you very happy, you can't wait to tell someone about it! People need people. The ties you make and keep with other people are important to your healthy survival.

Take time to do the activity called "Support System Analysis." This will help you see who the important people are in your life and what they give you. When you finish the activity, look at the names you wrote down and answer the following questions. Do you have more men or women's names? Were you able to write a name down for each word? Did you write the same name down again and again? What happens to you if something happens to that person? Did you write down names of people who live close to you or far away? Did you write down names of people you work with? How will you actually keep in touch with coworkers when you retire?

Your answers to these and similar questions will help you create ways to keep a strong and helpful group of caring people around you. Whether good things or bad things happen, you want to share them with that group.

Carefully and deliberately work on making and keeping ties with people. Building relationships on common interests and working to make those relationships strong are ways to avoid loneliness.

MOTIVATIONAL ANALYSIS

Whether choosing a new paid or volunteer job, or choosing a different activity for your leisure time, it is helpful to know what motivates you or “makes you want” to do a particular job. Each of the following questions has three choices. Mark the one in each question, which most clearly fits your own motivations. Remember there are no wrong answers. Place an “X” before the letter of your choice.

1. ___ a When doing a job, I seek feedback.
___ b I like to work alone and be my own boss.
___ c I seem to be uncomfortable when forced to work alone.
2. ___ a I go out of my way to make friends with new people.
___ b I enjoy a good argument.
___ c After starting a task, I am not comfortable until it is completed.
3. ___ a Status symbols are important to me.
___ b I am always getting involved with group projects.
___ c I work better when there is a deadline.
4. ___ a I work best when there is some challenge involved.
___ b I would rather give orders than take them.
___ c I am sensitive to others especially when they are angry.
5. ___ a I am eager to be my own boss.
___ b I accept responsibility eagerly.
___ c I try to get personally involved with my superiors.
6. ___ a I am uncomfortable when forced to work alone.
___ b I prefer being my own boss, even when others feel a joint effort is required.
___ c When given responsibility, I set high performance standards.
7. ___ a I am very concerned about my reputation or position.
___ b I have a desire to out-perform others.
___ c I am concerned with being liked and accepted.
8. ___ a I enjoy and seek warm, friendly relationships.
___ b I attempt to complete involvement in a project.
___ c I want my ideas to be selected by others.
9. ___ a I desire unique accomplishments.
___ b It concerns me when I am being separated from others.
___ c I need and have a desire to influence others.
10. ___ a I think about consoling and helping others.
___ b I am verbally fluent.
___ c I am restless and innovative.
11. ___ a I set goals and think about how to attain them.
___ b I think about ways to change people.
___ c I think a lot about my feelings and the feelings of others.

MOTIVATIONAL ANALYSIS KEY

When you finish making all your choices, use this key to find out what motivates or drives you to do things. Circle the answer you selected for each group of choices. For example, if you chose "b" in number 1, you would circle "b" in number of achievement, power, and affiliation answers you have.

- | | |
|---|--|
| 1. a. Achievement
b. Power
c. Affiliation | 7. a. Power
b. Achievement
c. Affiliation |
| 2. a. Affiliation
b. Power
c. Achievement | 8. a. Affiliation
b. Achievement
c. Power |
| 3. a. Power
b. Affiliation
c. Achievement | 9. a. Achievement
b. Affiliation
c. Power |
| 4. a. Achievement
b. Power
c. Affiliation | 10. a. Affiliation
b. Power
c. Achievement |
| 5. a. Power
b. Achievement
c. Power | 11. a. Achievement
b. Power
c. Affiliation |
| 6. a. Affiliation
b. Power
c. Achievement | |

MOTIVATION

The material below will help you find out more about your motivations. Knowing these details about yourself will help you match activities to your special needs.

Three things motivate people:

1. Need for achievement
2. Need for affiliation
3. Need for power

A. ACHIEVEMENT MOTIVE

Goal: Success in situations requiring excellent performance.

Characteristics:

1. Concern with excellence
2. Complete involvement
3. Desire to out-perform others (competitive)
4. Wants unique accomplishment
5. Restless and innovative (enjoy striving)

Thinks about:

1. Doing a job better
2. Goals and how to attain them
3. Obstacles and how to remove them

B. POWER MOTIVE

Goal: Having impact or influence

Characteristics:

1. Concern for reputation or position
2. Wants his or her ideas to predominate
3. Strong feeling about status
4. Strong need to influence others
5. Often verbally fluent

Thinks about:

1. Influence he or she has over others
2. How to use influence to change people
3. How to gain status

C. AFFILIATION MOTIVE

Goal: Being with someone and enjoying mutual friendship.

Characteristics:

1. Concerned with being liked and accepted
2. Warm, friendly relationships
3. Concerned about being separated from others

Thinks about:

1. Wanting to be liked
2. Consoling and helping people
3. Feelings of others and self

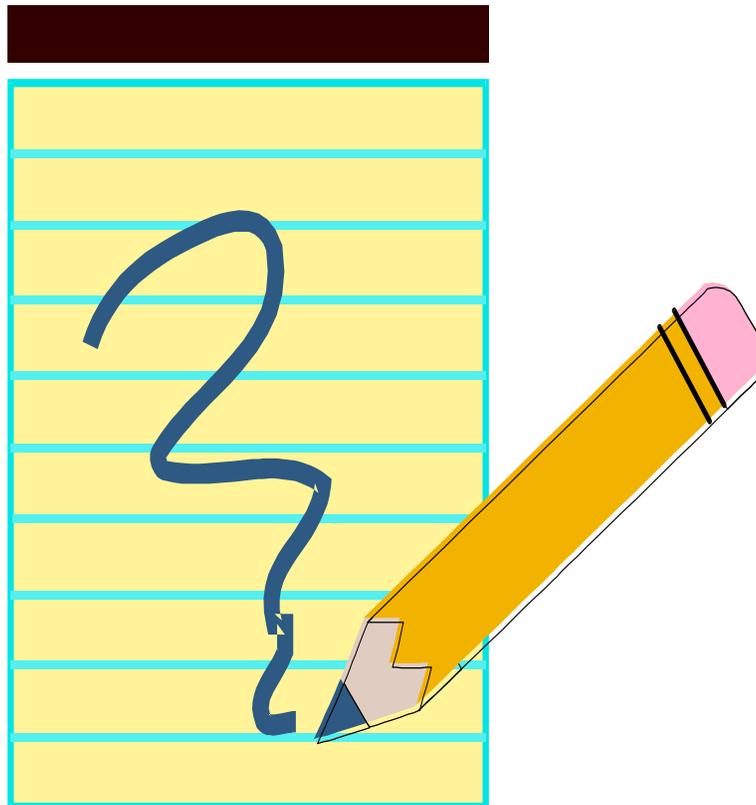
PERSONAL NEEDS INVENTORY

Part 1

In making personal choices about work, community service, leisure time activities, or living arrangements, the quality of those choices and the degree of satisfaction gained is improved when individuals develop a clear indication of the values and virtues they feel are personally important.

To help you look at your own values and virtues, here is a list of needs that most people have. Feel free to add others of your own which are not included.

Under “Activities” fill in the activities that you most enjoy. Be as specific as possible. For example do not write down “work.” Specify a particular activity at work that you enjoy. Under each activity you have listed, check the “need(s)” met by that activity. Do this with as many activities as you can think of.



ACTIVITIES

NEEDS

Recognition						
Entertainment						
Self-Expression, Creativity						
Participation, Belonging						
Adventure, New Experience						
Learning						
Security						
Physical Fitness						
Contemplation						
Self Growth						
Usefulness						
Feeling of Accomplishment						
Income						
Comfort						
Communication						
Self-Image						
Friendships						
Love						
Status						
Responsibilities						

PERSONAL NEEDS INVENTORY

Part 2

Work is often a source of satisfaction for personal needs. Therefore, as you consider retirement and future lifestyles, it is important to identify the personal needs that are satisfied through your work, and begin to explore other ways to satisfy them. If current activities outside of work cannot be a source of satisfaction, it is increasingly important to take steps before retirement to find activities that will meet those needs.

Examine your choices in the Personal Needs Inventory and find all needs that are satisfied by specific activities in your work.

List all those needs in the column labeled “My Need.” In the second column titled “After Retirement” fill in another current activity that might satisfy the need you have listed in the first column.

If you are not able to identify any other current activity that could meet the need, complete the third column “Steps to Take” by filling in a specific action you can take to find another activity that might satisfy your specific need.

MY NEED	AFTER RETIREMENT	STEPS TO TAKE

SUPPORT SYSTEM ANALYSIS

This is a description of functions which other people can provide. Please review the function in the left column and, in the spaces to the right, enter the names of the people who provide you with those functions. Think of people who provide you with a single special resource. Be sure to consider people that you know in your workplace, as well as family and friends.

<u>FUNCTION</u>	<u>PEOPLE</u>	<u>FUNCTION</u>	<u>PEOPLE</u>
<p>1. Intimacy: People who provide closeness, warmth, and acceptance. I can express my feelings freely and without self-consciousness. People I trust and are readily accessible to me.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>4. Assistance: People who provide tangible services to make resources available. People whose assistance is not limited by time or other boundaries. People I can depend upon in a crisis.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>2. Sharing: People who share my concerns because “they are in the same boat” or have similar objectives, such as other committee leaders, committee members. People with whom I share experiences, information, and ideas. People with whom I exchange favors.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>5. Guidance: People who provide me with advice and methods to solve problems. People who encourage me to take steps toward solving problems, achieving goals, and otherwise taking action.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>3. Self-Worth: People who respect my competence in my work, or in my personal life. People who understand the difficulty or value of my work or performance in that role. People I respect who can recognize my skills.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>6. Challenge: People who make me think. People who make me explain. People who question my reasoning. People who challenge me to grow.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

RETIREMENT CHECKLIST

Lifestyle Changes

As you approach retirement it is useful to determine what you know, what you've done, and what you need to find out or do.

1. Have I looked into activities that will fill my time in retirement? **YES NO** _____

2. Do I know how to locate volunteer jobs in my community? **YES NO** _____

3. Are there activities from my past that I might be doing again? **YES NO** _____

4. Have I considered what changes would take place in my retirement activities if I am single? **YES NO** _____

5. Have I considered joining organizations that provide services for people over 55 years of age? **YES NO** _____

6. Do I expect that my family, friends, and former coworkers will make time to socialize with me after I retire? **YES NO** _____

RESOURCES

Lifestyle Changes

WEBSITES:

Some of the many web sites that provide information, inspiration, and humor about the transition into and enjoyment of the "retirement lifestyle" include:

www.thirdage.com

www.2young2retire.com

www.suddenlysenior.com

PUBLICATIONS:

Day, Barbara, & Wagner, Tricia, *How to Enjoy Your Retirement Activities from A to Z*, (3rd edition), Vanderwyk & Burnham Publishing, 2006.

Gambone, James V., *ReFire® Your Life! A Guide for Those Who Can't Retire - or Don't Want To*, CreateSpace Independent Publishing Platform, 2011.

Hinden, Stan, *How to Retire Happy: The 12 Most Important Decisions You Must Make Before You Retire*, (4th edition), McGraw-Hill, 2012.

Otterbourg, Robert K., *Kiplinger's Retire & Thrive: How More Than 50 People Redefined Their Retirement Lifestyles*, (4th edition), Kaplan Publishing, 2006.

Smith, Mary Helen, & Smith, Shuford, *101 Secrets for a Great Retirement: Practical, Inspirational, & Fun Ideas for the Best Years of Your Life*, McGraw-Hill, 2000.

Waxman, Barbara, *How to Love Your Retirement: The Guide to the Best of Your Life*, Hundreds of Heads Books, 2010.

Zelenski, Ernie J., *How to Retire Happy, Wild, and Free: Retirement Wisdom That You Won't Get from Your Financial Advisor*, Visions International Publishing, 2009.

OTHER SOURCES:

Educational Pursuits:

American Association for Adult and Continuing Education

1827 Powers Ferry Road, Bldg 14, Ste. 100
Atlanta, GA 30339
Phone: 678.271.4319
www.aaace.org

NYS Higher Education Services Corporation

99 Washington Avenue
Albany, NY 12255
Phone: 518-473-1574
1-888-697-4372
www.hesc.ny.gov

Information on grants, loans, and scholarships.

Excelsior College Examinations

7 Columbia Circle
Albany, NY 12203
1-888-647-2388 or
Phone: 518-464-8500
www.excelsior.edu

A program of college-level tests in a wide range of arts and sciences, business, education, and nursing. They provide a means of testing knowledge acquired outside the college classroom and earning credit.

Adult Education:

Many local public school districts and community colleges offer adult education courses. Contact the superintendent of schools or community college in your area.

Free Audit of State University of New York Courses:

Not-for-credit audit of state university classes on a “space available” basis for people 60 or older at any state university campus. Contact local state university campus admissions or registrar’s office.

Continuing Education:

The continuing education office at each SUNY campus offers courses on a fee basis. Contact local SUNY campus continuing education office.

OASIS:

Oasis is a national education organization dedicated to enhancing the lives of mature adults age 50 and over through challenging programs in the arts, humanities, technology, wellness and volunteer services.
www.oasisnet.org

Online Learning:

Use a search engine to find numerous sources of “adult learning” or search for a specific topic. A few web sites to try are:

<https://www.coursera.org/>
www.shawguides.com

Seniornet:

Seniornet is an organization for older adults (50+) who have an interest in learning about and using computers. People join through sites where classes and other activities take place, or as independent members. The sense of community is formed online through the newsletter, and for many members, at the sites. For more information and a list of publications, visit their web site: www.seniornet.org

Lifelong Learning Institutes (LLI):

LLI Institutes offer non-credit, college level educational experiences, where there is little to no homework and the cost is a fraction of the cost of college. Classes are taught by both active and retired faculty and some outside experts. An updated list of Institutes are listed at

<https://www.roadsscholar.org/about/lifelong-learning-institutes/>

**Academy for Lifelong Learning
@ Saratoga Springs
Empire State College**

111 West Avenue
Saratoga Springs, NY 12866

<https://www.esc.edu/all/>

**Adult Learning Institute
Columbia-Green Community College**

4400 Rte. 23

Hudson, NY 12534

<http://www.sunycgcc.edu/communityservices/AdultLearningInstitute.cfm>

**The Center for Continuing
Adult Learning, Inc.
Hartwick College & SUNY at Oneonta**

<https://ccaloneonta.org/>

**Center for Creative Retirement
Long Island University, Southampton**

121 Speonk Riverhead Road
Riverhead, NY 11901

<http://www.liu.edu/Riverhead/CE/CCR>

**Center for Lifetime Study
Marist College**

3399 North Road
Poughkeepsie, NY 12603

<https://www.marist.edu/professional-programs/center-for-lifetime-study/>

**Institute for Learning in Retirement
Farmingdale State University**

Memorial Hall, Rm 135
Farmingdale, NY 11735

<https://www.farmingdale.edu/academics/centers-institutes/institute-learning-in-retirement/>

Institute for Retired People
Syracuse University
700 University Ave
Syracuse, New York 13244-0001
<http://parttime.syr.edu/about-us/programs-opportunities/community-programs/institute-for-retired-people/>

Learning in Retirement at Iona College
Iona College
<http://www.iona.edu/About/Iona-in-Community/Learning-in-Retirement.aspx>

L.I.F.E.
Mount Saint Mary College
Desmond Campus
6 Albany Post Rd.
Newburgh, NY 12550
http://www.msmc.edu/Academics/Community_Education/LIFE

Lifetime Learning Institute
Bard College
PO Box 22
Annandale on Hudson, NY 12504
<http://www.bard.edu/li/>

LYCEUM
Binghamton University
Box 6000
Binghamton, NY 13902-6000
<https://www.binghamton.edu/gse/community-partnerships/lyceum.html>

Mohawk Valley Institute for Learning in Retirement –SUNY Polytechnic Institute
100 Seymour Rd
Utica, NY 13502-1311
<https://sunypoly.edu/cpe.mvilr?cms=webace>

Molloy Institute for Lifelong Learning
Molloy College
1000 Hempstead Ave.
Kellenberg Hall Room 321A
Rockville Centre, NY 11571
<https://www.molloy.edu/about-molloy-college/offices-and-services/office-of-the-president/centers-and-institutes/institute-for-lifelong-learning>

Osher Lifelong Learning Institute at State University of NY-Stony Brook
SBS Building, Room S101
Stony Brook, NY 11794-0001
<https://www.stonybrook.edu/commcms/olli>

Personal Enrichment in Retirement (PEIR)
Hofstra University
UCCE, University College Hall
Hempstead, NY 11549-0001
<http://www.hofstra.edu/academics/ce/lifelonglearning/peir/>

Quest: A Community for Lifelong Learning in Manhattan
City College of New York
25 Broadway, 7th Fl.
New York, NY 10004-1010
<http://questcontinuingednyc.org/>

Stimulating Opportunities After Retirement (SOAR)
SUNY Potsdam
Office of Continuing Education
206 Raymond Hall
Potsdam, NY 13676
<http://www.soarnorthcountry.com/>

Union College Academy for Lifelong Learning-Union College
807 Union St.
Schenectady, NY 12308
<https://www.union.edu/offices/ucall/>

Volunteer Opportunities:

The National Senior Service Corps, established in 1973, is the principal federal vehicle of volunteerism for Americans 55 and older. The program is now part of the Corporation for National and Community Service, a federal agency that works with nonprofits, faith-based groups, schools, and civic organizations to provide opportunities for Americans of all ages to serve their communities.

The Senior Corps uses the talents, skills, and experiences of more than 500 older Americans to help meet a wide range of community needs. The Corps includes:

- Retired and Senior Volunteer Program (RSVP), which matches the personal interests & skills of older Americans with opportunities to help solve many types of community problems;
- The Foster Grandparent Program, which offers emotional support to children with special needs; and
- The RSVP Senior Companion Program, which reaches out to adults who need extra assistance to live independently.

For more information on Senior Corps programs and volunteer opportunities, go to www.seniorcorps.org.

VolunteerMatch

To find volunteer opportunities in your area try “VolunteerMatch.” It is a free service from Impact Online that helps you find what you’re after, using just a zip code and answers to few simple questions. And if you can’t carve out time to leave the house, check out the Virtual Volunteering section for ways to help by doing work on your computer.

VolunteerMatch

580 Montgomery St, 8th Fl.
San Francisco, CA 94111
<http://volunteermatch.org>

United Way of New York

To find a local United Way for volunteer opportunities go to:

<http://www.uwnys.org/index.php?id=4>

Thousands of groups across the country offer community service opportunities for 50-plus volunteers with diverse backgrounds, skills and interests. The ones listed here are just examples.

SCORE Association

409 3rd Street, S.W.
6th Floor
Washington, D.C. 20024
1-800-634-0245
www.score.org

The New York State Commission on National and Community Service

<http://www.newyorkersvolunteer.ny.gov>

Travel and Tourism:

Academy for Life Long Learning

Empire State College
Travel Opportunities
www.esc.edu/all/travel-opportunities

Road Scholar

11 Avenue de Lafayette
Boston, MA 02111
1-800-454-5678

<https://www.roadscholar.org/>

Combines summer travel and learning by offering low cost academic programs to people 55 and older or to those whose spouses qualify.

I Love New York

<https://www.iloveny.com/>

NYS Department of Economic Development

Varied information about all NY State regions vacation information:

www.iloveny.com

1-800-CALL NYS or

info@iloveny.com

National Park Service

U.S. Department of Interior

Washington D.C. 20240

www.nps.gov

Golden Age and Golden Eagle Passport Program

information available through this agency at:

U.S. Department of Interior

Chief Office of Public Affairs

P.O. Box 37127

Washington, D.C. 20036

Travel for Seniors

There are numerous companies specializing in travel for those ages 50+ that can be found via internet searches.

Just a few examples are:

www.eldertreks.com

www.walkingtheworld.com

<http://www.homeexchange50plus.com/>

www.grandtravel.com

www.ivhe.com/seniors-home-exchange

www.50plustravelclub.com.au

