



Enjoy-Retirement-Jobs.com e-Books

## **Top 7 Articles From Enjoy Retirement Jobs**

We are presenting in this e-book the top 7 articles published by Enjoy Retirement Jobs. These articles can be seen in ezinearticles.com, ehow.com, articleclick.com, articlebase.com and others. We hope you enjoy the varied topics presented.

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## Chapter 1

### Working After Retirement - Even in a Recession

Working after retirement is something you may have planned on all along or it may have been forced on you due to the recession. In any case, you want to find the perfect job for extra income during your retirement. **That can be a challenging task, but you can accomplish it even during a recession.**

**The key is finding and pursuing your passion to lead to your new job.** Whether you are searching for satisfaction to fill an inner need or want that big paycheck, your passion will lead to happiness. Be sure to use a number of the tools and techniques that are available today to improve your chances in your job search. They may look a little different from years ago.

How can those working after retirement find out what are the best careers in the current environment? Many areas have significant demand for seniors. The **Urban Institute** published a list in mid-2008 which is favorable for jobs for retirees. It shows the occupations that employ an above average percentage of workers over age 55.

These employers rely on an educated workforce. Some of the list includes veterinarians, financial advisors, registered nurses, social workers, pharmacists and others. Some areas are not as rigid regarding college degrees. Those areas are animal trainers, locksmiths and others.

Some of the tried and true methods still work in finding a job. However, in today's environment **you should use all techniques that you can to gain the greatest amount of exposure to find your perfect job.**

Search firms or head hunters can focus on your profession or area of expertise. They can assist in locating companies that are hiring and determining what skills are currently needed in today's market. It doesn't matter if you are searching for a part time or full time job, search firms have their place in your job search portfolio.

The internet has changed the way many companies search for resumes and the quality people they want to hire. Job Search Engines can get your resume to the employers that want to find you, especially for those 8 to 5 jobs. A good understanding of how each search engine presents its data and how employers are using them will help improve your chances of linking with the right employer.

**Professional networking** is a technique that helps many find the right person in an organization, that is, the person that has the need and will do the hiring. Talking with

your contacts in your industry, working through college alumni websites, and civic organizations are some of the ways to find more possibilities to locate the right individuals. As you work through this process and make those contacts, you should always offer to provide some benefit to those that are assisting you. **You may find a way to help one of those contacts today which could lead to an opportunity for you a little later.** Ask if there is anything you can do for your contact. It is better to give before you get.

More and more frequently today, **social networking has more of an impact on our lives.** It could be a means to communicate the activities going on in Iran that the government does want to get out. It can also be a means for you to get information out about you, your skills and qualifications and opportunities that may not be available elsewhere. It is beneficial to learn more about social networking and how it can have an impact on your job search.

Don't forget about updating your resume to reflect the latest style to help get you flagged by the computer selection techniques that are being used by so many employers today. Look for ways to improve your resume to stand out from the others.

Working after retirement is possible, even in a recession. With the right tools, you can make the contacts and build your message to get you the right job that you can enjoy.

## Chapter 2

### Online Jobs From Home Are Here

The internet is changing things to such a degree that today you can find real online jobs from home. There are more and more opportunities that appear. **It is always the best approach to find happiness in your work by following your passion when searching for your perfect online job from home.**

Be aware that these types of jobs do not produce overnight riches, no matter what is being claimed. You have to work at them, just as you would in a traditional job. In order to get demonstrate your proficiency and skills, you may have to get a background check or pass a test.

There are **three main categories of jobs online:**

1. Sell your own skills and services online.
2. Sell your own products online.
3. Sell products from others online.

Some of the main ways you can **sell your own skills online** are by freelancing, becoming a customer service representative, becoming a tutor, by publishing on the internet and by performing other services. There are many sources for more information on these services.

The second approach for online jobs from home would be to **sell your own products**. If you have a skill in photography, there are numerous sites that will allow you to post your stock photos on their sites, where you will get paid for their customers' purchase. Similar arrangements exist for music and video. You can sell your crafts through your own site or using an existing site from a host company.

If you don't want to make it complicated, just list your items or even things around the house on online classified sites, such as Craig's list.

The third method is to **acquire products wholesale from others and then market them to the public**. You can sell products through eBay or other online auction sites or set up your own online store. Several sites will act as the host for your own store within their shopping mall. If you use this method, you do not have to have some of the technical skills needed to set up your own website. These sites have their own web

templates that can be used, just plug in your data to the template. Usually, a monthly fee and percentage of the sales price is the payment to the host site.

Whichever approach you take, there are online jobs from home that can bring in extra income, when you take the time to do your research and focus in an area that you really enjoy.

## Chapter 3

### Scam Free Online Jobs Anyone?

Be aware there are people trying to make a quick buck on the internet, but scam free online jobs can be found. You can provide your services and receive income by helping others meet their needs. The best approach is to work in an area that you really enjoy. The income is so much sweeter when you do what you really like.

The most important element in working online is to **do your research in evaluating the company for which you will be affiliated**. Check out forums on that topic and search for comments by others. You can find those scam free online jobs.

A popular approach is to sell your skills for services to another party online. For instance, if you have special talents in roles like administrative assistants, engineers, business professional, writers and programmers, then you can locate **freelance positions**. Several sites allow you to bid on projects or jobs for free. In some cases, you will need to purchase an annual membership to participate in the bidding for jobs. **Check out elance.com and guru.com** for opportunities in different disciplines. You can review the company offering the project and even review participants who have completed assignments for others.

How about tutoring? If you have a passion for teaching and experience, you can find a way to earn income and help others. You will probably have to take a test to show proficiency, but then it opens up. **Tutor.com** is one site you can review and there are many others. Scientific and technical subjects are in high demand. There is a possibility that you may work with your student via the internet rather than meeting the student at the same location.

Another popular approach is publishing on the net. You can bring your knowledge from your prior career or your special interest and build a site that has information that people want to see. You do not need to be an English major or have programming skills to **become a successful publisher**. As you build traffic to your site, then you can place advertisements on your pages through programs like Google AdSense to earn income for each click that sends a visitor to a sponsor's site.

Even if you have an existing business, publishing information in the right manner regarding your business has been shown to enhance your opportunities.

Just as in a business venture, it takes hard work to make it succeed. People are doing it every day. You can too by finding your passion and using it to find those scam free jobs online.

## Chapter 4

### Mini Sites - Practice How to Build a Test Website

**Mini sites are a great way to try out your ideas for a test website.** Are you one who doesn't have much experience on the internet, but you have an idea that you feel would be great as a website?

Many people have just not have the time or need to investigate how a website is set up online, due to their careers paths or perhaps their age. If you have spent your days working on the tasks at hand, meeting your goals and advancing your company, you may not have had the opportunity to learn about website development. If you are close to retirement or retired, you are more likely not to have had the exposure to the internet and all of its capabilities, as younger people do today.

**Whatever the reason why you have not been exposed to the net, you can make up for it quickly.** There are numerous web hosts available, most with some templates and instructions for setting up your site. However, you usually have to have some knowledge of the process to make a judgement on which approach may be best for you. And it does cost you something to buy the rights to a domain name, get a web host and possibly learn how to use html or utilize the content package.

If you want to **learn how to create a blog**, it can be a simpler process than a website. A number of blog hosts provide you with a free setup and templates, although some do charge for the hosting package. However, you still have to make decisions along the way and you may feel that you are not ready to have that commitment quite yet.

**Then try mini sites.** One definition of a mini site is a location, usually within existing websites, that **allows a visitor to post their content by submitting it in a form set up on that website.**

Let's say that you want to learn how to create a blog. You can think about your message that you want to present and prepare it in a word processing application or notepad. Then go to the website that allows for submissions to individual mini sites and copy and paste your blog into the website form. The webmaster will review your submission and then publish it on your own page within that website. In most cases, you will be notified when your material is published and you can notify your family and friends to view your posting with an email message that contains the link.

You can usually submit additional pages to your blog and treat that mini site as your test website to determine how well you like your message, content and presentation. **This is all done for FREE.** No cost for domain name, web hosting, subscription or such.

This is a great way to try blogging or website development in a quick and easy manner.

For more information on mini sites and how to find one that you can use for free, go to <http://www.enjoy-retirement-jobs.com/mini-sites.html>

## Chapter 5

### Why Do People Volunteer - Key to Motivating Volunteers

Motivating volunteers can be a challenge, but may not be if one understands the reasons people volunteer.

Volunteering means different things to many people; however, it usually come down to a couple of basic reasons. Before we discuss those, let's consider some of the possibilities.

#### **A. They May Have a Special Reason for Supporting the Cause**

It is possible that they have had a relative or friend that contracted a disease or some physical or mental defect. They see the struggles that their relative or friend has had to go through and they feel that they must do something. It could be possible to assist in some way to find a cure or improvement in their situation or, if not, to help someone else in the future that experiences a similar situation. It becomes personal because the impact is so close to them. It will have a direct impact on the volunteers organizations they choose.

#### **B. They May Have a Gut Feel for a Cause Due Its Impact on the Nation or the World**

They have had experiences in life that made them who they are. Motivating volunteers come easier through those experiences when they see their life and the lives of others in a certain perspective. That perspective can lead they to act for the greater good. Some examples of needs that they feel must be met could be the famine in Ethiopia or Aids in Africa. Or it might be closer to home in their desire to raise money for a cure for breast cancer. They know they don't have the resources to make a dramatic impact immediately, but with their help and the help of others, progress will be made and success will come.

#### **C. They Like the Compounding Results**

When people get together to work for the benefit of others, there is this strange compounding effect that goes on. First, they see that some group or organization is already working to meet a goal. Then, they volunteer and are given an assignment. As they work on their part and complete the task, they find that their efforts and the efforts of others total up to more that just their sum. It results in "2 + 2 = 5". There is such a

great feeling of participating in that compounding to know that they are adding more than just their part.

#### **D. They Enjoy the Interaction with Others and Friendships Developed**

The process of working with others that are all on the same page, working for the same goal brings people closer together. One can find great friends with some of the kindest people who are associated with volunteers organizations. These are the types of friends that are usually the strongest and longest lasting. In addition, there are the new friends they develop in the group that they are working to support. They truly appreciate their effort and time.

#### **E. They Love Making a Difference**

The results are what they really enjoy. They can see that they are able to impact others, whether it is providing a repaired or new house for a family, the right medical apparatus to allow someone to function on their own, or a new facility to save a protect homeless animals. They know that they are changing the lives of people and animals for the better. The impact may be small or it could be great, but it is an impact that they helped produce.

#### **F. They Want the Amazing Feeling that Comes**

There is something deep down that we feel when we are able to provide something to a person that really needs it. That item could be any number of things, such as, a meal for a day, a house for the rest of their life or the chance to learn how to improve their own lives. When they do something unselfish for someone else, they are rewarded with an amazing feeling of satisfaction. Lo and behold, the next time they perform some unselfish task, they get that same feeling again. It is addictive.

Some of they may be able to add more reasons why people volunteer. These are six that are at the top of my list. When pressed, I believe most people do volunteer for the last two reasons, i.e., they want to make a difference and they really enjoy the feeling of satisfaction. Understanding these can help in motivating volunteers.

Let me throw out some volunteer ideas for consideration.

##### **1. Community Activities**

- a. The Veterans Administration Hospitals - care for service personnel
- b. Red Cross - disaster relief.
- c. Meals on Wheels - for those in need.
- d. United Way - many agencies involved.
- e. Generations United - improves lives of children and youth.
- f. Experience Corps - helps disadvantaged youths.

- g. Executive Services Corps Affiliate Network. - services to schools and agencies.
  - h. Oasis - enrich lives of mature adults.
  - i. Senior Corps - various assistance to children and others.
  - j. Volunteers-In-Parks Program - help National Parks Service.
2. Business Area
- a. SCORE
  - b. Small Business Incubators
3. International Opportunities
- a. Orphanage Outreach - orphaned children in the Dominican Republic
  - b. Global Volunteers - international services programs.
  - c. Global Citizens Network. - preserves indigenous cultures, traditions and ecologies.
  - d. ServiceLeader.org - working via the internet as a virtual volunteer.

Whatever reason they may have, it is worth it to give it a shot and start volunteering. They will really enjoy it.

Read more about volunteering and its opportunities at <http://www.enjoy-retirement-jobs.com/volunteer-opportunities.html>

## Chapter 6

### What is the Purpose of Social Security

Exactly what is the purpose of Social Security and how did it start?

Let me address that question with a general answer, then give a history of Social Security. Social Security is a form of social insurance that is meant to provide basic protection against financial hardship due to significant events, such as, death, disability and aging.

#### **Background**

To provide an understanding on why we get Social Security benefits, we should start in England.

The early colonist brought the concept of “Poor Laws” with them from England. This idea included taxation to help the destitute. It was done on a local basis, that is, the village or small town would help its own. As colonies grew, it became more difficult to handle locally. A public arrangement on a wider scale to assist those in need really did not develop. According to the IRS, even as late as 1915, public funds only provided up to 25% of the money spent on relief for citizens.

Later during the Revolutionary War period, Thomas Payne proposed the establishment of a public system of economic security. It called for a way to give a person a start in life by providing a one time payment of 15 pounds sterling when that person reached age 21. It also provided a way to protect against poverty in old age by annual payments of 10 pounds sterling to be paid to every person age 50 or older. Although proposed, these elements were never enacted.

After the Civil War, we began seeing the development of a pension program to help the many widows, orphans and disabled veterans. Later service-connected disability was not required for the veteran to receive a pension. Any disabled veteran of the Civil War could qualify. Subsequently, a veteran qualified if he reached old age, even without a disability. By 1910, veterans and surviving widows were receiving benefits.

Due to the Great Depression poverty grew dramatically, especially among the elderly. A number of states developed some form of old age pension to help, but were not significantly effective.

## **Enactment**

The Great Depression caused our political leaders to focus on ways to improve security as our nation grew. On June 8, 1934, Franklin Roosevelt announced his intention to provide a program for the social security of the citizens. It was later signed into law on August 14, 1935 and resulted in the US Social Security Administration. The main provisions were:

- Provide for general welfare
- Provide social insurance program to pay workers age 65 or older after retirement
- Unemployment insurance
- Old age assistance
- Aid to dependent children
- Grants to states to provide various forms of medical care.

## **Amendments**

In 1939 amendments provided for 1) payments to spouses and minor children of a worker and 2) survivors benefits paid to a family in the event of premature death of a covered worker. This changed the program to a family based economic security program from a program for retired workers.

The Cost of Living Adjustment (“COLA”) started in 1950 and was adjusted periodically by special acts of Congress until 1972 when legislation called for automatic annual adjustments.

The Disability Insurance program was added in 1954 to eventually allow payments to disabled workers of any age and to their dependents.

In 1964 a new social insurance program was added that extended health coverage to all Americans age 65 or older, i.e. Medicare.

Supplement Security Income became the responsibility of the Social Security Administration in 1972. It was designed to 1) help aged, blind or disabled people who have little or no income, and 2) provide cash to meet basic needs for food, clothes, and shelter.

## **Conclusion**

The end result today is a program that provides some benefit due to old age – for the worker’s retirement, spouse’s benefits, and child’s benefits. It also provides survivor benefits after the death of a worker. Disability Insurance provides benefits to the worker and perhaps to the spouse or child of the disabled worker.

The concept has evolved from that of assisting the destitute and old aged to a retired worker program to a security program for families on a national level. The history of social security is set, but undoubtedly, its future will continue to change.

For more information of Social Security, go to <http://www.enjoy-retirement-jobs.com/social-security-adm.html>

## Chapter 7

### Here is a Shortcut to Understand Social Security Tax Rates

Ever want to know how social security tax rates have changed over the years? Let's start by reviewing how money comes into the social security system.

#### How Money Goes In

It all starts when a parent submits a social security card application for a social security number for their child. That social security number becomes the identifying criteria for a number of activities, including establishing a 529 College Savings account.

Having obtained a new social security number, then that person must submit their number to his/her employer to be able to receive salary payment. On date of their first payroll payment from their employer, a person begins paying into the social security system in the United States. If one starts his/her own business, the amount that is required for self-employed persons must be paid to the United States Treasury.

Before we talk about the social security tax rates that are charged on your income, let's first identify the components of the tax. It consists of three components and one summation element:

1. OASI = Old-Age and Survivor Insurance
2. DI = Disability Insurance
3. HI = Hospital Insurance
4. OASDI = Old-Age, Survivor, and Disability Insurance

It is hard to believe, but the rate for Old-Age and Survivor Insurance (OASI) started out at one percent (1.0%) in 1937. Note that both the employer AND the employee had to pay that rate, so 2.0% was paid to the government. None of the other components applied at that time. However, the rate that must be paid to the U. S. Treasury has changed significantly over the years. Disability Insurance came into play in 1957 at a rate of 0.25% for each employer and employee. Therefore, the employer and employee paid a total rate paid of 2.25%, made up of 2.0% OASI and 0.25% DI. HI was added in 1966 at 0.35% for the employer and the same for the employee.

A total of 7.65% for 2009 is to be paid each by employer and employee for OASDI and HI, according to the latest table published on the social security website. For the year

2009, the social security tax rates mentioned here are applied on all income one earns up to \$106,800.

For those that are self-employed, then one must pay both sides of the rate for a total of 15.3% for OASDI and HI. Can you imagine, it all starts with your social security card application.

## How Money Goes Out

The process of social security is truly amazing. When it began, more people were paying into social security than were receiving benefits. However, that has all changed. You will find in the table below how table of the Social Security Covered Workers compared to Beneficiaries over the years:

Year	Covered Workers (thousands)	Beneficiaries (thousands)	Ratio
1940	35,390	222	159.4
1950	48,280	2,930	16.3
1960	72,530	14,262	5.1
1970	93,090	26,168	3.7
1980	113,655	35,118	3.2
1990	133,672	39,470	3.4
2000	155,295	45,166	3.4
2006	161,852	48,483	3.3

The social security program has expended \$10.6 trillion, since it started through the year 2007, based on the social security tax rates shown above. Over that same time period, the program has received \$13.0 trillion. An additional strain will be placed on the program based on the fact that more baby boomers are starting to retire, and more money will be required for those additional payments.

There has been periods when the program did not take in enough money to pay the current year's benefits. There has been 11 years when this has occurred, the last period was from 1975 - 1981. During those years, Trust Fund bonds made up the difference.

Here we stand for year 2009 with OASDI at 7.65% for the employer and for the employee. If you want more information on Social Security rates and other topics, see my website link at <http://www.enjoy-retirement-jobs.com/social-security-tax-limit.html>

THE END