
PRE- & POST-
RETIREMENT
Tips for Librarians



EDITED BY CAROL SMALLWOOD

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RETIREMENT
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American Library Association | Chicago 2012

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INTRODUCTION

PRE- AND POST-RETIREMENT TIPS FOR LIBRARIANS was compiled to provide insight from librarians as well as retirement specialists to fill a gap in the literature. It isn't intended as a source for investment advice. Retirement raises many questions as we enter uncharted waters: each librarian's situation is unique and yet similar to colleagues. Our skills give us an edge in planning as well as managing our lives after library employment that deserve to be shared.

I sought chapters on health, relocating, volunteering, going back to work full-time or part-time, financial planning, handling property, oral histories, Social Security, credit, using mediation, psychological adjustment, insurance, and related topics that librarians deal with before and after retiring.

Librarians and retirement planners each contributed 2,500 to 3,500 words; the foreword, which begins "To be well prepared is to be well armed," is by the president of the American Library Association, Roberta Stevens, when she was in office.

The book comprises 24 chapters divided into eight parts that deal with how to prepare for retiring, finances in retirement, ways to explore new roads, whether to continue working after retiring, volunteering, health concerns, financial planning, and where to live in retirement.

I ordered and received many materials about retirement through the U.S. Postal Service, my senators and representatives, and the Internet, and wish to mention just a few here:

- USA.gov, the U.S. government’s official web portal as an excellent online source for retirement planning.
- Seniors Care Package, a collection of free brochures for seniors can be ordered (help@sec.gov) from the U.S. Securities and Exchange Commission.
- The *National Institute on Aging Publications Catalog* includes many titles of free materials: their toll-free number is 800-222-2225.
- The Federal Citizen Information Center offers a wide variety of free/inexpensive information on retirement: 800-FED-INFO.

It was a pleasure working with librarians as they contemplated retirement or with those who were already retired and willing to share experiences in what can be a daunting step, no matter your profession. With early retirement and longer life spans, retirement now can last another lifetime of years—years that deserve to be well planned, productive, and as worry free as possible.

My special thanks for the contributors for making this anthology such a relevant new resource for librarians. As Nancy Kalikow Maxwell, author of *Sacred Stacks: The Higher Purpose of Libraries and Librarianship* (ALA Editions), noted: “At last, a retirement guide exclusively for librarians.”

CAROL SMALLWOOD
Editor

EXPLORING YOUR RETIREMENT OPTIONS

Linda Burkey Wade

STOP SAYING RETIREMENT

If you hate the R-word, you are not alone. There used to be only three phases in a person's life: play, work, and retirement. Retirement meant a time of winding down and taking on a life of leisure golfing or knitting all day. In his book *The Third Act*, Edgar Bronfman (2002) refers to retirement as the third act or new phase. Bronfman does not like to use the word *retirement* and believes it is time to redefine and rename retirement as a new phase for those over 50. Regardless whether retirement is fast approaching, already here, or a decade away for you, it's time to plan for the next phase of your life. Whether you are thinking about continuing to work, taking on a new career, going back to school, spending time as a volunteer, or running for political office, you likely have begun to think about a plan for what to do when you start *your* new phase. This time almost certainly opens the way to discover new adventures you choose to explore or those that present new scenarios in your life. If you are already retired or retirement is a decade away, you are not alone: 78 million baby boomers are approaching the age of retirement and are planning to balance work and leisure and not settle for "boredom and isolation" (Franklin and Frick 2008, 95). The new retirement is an opportunity to choose the balance of activities in your life that offers an active lifestyle that might last thirty to forty years.

STEPS TO YOUR PLAN

You may be thinking, “What do I do now or what am I going to do? How do I get these thoughts organized?” Whether you have to supplement your retirement income or just want something to do, your life is not winding down; it has just begun. Start by asking the following questions:

- How would you like to invest in yourself?
- What are your interests, hobbies, politics, values, financial situation, and relaxing desires?
- Do you volunteer, go back to school, start your own business, continue at the current job, or begin a new career?

Personally, I have asked these questions only to be overwhelmed with numerous ideas to consider, which has led to the need to organize and decide on priorities.

There are seven steps to get a plan ready for the next phase of your life. You may have completed step one already or maybe you are looking for ideas. I have been working through the process that follows; however, each individual may approach these steps in a different order, just as some people read the newspaper from front to back while others begin reading in the middle or the end. The following steps are based on Joan Strewler-Carter’s and Stephen T. Carter’s (2008) book, *What’s Next in Your Life: How to Find Meaning Beyond the Money*, and Sharon O’Brien’s article, “10 Tips for Happy Retirement Living.”

1. BRAINSTORMING AND DREAMING

First begin by brainstorming about this phase of your life, and here the sky is the limit. Think about your passions, hobbies, education, and interests. List those things you desire to pursue; for example, going back to school to become a doctor, learning flower arranging, running for a state office, starting your own business, volunteering, crocheting, and so on (see figure 1.1). Also include relaxation activities and time spent with those you love. Categorize the list by those items that are pastimes, educational interests, and part-time and full-time jobs. Some items may go in more than one category and can be listed for the amount of time you would like to spend on that option. While starting a business may be a difficult job, you may want to pursue it part-time. Another example would be going back to school

to become a medical coder, which might offer the flexibility of working from anywhere you choose.

FIGURE 1.1 POSSIBLE RETIREMENT OPTIONS

| | |
|------------------------------|-----------------------------------|
| Continuing education | Travel |
| Retraining | Volunteering |
| New career | Working from home |
| Getting involved in politics | Starting a business |
| Library consulting | Continuing with the same employer |

Occasionally, you might be able to combine a job and travel, such as becoming a librarian on a cruise ship. Some interests such as learning to make flower arrangements and cake decoration may only consist of a few classes and could become a part-time hobby or a new business. The website www.whatsnextinyourlife.com will help you ask questions to target your personal interests for remaining on the job, learning a new skill, or going into business on your own. Don't get hung up on categorizing the list—it is just to help you think about the possibilities and how much time will be spent working, volunteering, and enjoying a balanced life. If you need help in this assignment, Strewler-Carter and Carter (2008) have a workbook that accompanies their book, *What's Next in Your Life?* In addition, Bronfman's book includes more questions to get your thinking focused on choices.

2. EVALUATE AND PRIORITIZE YOUR LIST

What do you have a passion to do? Think about your skills and qualifications. What are your strengths? What are your weaknesses? Ask what kind of time it would take to accomplish the individual entries on the list. What resources are needed: monetary, education/skill, and time? Will relocating be necessary? If you are already knowledgeable in an area, then you may not need to spend time and money on retraining or learning new skills. If you are not a self-starter, perhaps running an office out of your home will not work. Is there someone who might keep you on task or support you in a new business? Assessing the amount of time you want to spend on an option is just as important as being honest with yourself about what is possible.

Do what you like and are passionate about. Prioritize each opportunity based on your level of commitment and your level of passion for every entry on your list. Think about your values and what is most important to you. Likes and dislikes will surface doing this step. For example, I would like to become an endocrinologist, but I no longer have the level of commitment needed to invest the time and financial resources it would take to become a doctor and start a practice. However, it's still on my list even though it is the last thing (see figure 1.2). Another idea on my list is running for secretary of state in my state because I have always wanted to be the state librarian. This option will require a major commitment of time and money and support from various groups, in addition to the advice of an expert who could help increase my chances of getting my name on the ballot. Running for state office is a possibility and a long-time dream, so this option remains rather high

FIGURE 1.2 MY LIST

| | |
|--------------------------|--------------------|
| Library consultant | Cake decorator |
| Medical coder | Floral designer |
| Volunteer | Working from home |
| Running for state office | Endocrinologist |
| Crocheting | Forensic scientist |

on my list. Dead last on my list is forensic scientist, simply because I have little interest in studying chemistry. Becoming a real criminologist will not be the same as it is on television, nor will crimes be solved in an hour; therefore, becoming a forensic scientist goes to the bottom.

3. RESEARCH

This step should be simple to execute because you have the skills and already know about the tools for step three. Research your dreams and desires by obtaining all the specifics about the choices on your list. Calculate the costs and time investment you will need to make in order to meet various objectives on your list. Questions to help you get started include the following:

- How long will it take to complete a new degree?
- How long will it take to master a new skill such as cake decorating or flower arrangement?
- How long will it take you to become certified?
- Will the activity require a part-time or full-time commitment?
- Will your family support you?
- How much will it cost? Can you afford it?

If an option includes relocating, do not forget to research the area. When studying the climate and geography think about what you enjoy or what terrain you wish you lived in. Also, consider educational opportunities and health care systems available in the region. Check out the local cost of housing including property taxes and utilities. Look for economic growth and check crime reports for the area at www.fbi.gov. When moving to another state learn about local and state budgets to see how they are funding communities and libraries.

Discover all the details about the opportunities on your list by reading books, searching the Internet, talking to professionals, and utilizing your network contacts (Strewler-Carter and Carter 2008, 47). Questioning an expert in a field in which you are interested can further round out the research. It is perfectly fine to reorganize your list based on findings and interest changes. During this step do not forget about the contacts you have established. Networks could yield valuable information by tapping into colleagues' knowledge about a potential career, new contacts, and other resources.

Research should help meet your own objectives and fulfill your goals. Once you have sufficient information on each opportunity, your research should reveal the options you are passionate about pursuing and those that hold little interest for you. Although starting a new career might provide you with flexible work hours and a new learning experience, you may need to consider the easier choice of working longer with your current employer or in a similar position instead of struggling with a new job. Career consultants, life coaches, and family can help you evaluate all the information located in this step and help you to make decisions for the next phase of your life.

4. PROS AND CONS

Step four is perhaps one you have heard about time and time again: list the pros and cons for each choice. I have found this step to work very well over the years. List everything good or bad about an idea. Rank the time spent and the level of commitment for choices in this step. Relocation in particular can impact the time invested in an option. Weigh self-employment versus full-time or part-time employment and rank according to your situation. Add your strengths as pros and your weaknesses as cons. Put social gain as a positive and list monetary gains based on how much an option will cover bills and expenses. Add family support as a positive unless it is questionable; then it becomes a negative. Note resources as a positive as long as they will help in obtaining goals or support the opportunity.

Sometimes spiritual or social gain may outweigh the negative impact of a lower income. Will an option allow for vacation time? Will there be enough time for hobbies and family? Is it going to fit into the lifestyle you want? Consider the cost versus available finances. Take a good hard look at your weaknesses and how you might overcome them. If you are a procrastinator thinking of working from home or beginning your own business, do you know someone who can help keep you on task? For instance, the negatives to becoming a doctor may outweigh becoming a medical coder. The cons of becoming a doctor are the years of school and the financial drain to retirement finances and would have to be balanced against family support and social opportunities. Becoming a certified medical coder would involve less time in school and taking online courses from home with perhaps more family commitment, but it would provide only online socializing with classmates and the teacher. For me, the negatives of running for state office would include fundraising, speeches, public appearances, and being in the public eye. The positives would be campaigning, obtaining signatures, finding group support, and designing signs. If you find yourself listing more negatives than positives, then perhaps it is time to move that choice down or off the list. Likewise, if a prospective idea has more pros than cons, then perhaps that option becomes a priority. This is one of the simpler steps to help make a decision and will aid in determining which choices are worth pursuing.

5. CONSIDERING YOUR HEALTH

Consider your health in whatever you attempt next. Health benefits and making sure that coverage is available in later years will be a huge concern. The necessity of taking care of your body, mind, and spiritual needs should not be overlooked. Be aware of your physical and mental limitations but do not let that hold you back. Keep active during stressful times and maintain a healthy attitude. You have a new opportunity to grow in these new experiences.

Exercising and staying active help to preserve your physical, cognitive, and mental well-being. Regular physical activity improves your mood, combats chronic diseases, helps you manage weight, boosts energy levels, promotes sleep, positively affects sex life, and is fun (Mayo Clinic 2009). Older adults need to build flexibility, strength, and balance to reduce the risk of fractures and maintain an independent lifestyle. To aid you in staying active try exercises that focus on strength training, flexibility, and balance (such as walking, gardening, yoga, or Pilates). Always consult with a doctor before beginning new physical activity.

Good health is not all physical; it is psychological as well. Ways to preserve your mental health are to maintain social contacts and cognitive activities as well as keep a positive attitude. According to a 2010 report from the Centers for Disease Control and Prevention, exercise can reduce anxiety and depression while nurturing a feeling of well-being and improve your mood. Additionally, manage your stress by getting enough sleep, changing your attitude, locating support, and practicing relaxation techniques. Retain a healthy attitude by keeping a good sense of humor, and take time to enjoy those things that make you laugh. Focus on the positives and the things you are thankful for in your life. Put energy into the things you enjoy. Optimism and positive thinking go a long way toward embracing the challenges of aging. Look for the humor in life, for attitude is the one thing that an individual can control and do positively (Strewler-Carter and Carter 2008, 89).

Fostering social contacts is equally important to your mental and physical health. Remaining socially connected impacts your “health and longevity” (Center for Health Communication 2004, 15). Volunteering your time by giving to others provides a sense of identity and purpose and builds social connections. When you are volunteering get involved in activities that bring you joy and provide a routine to help with the transition phase to life after retirement (O’Brien, [1]). The American Association of Retired Persons (AARP) website at www.aarp.org/games has various games to keep your mind sharp. In addition, the site contains many good resources for personal growth, volunteering, and money and health matters.

Prevention is the number one way to remain healthy. Practice good health habits that include eating right and scheduling regular visits to your dentist, optometrist, and general physician. Working to stay mentally and physically alert will help you transition to the next phase of your life.

6. TIME

Time is a precious commodity, and it is so important to the plan to know how you want to spend your time. You need to know how much time you want to spend on any activity in your life. How much time is to be spent learning a new career or going back to school? What balance do you want between work and play? What fits best in your life, and what do you want to get out of it? What do you want to be recognized for the most? Finding balance between work, volunteering, giving back, rest, and fun is the reason this is a separate section. Spending time balancing work and fun will be your priority during this phase. You need to know what motivates you, what makes you happy. Personal motivators are what make each of

us tick and what provides us with “satisfaction and fulfillment” (Strewler-Carter and Carter 2008, 23).

7. EXPLORE

Obtain all the experience and information you can with little financial investment. Take an opportunity to volunteer nights or weekends at a local business to learn about the job to see if it is in fact something you really want to do. Enroll in a couple of classes and see how it goes before making a commitment to return to school for another degree. There are several programs that allow you to test-drive your dream job or business. Take a vacation for one to three days at your dream job. The website www.VocationVacation.com offers over one hundred vocation opportunities without giving up your day job or investing much more than the cost of a typical vacation, and it provides a chance to experience the job of your dreams. The details of each reasonably priced package can be viewed online before booking a vocation which takes some time to plan with the mentor. Many vocations include all aspects of a job—even how to start your own business. See if the dream is real or work you are not interested in at all. Other alternatives would be volunteering at the business that has your dream job or start out working nights and weekends to see if it is spectacular or a nightmare.

The website www.whatsnextinyourlife.com will take you through each of these steps in great detail by asking you questions. The site will produce a “trip” plan in your own personal free account, helping you with the next steps for each “road trip” of your own various plans. The Chicago Life Opportunities Initiative at www.cloi.org has reference sources and provides in-person workshops regularly and on demand starting at \$95 per person with a minimum group of eight participants to help you make a “blueprint” for the next phase of your life.

Finally, do not be afraid to change your mind or be open to opportunities as they come along. Planning for your new phase can be a scary and emotional time, but it is also a time when you are in the driver’s seat. Linda Edelstein perceptively stated: “Transitions are bridges—beginning here and ending there. No one lives on a bridge; we cross them, often with a combination of fear and exhilaration” (Edelstein 1999, 159). You have before you a new opportunity to experience life in an entirely different way. Start planning the next great adventure in your life today!

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INVESTMENT STRATEGIES FOR FISCALLY CHALLENGED LIBRARIANS

James B. Casey

ABRAHAM LINCOLN WAS never reputed to be a “high earning” lawyer. In one famous story he is said to have returned \$10 to a client out of the total of \$25 that was paid for his services with the admission that the client had mistaken him for an “expensive lawyer.” Nevertheless, Lincoln amassed a considerable amount of personal wealth during his years of modest earnings as a lawyer, even though it was noted that he was not considered to be as skillful at “getting” as he was at “keeping.” Librarians have never been among the higher salaried professions. Nor do librarians generally possess elaborate pensions that allow for early retirement at nearly full salary. Nevertheless, librarians can use their research skills to identify small, but prudent investments over time that can gradually build for a more comfortable retirement.

Without attempting to present a full tutorial on investments, I will offer what I believe are the two best ways to use comparatively small amounts of money in gradual investments over time that could save or earn many thousands of dollars and help to build a more comfortable retirement. They involve dealing with two of the most serious threats to retirement planning— debt and inflation.

Debt cannot be avoided unless you are independently wealthy. Nevertheless, not all debt obligations pose the same level of threat. Some debt is clearly not manageable. However, the containment and elimination of high-interest consumer debt is a prerequisite for sensible retirement planning and investment. High-interest debt

from credit cards is a serious trap into which many people fall when lured by the low minimum payments touted on credit card bills. With interest rates on credit cards in double digits and some over 20 percent, paying off the entire balance as soon as possible should be a priority but often is not because of other obligations. The prudent librarian/investor chooses to stop adding debt to credit cards and focuses full attention on liquidation of the debt. You may want to consider home equity loans or other lower interest debt to provide the cash to close out the higher interest credit card debt. Doing so also will allow you to move away from credit cards to debit cards as a way to avoid spending beyond your means and incurring high interest debt. If you must use credit cards, be sure that you are in a position to pay off the entire bill each month.

Sometimes incurring debt can be strategic and help to build wealth over the long term. School loans, for example, offer the opportunity to acquire higher credentials that can increase earnings potential dramatically. Mortgages for homes or condos represent significant debt, but they also allow you to build equity in a home rather than simply pay rent. In most instances, loans for education or homes or automobiles carry a small fraction of the interest that credit card debt requires. A wise strategy for dealing with the larger, but more manageable interest debt involves paying additional amounts toward the principal on mortgage and other long-term obligations. In the early years of most mortgages, very little if any of the money paid per month goes toward the principal on the loan. Paying any additional amount each month—even if it is only \$25—is helpful especially at the beginning because it reduces the number of dollars against which the interest is calculated. If you can keep chipping away at the principal through additional payments, you will be shortening the duration of the time needed to pay off the mortgage and save many thousands of dollars of interest payments over time. When thinking about when to retire, owning your home free and clear is an important consideration and probably represents your single most important investment.

The other inevitable threat to retirement planning is inflation. Whatever money put aside that is not used to reduce high interest debt should be invested in ways that will enable it to grow and keep pace with or exceed the annual inflation rate. A bankroll of \$10,000 kept “safe” under your bed almost certainly won’t be worth that much in purchasing power in ten or twenty years. The wise librarian will find ways to invest those dollars for the future and turn it into \$20,000 or \$30,000. But, liquidating any high-interest consumer debt should always come before investing in any markets. Absolutely nothing is gained by making good investments earning an average of 10 percent per year in the stock market while carrying credit card debt

charging you 15 percent or more. Liquidate the credit card debt before venturing into battle with inflation.

Buying bank CDs or putting money into passbook savings accounts has the advantage of being insured up to \$250,000 per depositor in banks insured by the Federal Deposit Insurance Corporation (FDIC). While this is very helpful and offers peace of mind, during this era of bank failures, the 1 or 2 percent interest generally available for small deposits likely won't outrun the march of inflation. The wise librarian will invest at least a portion of savings in the riskier world of financial markets where gains of as much as 20 or 30 percent are possible in a good year (such as in 2009), but where inevitable losses are also possible.

With low salaries, mortgages and loans to repay, and family responsibilities, many librarians might feel that the tiny sums of money they might have available to invest would be totally inadequate to venture into the realms of the financial markets. The ups and downs of the markets might also provide a disincentive to "gamble" hard-earned money. Nevertheless, investment instruments such as mutual funds and investment strategies such as dollar cost averaging can enable you to purchase shares with modest investments of as little as \$50 at a time. Diversified and professionally managed portfolios of stocks, bonds, and other instruments offer the advantage of risk controlled by diversification and with the opportunity for long-term growth over time.

I would recommend that the enterprising librarian who has eliminated credit card debt and accumulated a few thousand dollars to invest avoid going to a local broker for investment advice. Brokers earn sales commissions regardless of the performance of your investment dollars and charge fees for their services and advice, thereby diminishing your return. Your objective should be to put every one of your investment dollars in the hands of experts who will manage a portfolio of investment instruments while charging you as little money as possible—or nothing at all.

Although there are many kinds of investment instruments available within the financial markets, among the safest and most conservative choices for the investor of modest means are mutual funds. Mutual funds are "investment companies" where the investor buys shares of a professionally managed portfolio that may contain as many as several dozen or even hundreds of different stocks, bonds, and other investment vehicles. Each mutual fund will have a strategy or philosophy of investment and a prospectus that explains in detail the nature of that strategy and the levels of risk expected. Diversification controls risk by balancing the loss of investment of one company or bond against many others that perform well and can compensate for any loss.

Many outstanding mutual funds are also affiliated with larger “families” of funds to which investors can move their investments over time in the event that a given fund has a disappointing performance. Moving your investment from one fund to another within the same family could be accomplished as easily as making a phone call and often costs nothing. Many outstanding mutual funds are also “no load” and require absolutely no sales commission or percentage of the investment payable upon initial purchase. Just as investors must pay brokerage fees when buying stocks, loads can eat into the initial investment and put lower-income investors at a disadvantage. With no-load funds, every dollar of the investment goes toward the purchase of shares in the mutual fund. The fund managers of such no-load funds draw a percentage from the aggregate fund growth rather than out of the individual investor’s money. In other words, they make their money based on the performance of the fund rather than as a sales commission such as those charged by brokers.

The next objective in retirement planning is to shelter the money invested and the gains on those investments from taxes for as long as possible in order to maximize the growth potential. Librarians should ask their employers about 403(b) and 401(k) opportunities available to them. A 403(b) plan enables employees to have a set amount removed from their paycheck before taxes are deducted to be invested with a mutual fund on a regular basis. The amount per paycheck can be as little as \$50. In the case of a 401(k), the employer adds to the sum regularly contributed by the employee. In either case, the taxes are deferred and the investment grows over many years until the money is withdrawn—presumably after retirement when your income and tax obligations will be lower. In addition to the tax deferral benefits, steady investment of money into a diversified, professionally managed portfolio enables the wise librarian to avoid the risks associated with market volatility through dollar cost averaging. The steady investment over time of the same amount of money means that shares of the mutual fund purchased in a high market when the price is high are balanced by those purchased when the market is down and shares are less expensive. Hence, the risk of market timing is eliminated or greatly reduced.

Individual retirement accounts (IRAs) represent another excellent means by which the librarian of modest means can invest for the future while reducing tax obligations. The IRA investment is tax deductible up to \$5,000 per year (\$6,000 if you are over 50) for those with adjusted gross incomes of \$56,000 or less (\$89,000 for married filing jointly). Partial deductions can be made for those earning over the limits noted above. More important, the growth and dividends attained by your IRA investment are tax deferred. You may begin to withdraw funds from the IRA without penalty at age 59½, but you must have the IRA investments withdrawn

and taxable by age 70½. At the time when IRA proceeds are no longer tax deferred and you finally make use of the money, most of you would be retired and reporting a much lower taxable income than when you were fully employed. The Roth IRA is an investment option that is even more advantageous than the regular IRA. Although you cannot deduct the initial investment from your taxable income, the money can be withdrawn tax-free after age 59½, which means your investment results will be actually tax free rather than tax deferred. A modest IRA investment of just \$1,000 in a well-managed no-load mutual fund can not only achieve the kind of diversification and professional management once available only to affluent investors, but it also avoids brokerage and load fees as well as initial tax obligations.

Modest investments can accumulate handsomely over time and sometimes even surpass larger investments made with less prudence and reduced by brokerage fees. If a 35-year-old librarian was able to invest \$1,000 in a no-load mutual fund and add \$50 per month to that investment via a 403(b) plan at work with an average return of 9 percent, at the end of thirty years that investment would have grown to \$102,412.81. On the other hand, \$10,000 invested in bank instruments earning 3 percent over thirty years and with no additional investment would reach only \$24,272.62. There are several “compound interest calculators” available on the Internet that can assist with such computations. This is one of my favorites: www.moneychimp.com/calculator/compound_interest_calculator.htm. Of course, the reality faced by most of us investing in the markets has been a mix of experiences. We have seen huge gains balanced with heavy losses in down markets. If the funds you select are sound choices, the long-term results of the market ups and downs should see substantial overall growth. Outside of insured accounts, however, there are no guarantees.

How then do you select the best mutual funds from among the thousands in the marketplace? It should be a comparatively easy job—especially for an enterprising librarian using the many books, periodicals, and websites available in your library. Publications such as *Forbes*, *Barron's*, *Business Week*, *Fortune*, *Kiplinger's Personal Finance*, *Smart Money*, and the *Wall Street Journal* often contain summary ratings and reports on the performance of mutual funds. *Forbes* has even published an “honor roll” of the best performing mutual funds in up and down markets. Morningstar.com is one of the largest and most comprehensive sites assessing all investment instruments with a one- to five-star rating scheme and detailed breakdowns of fund performance, fees, and loads, and biographical information about the fund managers. Checking out a book or two about mutual fund investing might also be

worthwhile. One of the best investing titles of 2010 was the sixth edition of *Mutual Funds for Dummies* by Eric Tyson (Wiley).

After looking over some of the literature and sites reporting on mutual funds, you will want to visit the actual sites of the larger no-load fund families to look over their products and also to discuss your investment strategy with one of their account executives. Keep in mind that the fund families are inclined to promote and sell their products just as any broker might. However, they can provide valuable information and the prospectuses and charts for each and every fund under management and not charge you a load or fee for such information.

One of the best features of mutual funds is that you as the shareholder will not have to do much work or make any significant stock or bond purchasing decisions. The fund managers do the work, and if you have chosen your fund wisely the results should be highly gratifying in the long run. When mutual fund shareholders try to micromanage their fund managers by attempting to time the market, the results will likely be disappointing. I once pulled funds out of a highly successful stock mutual fund and put the money in a safe money market fund within the same fund family just before a large market drop. For a time, I felt like I had outsmarted the market. However, a few years later it was clear that those who had not pulled out before the drop were actually poised to take full advantage of the recovery, while I had delayed getting back into the stock fund. My own IRA was several thousand dollars below those investors who hadn't been as "clever" as I had tried to be in pulling out before the downturn.

Just as Lincoln proved to be especially good at accumulating personal assets despite a modest personal income from his work on the legal circuit as an "inexpensive lawyer," many librarians can use their knowledge and research skills to build financial security that could surpass that of other higher salaried persons who are less careful about managing the assets that they have. For Lincoln, the failure of a business venture in the early 1830s left him with a huge debt that he jokingly called "the national debt." After many years, he finally liquidated that debt and began to slowly, carefully accumulate wealth. Many librarians with modest incomes may have to do the same—liquidating high-interest consumer debt and then proceeding with confidence to use their research skills to seek out the best investments to put their hard-earned money to work in preparation for retirement.

GOING BACK TO SCHOOL

Louise F. Benke

DURING THE LIBRARY'S farewell party for me, I smiled often. It had been two decades of satisfying, productive, and exhausting work with a terrific, innovative staff I knew I would miss. Most of those years were as a very involved middle manager and head of children's services. Now at age 61, I was willingly leaving a job I loved. And no, there were no grandchildren or cruises awaiting me, helping to ease such a major life change.

Two years prior, I had contemplated the path new library leaders were likely to take as we grew into a much larger regional system, such as reorganizing management and moving children's services into a less prominent role. If I were correct, could I be comfortable taking a less involved management role? Or could I see myself leaving children's services behind to become strictly management?

With the economy in recession, finding a good fit in another library in the region was unrealistic. What besides children's services in public libraries could maximize my talents and ignite my passions as completely and effectively? I headed off to the counseling center at a nearby university to take the Strong Interest Inventory and the Myers-Briggs personality profile, hoping results would reveal options for me.

At age 60, with good health and lots of energy, even contemplating retirement felt a bit premature, but I examined that feeling as well. Fortunately, our finances could support both my husband and my retiring if we wished. I followed my usual librarian pattern of checking out all of the most recent books on retirement, asking

my husband to discreetly check out the books for me lest fellow staff members notice the change in my reading interests.

OLD DOGS, NEW TRICKS; OLD DREAMS, _____ NEW NEURONAL PATHWAYS

I loved being a librarian, the feeling of never being far from life-changing ideas. As I wracked my brain for the title to the next chapter of my life, friends recommended two books that had nothing to do with retirement or a specific career. One was Norman Doidge’s (2007) *The Brain That Changes Itself: Stories of Personal Triumph from the Frontiers of Brain Science*. This book introduced me to the recent neuroplasticity research on how even the “aging” brain can continue to create new neuronal pathways and learn new skills. The other book, *Proust and the Squid: The Story and Science of the Reading Brain* by Maryanne Wolf (2008), examined the intriguing ways our brains learn language and reading. Lightbulb! The combination of these two books allowed me to resurrect a dream I had experimented with decades earlier, of learning more about the reading process to better serve young readers—a dream I thought I was too busy, too old, and too set in my ways to pursue successfully.

For the first time in months, I felt some excitement about my future endeavors. Possibilities of how I could apply an advanced degree in reading cropped up nightly. I met with the head of the master’s in reading department at a respected university in our area with a list of questions about possible obstacles at the ready. That hour spent tentatively exploring my options was pivotal. Not only did I come away with concrete steps, but I also drove home feeling as if someone had just invited me into a new universe where I could feel valued for my knowledge and experience, intellectually stimulated, and challenged to go even further in making a difference in the lives of young readers. Key to that response was the department head already knowing and respecting the importance of public libraries in children’s lives and sharing about other women who had successfully returned to school at older ages.

“WHAT? YOU DON’T KNOW HOW TO READ YET?!”

Still, leaving a job that defined my identity was not going to be easy. Each step I took toward returning to school to get a master’s in reading helped me over rough spots. When the results of the Strong Interest Inventory and Myers-Briggs Type

Indicator finally arrived, they underscored each part of my plan, telling me that I indeed would do well with both going back to school and with the career options that could follow. Tentatively, I tried the idea out on family members and close friends and, aside from surprise that I could leave a job that had been my passion, all were supportive. My 27-year-old son was bemused and asked, “What?! You don’t know how to read yet?!”

The application process for graduate school was online and surprisingly painless. Forty-year-old transcripts from around the country were easily ordered online. The three required recommendations could be conveniently completed with an online form. Even the painful and complicated updating of my twenty-year-old resume served to remind me of the skills and knowledge I had gained over three decades in library work and reinforced why this career shift was a good idea.

Quietly moving forward on graduate school before making the final decision to leave my job helped. I gave myself the option of backing out at any time that it didn’t feel right. Gradually, the cons and pros were all explored and I was ready when the new director shared less-than-exciting options for my new role within the reorganization. “Thank you. But I feel my talents and passions will be better applied by my going back to school.”

OBSTACLES TO RETURNING TO THE CLASSROOM

Remember when you finished that last exam in graduate school and you swore you would never go back to school? While the comments I received when I shared my news were overwhelmingly positive, among my contemporaries remarks were usually followed with “I could never do that!” My response was always, “Why not?” Following are some the roadblocks my colleagues put up:

- Having to repeat courses they’ve already taken
- Dislike of the stereotypical classroom experiences, such as writing research papers and reading uninspiring textbooks
- Distaste for the games inherent in a grading system
- Concerns that cognitive memory losses of being older would put them at a disadvantage
- The logistics of finding a university with their program within easy driving distance
- Investigating the online education route

- Learning other new technologies of higher education—Blackboard, online grades, tests, group discussions, and more
- A new identity and fitting in with traditional students
- The expense

For me, none of these challenges is turning out to be significant. While I did have to repeat two courses, generally speaking, education requirements seem to be a lot more flexible now than they used to be. The reality is that educational institutions want your money, so they are somewhat willing to let you do it your way. Ultimately, I began by taking the two courses I had taken before. It helped me ease into going back to school confident I could handle the courses to come.

The classroom experience of today is much more multimodal and interactive than the classrooms of my youth. Each course has been replete with online sites and small group discussions. Checking the clock during even a four-hour class is unusual for me. Writing research papers once again was a stressor because of old demons of procrastination. But that too is no different from the deadlines for grant applications and director's reports of my career. With instructor approval, students are encouraged to flex and shape assignments to work for their particular situations. It is still a wheelbarrow load of work, but so was my job.

The arbitrary nature of grades is likewise no different than merit pay raises. If you did well in college classes before, chances are you will do as well or better this time around. After all, you won't be as likely to suffer the effects of all-night partying! I will, however, admit to being quite elated with that "A" in my first course. It put to rest that all-too-common concern that the normal short-term memory losses of later life indicate a significant decline in cognitive abilities.

While the master's program in reading I chose is an hour's drive away with an extended campus location even closer, I had other choices within a two-hour drive. Then there are the myriad options online that would let me stay home and fit my studies to my individual routines. A helpful website is eLearners.com, a clearinghouse for accredited online degrees and certificate and training courses.

As a practicing librarian, I could have crossed off the concern about new technologies immediately. If you have learned automated payroll and evaluation systems, flexed with each new ILS and database interface, and served your time on the reference desk, you will do fine with the likes of Blackboard, a common online interface for communication among class members and instructors. I found that I am probably in better shape doing research for papers and preparing for class presentations than my fellow students and even some instructors. EBSCO Academic

Search Premier and I have become even greater friends than when I was on the reference desk. It allows me to format citations according to the needed style; make notes on articles; limit my choices to the most recent, full-text, and peer-reviewed sources; and even listen to articles being read aloud. Creating bibliographies using Easybib.com was also a godsend. Late at night, being able to “search inside the book” on Amazon in a textbook that I didn’t have with me was equally useful. Online texts such as classics in Project Gutenberg were conveniently accessed. As for the audiovisual technology involved in class presentations, I was amazed to find a wide variation in what students and instructors could handle, and comforting to know that there was tech help readily available when some technology eluded me. Add that to the knowledge I have of how to work the local library systems to my benefit, and I am easily as well off as my classmates.

Fitting in with my classmates worried me at the start. In my career, I had always made a conscious choice to work in public libraries rather than in school settings, and I did not have—nor did I want to get—a teaching certificate. Now, every one of my classmates has a teaching certificate and is teaching in some capacity. In addition to standing out like a sore thumb because of my senior status, I would be an outsider to the world of teachers. I was concerned that when class discussions turned to educational theory or practice, I would be totally clueless. And when groups formed to work collaboratively on a project, would I be last on the bench?

None of it was a problem, of course. Instructors and classmates alike openly request my input in discussions from the unique vantage point I have. As for age making a difference in fitting in, I’ve actually had the opposite experience: the two or three other older students seek me out perhaps because they feel a kinship. Younger students are appreciative of my wanting to learn more in their field and say so. They frequently share their frustrations and successes in using their local public library and ask my opinion. My contributions to class discussions, particularly on topics such as intellectual freedom, are encouraged. Even the informal chatter during breaks has been fun and inclusive of my situation. In one conversation, I happened to mention the age of my son and one of the students volunteered with enthusiasm she was that age as well.

The only negative possibly connected to age difference has come from my desire for the learning perspective to be more content-oriented than grade-oriented, which is just the opposite for many of my classmates. Occasionally, I have felt an inordinate amount of time in class was spent answering questions about how many pages the assignment should be or what information will be on the test, when I preferred learning more about the topic or discussing new ideas.

Finally, let's examine the obstacle many would consider the first to overcome—the expense.

FLEX YOUR BOOMER FINANCIAL AND POLITICAL MUSCLE —

Despite a relatively secure financial prognosis, there were some preparations I felt I needed to make before leaving the economic stability of my job.

- Clarify and confirm your health insurance and retirement plans. One of the first resources I used was the confidential services of our Human Resources retirement specialist. Her emphatic warning was to not even consider leaving my job until I had a clear plan for health insurance for the rest of my life.
- Check in with your financial advisors. Our Certified Financial Planner™ and accountant were invaluable in running the numbers for the possible scenarios of retirement and partial retirement, and even the disadvantages to earning an income later when retirement accounts must start paying out.
- Use even the simple ways to cut costs. A little digging revealed a variety of sources for cost-cutting. My husband's alumnus status at a nearby university gave us free access to its career counseling center services. If I had chosen to attend the university where my husband is a faculty member, there would have been a tuition break. My familiarity with interlibrary loan allowed me to easily borrow the less essential textbooks for the summer courses that lasted only a few weeks. Finally, I am currently investigating graduate assistantships that could cover part of the tuition and award a stipend.

Many more options exist to help financially:

- Some institutions have better deals. Sometimes even private universities offer special programs for older adults. Others may allow free or reduced-cost auditing for older adults, allowing you to test out your interest before committing to a full course of study.
- Some employers offer assistance to older workers returning to school. Larger corporations are beginning to recognize the value of offering

everything from tuition to book reimbursement to flexible scheduling, especially if you plan to go into areas of public service. Of course, this may mean you have to stay in the job for several years following your degree.

- Federal tax breaks, grants, and loans are available and more are coming. Tax credits reduce your tax bill dollar-for-dollar. The Lifetime Learning Credit offers up to \$2,000 if you qualify. A tax deduction might allow you to deduct up to \$4,000 for tuition and fees. Moreover, the Obama administration has a website with support for unemployed workers who want to go back to school at www.opportunity.gov. It also covers how to apply for federal grants and student loans.
- Some scholarships target adults returning to school. An excellent resource for more information on the ever-changing landscape of financing education is the book *501 Ways for Adult Students to Pay for College: Going Back to School without Going Broke* by Gen and Kelly Tanabe (2004).
- It's good to be a baby boomer. Because many companies are examining baby boomer consumer and political choices, the near future promises programs and legislation tailored to our burgeoning interest in being productive during the last third of our lives, such as the following:
 - » Making second career, short-term training, and hands-on learning opportunities desirable, affordable, and convenient
 - » Offering accelerated degree programs, short-term credentialed-learning opportunities, expanded prior learning assessment practices, financial aid, and satellite programs for mature workers and students
 - » Developing workshops that help alleviate fears of lifelong learning, dispel misconceptions about the economy, explore skill-building and second-career options, and facilitate referrals to institutions of higher learning

If you had affirmative responses to seven or more of the inquiries above, you are ready to go back to school. Granted, I am only three courses into this new chapter of my life, but I continue to feel clear that this is the correct choice. Despite the usual academic pressures of heavy reading loads and late night writing of papers, the overall stress is much less than in my former library job, and I am confident I will head back to the workforce in another satisfying job. How did I ultimately know that this was going to be the correct choice for me?

- Dissatisfaction with the direction my career was taking. I am grateful that what could have been a career disaster has instead been a portal to a promising next stage. It has made it much easier to let go of my former job responsibilities.
- My passion and desire to continue to serve children. I am energized by the research frontiers on the neuroplasticity of the brain and the reading process, and passionate about how libraries and schools can help children benefit from this research.
- A degree program that meets my needs. I am enjoying taking my time to read and write about what interests me. Connecting with others who share my interests is an added plus.
- The satisfying, realistic career options upon completion of the degree. When I am finished with my master's, I might go on for a doctorate, reenter full-time work, do hourly or part-time work, tutor, consult, volunteer, or even go into politics armed with new information and experiences. Pragmatically, I recognize that going back to school gives me time to figure out what is next and gives the economy a chance to settle down—or crank up, depending on how you look at it.
- The success of those going before me. And many more of us are coming down the pike. The baby boomer generation is reinventing notions of retirement. According to *Retirement Rx: The Retirement Docs' Proven Prescription for Living a Happy, Fulfilling Rest of Your Life* by Frederick T. Fraunfelder and James H. Gilbaugh, Jr. (2008), “Seniors healthy at age 60 can easily make it to their eighties or nineties. We may end up spending as much time in our second careers as our first.”

One report in particular, A MetLife Foundation/Civic Ventures Encore Career Survey (2008), resonated with my situation. It provides a wealth of information on how almost 3,600 seniors who have already created a second or “encore” career for themselves reaped many rewards:

- Eighty-four percent of those in encore careers say they get either a “tremendous amount of satisfaction” (38%) or “quite a bit of satisfaction” (46%) from their encore careers.
- Nine in ten of those in encore careers say it is “definitely true” (54%) or “somewhat true” (40%) that they have seen the positive results of their work and know they are making a difference.

- People in encore careers have much in common. Most of those in encore careers come from professional and white-collar jobs (88%), have at least a college education (67%), and tend to live in cities and their surrounding suburbs (72%). Most (60%) are leading-edge boomers between the ages of 51 and 62. Most (56%) are women.
- Beyond demographic characteristics, people currently in encore careers also are somewhat more likely to say they have placed “a great deal” or “quite a bit” of emphasis on their work lives (81%) compared to the population of 44- to 70-year-olds in general (75%).
- Three-quarters (76%) of those in encore careers say they are earning the income or benefits they need.
- Not only do I need and appreciate the support of my family, I need to remember my responsibility to them. Modeling for our children and the next generation does not stop when they reach adulthood. As the baby boomer wave enters retirement age, we have the opportunity to work toward a better society in much the same way that we did as adolescents in the 60s and 70s.

As any good librarian knows, there are more resources if you need them. Some of them do provide checklists to help you decide if you are ready to go back to school, retire, or start a new career. Undoubtedly, there are pros and cons either way you choose to go, and ultimately, you must shape your own path.

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“I THOUGHT YOU RETIRED!”

VOLUNTEERING IN YOUR LIBRARY

Mary Redmond

FORMER PRESIDENT JIMMY Carter and his wife Rosalynn donate a week of their time and construction skills to Habitat for Humanity® every year “to build homes and raise awareness of the critical need for affordable housing.”¹

Retired U.S. Supreme Court Justice Sandra Day O’Connor (in addition to writing, lecturing, and hearing cases at the appellate level around the country) is working with universities, schools, and the Internet community on her goal “to educate an entire generation of young Americans about how our government works.”²

TV’s *Maverick* and *Rockford Files* actor James Garner has done public awareness work about lupus, a disease that affects an estimated 1.5 million Americans.³

These celebrities are representative of retirees continuing or returning to work as volunteers beyond the conventional retirement age. They are not alone. In 1950, a 65-year-old could expect 13.9 more years of life.⁴ By 2007, that figure had risen by almost five years, to 18.6 years.⁵ And with more healthful lifestyles and better medical care, a retiree can get a lot out of that “extra” time, including donating at least some of it to volunteer activities.

WHO VOLUNTEERS? ---

The Corporation for National and Community Service reports that 63.4 million people age 16 and over volunteered in 2009.⁶ And the value of that donated time is estimated at almost \$169 billion.⁷ Among people 65 and over, the 2009 figures are 9.1 million people, or 23.9 percent of that age range, donating 1.6 billion hours of service.⁸

WHY VOLUNTEER? ---

Of course the main reason for volunteering is to contribute your time and talents, both to help in emergencies and to make a long-term commitment to projects. But there are advantages for volunteers in addition to the satisfaction of contributing to worthy causes and the building/maintaining of social ties among fellow volunteers.

A March 2010 United Healthcare/VolunteerMatch online survey of 4,582 people (both volunteers and nonvolunteers) on the benefits of volunteering found that seniors who volunteer “maintain more positive feelings about getting older (55) . . . are more inclined to feel control over their health (57) . . . are more likely to express contentment with their emotional well-being (59) . . . and . . . are significantly more likely to have an optimistic look on life.” (61)⁹

VOLUNTEER OPPORTUNITIES FOR LIBRARIANS ---

Opportunities for librarians are legion! The Peace Corps, VolunteerMatch, the Senior Corps RSVP network, and similar organizations are good places to start a general search for volunteer opportunities. More specifically for librarians, the Canada-based Librarians without Borders and professional organizations, including the American Library Association and state/local library groups, can be the first step in identifying possibilities. And there are vast numbers of other groups (religious organizations, schools, community organizations, and similar entities) sponsoring many valuable projects. These can range all the way from fundraising for buying materials for donation to a library, to volunteering to set up a library, training other volunteers to take over the day to day running of a library, and many other variations, both in the United States and all over the world.

Anyone with a desire to volunteer should be able to find many options from which to choose. But in the excitement of looking through all these possible choices, don't forget that the place you have been working might also be an option. For those considering this possibility, there are a number of things to sort out (both for you and for the organization) before and during volunteer work there.

TALK TO YOURSELF FIRST

Why are you considering this step? It should go without saying that you are a dedicated person who wants to contribute to the organization that is so important to you and the community it serves. But what other factors come into play for you?

- To do something that you (and the library) know should be done but that nobody has had the time to do
- To concentrate on a specific, manageable workload—maybe even be able to get something finished without interruptions
- To keep up the friendships and social interactions that you enjoyed with your coworkers
- To keep busy (not a bad thing as long as you aren't wasting other people's time)
- To have fun

OTHER CONSIDERATIONS

If you're still interested, following are more things that you (and the library) need to consider before signing on:

- This is probably stating the obvious, but be sure that the library wants or can use your services. Don't assume that because you've been there many years or have experience working on many assignments that what you are proposing will be helpful to the library or will fit in with what the library currently needs to have done.
- Take a two-year hiatus between your retirement and returning as a volunteer. This will give time to put a little space between your work experience and returning to volunteer and offer a fresh look and a new face, at least to some staff.

- Talk to the director and/or volunteer coordinator to see what they want you to do, which might not necessarily be what you want to do. You might have noticed opportunities while you were working there, but are they what the library wants/needs to have done?
- Be sure to investigate the library's policies on volunteering in general, including any potential concerns of unions and/or staff attitudes toward volunteers. Most libraries structure their volunteer programs so that they don't overlap with responsibilities of paid staff.

YOU'RE "HIRED": WORKING OUT THE DETAILS ---

If these things aren't addressed in a volunteer manual (or if there isn't such a volume in your library), it's good to get an understanding of these matters so that you and the institution have the same expectations. Following are some things to consider:

- Be sure that you and the library have a clear agreement regarding your assignments and details on starting/leaving times, plans to be away, and so on. A commitment for unpaid work is a responsibility and should be taken as seriously as for a paid job.
- It's a good idea to inquire about the library's volunteer or general liability insurance "just in case." Be sure to keep your emergency contact and related information up-to-date.
- If neither you nor the library is ready to make an open-ended commitment, it might be a good idea to agree on a specific project with a beginning and ending time line. If things work out well for both of you, the agreement can be renewed. If it's not what either of you hoped for, completion of the project can offer the opportunity for an amicable parting.
- Find out what kinds of statistics or reports you might be expected to maintain and how often they would be submitted.
- What kind of support can you expect? An office, desk, phone, Internet access, use of photocopy/fax machines, or staff assistance? These things are often at a premium so don't assume that you will automatically have access to things you had as an employee.
- Along the same lines, can you use staff facilities like lockers and break rooms or kitchens? Will you be able to sit in on staff training sessions?
- What will the supervisory arrangements be? If you used to head up a unit and are now coming back as a volunteer, you might be reporting to the

person you formerly supervised. How comfortable will both of you be with this arrangement? And will others on staff or the patrons still look to you with questions that should be going to your successor? How will you deal with these situations?

- You might be surprised at how complicated some of the procedures in other units are, even if you were at the library for a long time. Be sure that you understand and follow the procedures of the unit where you are volunteering. If there isn't an up-to-date written guide, take good notes and clarify any questions that you might have.

A FEW CAVEATS

Being a volunteer is not the same as being an employee. Even if you are in the same building and working with the same people, procedures and relationships may be different. You and the library staff will both have to negotiate these changes as you settle into your new role.

- You're not on the staff any longer, so don't expect access to nonpublic areas, after-hours access, and other "staff only" privileges. Even if you know a collection better than anyone on the staff, you will need to be aware of and comply with security procedures.
- If your responsibilities include publicity and/or newsletter production and dissemination, make sure that you check with library staff on all the details about the articles you are writing. The most up-to-date information about the library resources, policies, and other details should be included in any external communications. And, of course, never presume to speak for the library unless you have specifically been empowered to do so by library management.
- You might have worked in the library for thirty or more years, but new staff probably won't know that. Don't be insulted by explanations of policies that you instituted or requests for identification from people who don't know you.
- If you have access to a library e-mail account, be sure you understand and follow the rules for appropriate use. If it's a personal message, it's better to go to a public Internet station and sign in there. Similarly, find out about limits of telephone usage and library materials.

- Remember that others are there to work, not to socialize (unless it's during break, lunch, and other designated times). Volunteers, including former staff members, must respect the rules of conduct for all.

NOW I'M *REALLY* LEAVING! _____

All good things come to an end. Perhaps you want to move on to a paid job or another volunteer opportunity, relocate out of the area, or just relax and not be on a schedule. For whatever reason, at some time you'll be leaving for good. Ideally, this separation should be treated like any other.

- Give as much advance notice as possible.
- Turn in any identification badges, keys, and so on, to the appropriate office.
- Make sure your reports, statistics, and other records are up-to-date and submitted.
- Offer to document procedures for what you have been doing to make things easier for your supervisor and any successor volunteer.
- If it's not part of the usual process, consider asking for an exit interview with the director or volunteer coordinator to share your experiences and make suggestions. Now enjoy the next stage of your life!

TWO EXPERIENCES AT THE NEW YORK STATE LIBRARY —

After a 30-year career with the New York State Library, Marilyn Douglas now volunteers with the New Netherland Institute, a support group for the state library's New Netherland Project Dutch translation work. Mary Redmond worked at the New York State Library for twenty-five years and is now the volunteer Special Liaison for the New York State Library.

WHAT DID YOU DO AS A NEW YORK STATE LIBRARY EMPLOYEE?

Douglas: I worked in the Technical Services unit and then moved to the Local History, Manuscripts, and Special Collections unit. Following this stint, I worked in the Planning unit to organize and facilitate the move of furniture and equipment to the then new Cultural Education Center (CEC) building, which now houses

the state library's collection and staff. I served as coordinator of library services to state agency libraries and state agency personnel, and then became a library consultant to public, school, and academic libraries in the Rochester region; established the Electronic Doorway Library Recognition program; worked with the Gates Foundation to upgrade computer capabilities in public libraries; and administered several New York State grant programs.

Redmond: My official title was Head of Reference Services, but my responsibilities changed a lot over the twenty-five years on the job.

WHAT MADE YOU DECIDE TO VOLUNTEER FOR YOUR POST-RETIREMENT WORK AT THE LIBRARY?

Douglas: When I retired, I knew I needed to do something to reinvent myself. I also knew I didn't want to do library work per se and that I wanted to get involved with something where I felt I could make a difference without making a full-time commitment. As one of the founding trustees of the New Netherland Institute when it began as the Friends of the New Netherland Project in 1986, it seemed the logical step to take. Contrary to what one should do, I announced to the director of the project that I was planning to volunteer when I retired. Luckily, he accepted my offer quite willingly, though I'm sure at the time he had no idea what I would do. Since 1986, I had been a member and officer of the board of trustees and was confident that there were things I could do that would suit my skill set.

Redmond: During my years working in the library, I didn't have time to do much more for the Friends of the State Library than just be a member. But I wanted to be more active and thought that my experience as a staff member might be valuable both to the library and to the Friends.

DESCRIBE WHAT YOU DO AS A VOLUNTEER.

Douglas: I began as a volunteer with the New Netherland Institute in 2004. It was just about that time that the board was beginning to plan for the 2009 Quadricentennial of Henry Hudson's voyage up the Hudson River to Albany, so there were many things to think about, plan, and organize. One of my primary volunteer activities was organizing and publicizing our annual meeting and the New Netherland Dinner, in conjunction with the New Netherland Seminar. In

addition, I established an information list, NEWMARC-L, to publicize events throughout the world that would be of interest to people who are interested in the Dutch role in colonial history in the Atlantic World and provide copy for *de Nieuw Nederlanse Mercurius*, our quarterly newsletter. With the attention gained with the 2009 celebrations, we received a large matching grant that with other established grants allows us to bring in researchers to spend time with us doing research in the world's largest collection of New Netherland material housed in the state library and the state archives. I handle the arrangements for these internships, fellowships, and so on. We also give two annual awards, and I facilitate that process as well. I handle general reference questions about the library and archives collections and their use, and I often refer people to an expert in a Dutch-related field who may be able to help them. I supervise the data entry for our bibliographic citation database. We now have almost 1,000 articles, essays, and lectures in the database. It is my hope that someday all these items will be scanned so that the full text will be available online.

Redmond: I'm treasurer of the Friends of the New York State Library. I've worked with the Friends on coordinating some special projects such as raising matching funds for a Save America's Treasures grant for the state library to begin conservation work on a fragile collection of seventeenth century manuscripts (the Van Rensselaer Manor Collection). The Friends have also received a legislative member item to purchase African American and African Caribbean family history/research materials for the New York State Library's collection. I worked with staff of the state library to identify appropriate materials, and then coordinated the ordering and payment by the Friends from the vendors.

I'm also liaison to the editor of the *New York State Library News*, the quarterly newsletter of the Friends. I work with the state library to provide items for the newsletter, secure appropriate graphics from the library's collection, and try to make sure that the readers are kept up-to-date about the New York State Library.

The Friends financially support and staff exhibit tables about the state library at conferences and special events. We are also working to expand our sponsorship of speakers for state library programs.

WHAT ARE THE TIME AND TRAVEL COMMITMENTS FOR YOUR VOLUNTEER WORK?

Douglas: Generally, I work two full days a week, though during busy times around events I may spend more time in the office. Of course, e-mail is 24/7, so I often

find myself following up on NNI-related activities in my off time. I live about a ten-minute drive or a two-mile walk from the CEC, which houses the NNI offices, the state library, and the state archives.

Redmond: I am here pretty much every day, although as a retiree I have the luxury of setting my own hours. The travel commitment is just the usual half-hour bus ride that I used to take during my working years.

ANY UNEXPECTED JOYS OR DRAWBACKS, AND ANY FINAL THOUGHTS?

Douglas: Though not a historian by training, I do know how to find information. I often help the director and assistant director in their search for specific items. I enjoy helping people, facilitating communication among experts, and constantly learning about a period of history with which I was unfamiliar. Being in the building where I used to work means that many of the people are known to me as I am to them. This helps when trying to get things done. It also helps that we are not part of the bureaucracy and have much more freedom in making things happen. Probably the biggest drawback, if one can call it that, is volunteering in the same building where you worked. I count it as a lucky day when I don't meet someone on the elevator who says "I thought you retired." If you do decide to volunteer—know what you're getting yourself into, keep it in perspective, and do it because it's something you enjoy.

Redmond: The work is even more fulfilling than I imagined. It's an adjustment to go from being on the staff to being a liaison without the authority that I used to have by virtue of the positions I held. But after four years of volunteering, things have smoothed out and each day is a new adventure.

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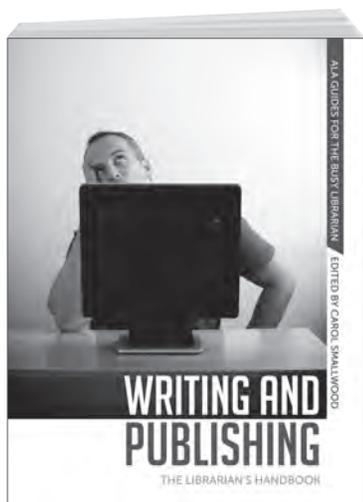
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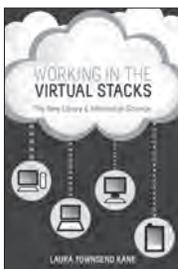
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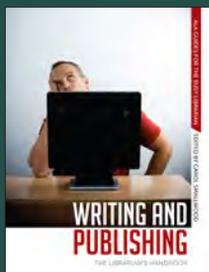
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