The year 2008 was tough for everyone, especially retirees on fixed incomes. The thudding stock market didn't make it any easier for those of us who had depended on long-term investments to supplement our already limited pensions. If budget troubles still haunt you this year, but you still want to do some meaningful travel to interesting parts of the world, here are some suggestions.



Volunteering both at home and abroad can give seniors interesting travel opportunities, while at the same time offer them the satisfaction of helping others. Many of the programs pay travel expenses, as well as provide free room and board. Others also pay basic wages or stipends. Volunteers for these far-ranging progrmas shouldn't expect to live in New York penthouse luxury, nor spend afternoons by the pool, but will share the unique everyday, often primitive, lifestyles of the people in areas where they'll be working.

If you're interested in signing up for short-term summer volunteer jobs, you should get an application in between now and early May. If you opt for a long-term assignment, such as with the Peace Corps, you should expect your posting to come about a year after you've completed all the preliminary requirements. Of course, for the many day-to-day volunteer needs in your own community, you may be welcome to start as soon as you can get there.

The Peace Corps, 45 years since its inception by President Kennedy, is the grand-daddy of all overseas volunteer programs. For volunteers in good shape, there's no age limit for seniors who want to help and are willing to commit for programs that range from one to two years. When Jimmy Carter's mother was in her 80s, she was a Peace Corps volunteer for two years. Now in his 80s, ex-President Carter still works building and repairing houses for the poor with Habitat for Humanity.

The government organization that oversees many similar programs is called the Freedom Corps. For those who want shorter terms of commitment, including weeks or months, the Volunteers for Prosperity (VfP) has a variety of programs. The aptly named Geekcorps seeks computer-savvy volunteers who can help children and adults of third-world countries in Africa and the Middle East learn the basics of computers and the internet. The program pays travel

and living expenses, as well as a basic wage. Assignments are from one to six months.

For those retirees who miss the days when they bossed offices and factories full of workers, the International Executive Service Corps (IESC) can use your unique abilities to organize ambitious projects and get things done right and within budget. IESC encourages the development of private enterprise in many areas of the world. Travel expenses are reimbursed, and in some cases, incentive stipends are available. Some of the volunteer work is as short as one week, while others may last up to six months.

These volunteer vacations require a strong sense of duty and intent to work hard. Of course, there are many more opportunities in 2009 and beyond for willing retirees and other seniors to get back into the working world. For more general information on volunteering check listings on the internet, and other sources, such as Transitions Abroad, the True Travelers Society and the Idealist.