



The Well Being

A Monthly Newsletter Covering Health and Wellness

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Give Someone Else A Happy New Year. Volunteer!



You would love to get involved and make a difference this year. How do you get started? The USA Freedom Corps * has some suggestions:

Research causes or issues important to you.

Look for a group that works on issues you feel strongly about. You might already be giving money to one of these organizations. If you can't find such a group, start one in your own backyard. Organize neighbors to clean up that lot on the corner, patrol the neighborhood or paint an older neighbor's house.

Use skills you have.

Look for volunteer work that builds on your interests and skills. Do you enjoy outdoor work, have a knack for teaching, or really like interacting with people?

Learn something new.

Consider a volunteer opportunity that will allow you to learn something new or enjoy a break from your daily routine. If your full-time job is in an office, take on a more active volunteer assignment, such as leading museum tours or gar-

dening. Understand, however, that you may have to make a time commitment for training.

Combine your goals.

Look for volunteer opportunities that also help you achieve other life goals. If you want to lose a few extra pounds, pick an active volunteer opportunity -- cleaning a park or working with kids, for example. If you've been meaning to take a cooking class, volunteer at a food bank that teaches cooking skills.

Don't over-commit.

Make sure the volunteer hours and the assignment fit into your hectic life. Ask if the organization will start you out on a limited number of hours until you can determine if it is a good match. It's better to start slowly than to commit to a schedule you can't or don't want to fulfill.

Volunteer as a family.

Select an activity you can do with your spouse, or with the kids. Volunteering together is a great way to teach young children the value of giving their time and effort, as well as a good way to introduce everyone in the family to new skills and experiences.

Be a virtual volunteer.

If you have computer access and the necessary skills, you may be able to do volunteer work at your computer. This could include giving free legal advice, typing a college term paper for a student with a disability, or "visiting"

with a shut-in via e-mail.

I never thought of that!

Here are some volunteer opportunities that may not have crossed your mind:

- Day care centers, Neighborhood Watch, local public schools, shelters, senior centers, halfway houses
- Community theaters, museums, art galleries and monuments
- Community choirs or orchestras
- Neighborhood parks, youth organizations

Nonprofits may have questions, too.

If you contact an organization with an offer to volunteer your time, you may be asked to come in for an interview, fill out a volunteer application, and describe your qualifications and background just as you would for a job interview. The organization must be sure that you have the skills needed, are truly committed to doing the work, and share the interests of the non-profit. In volunteer work that involves children or other at-risk populations, there are also legal ramifications for the organization to consider.

* USA Freedom Corps is a White House Office established after September 11 to promote and expand volunteer service in America "by partnering with national service programs, working to strengthen the non-profit sector, recognizing volunteers, and helping to connect individuals with volunteer opportunities."

Smart \$\$ Tips for a Fiscally Sounder New Year



What you don't know about banking products, insurance or being a savvy consumer *can* hurt you...or at least it can cost you more than you could be paying.

Travel smart

You may *not* find the cheapest plane flights on Internet web site like Travelocity, Expedia, or Orbitz because they don't list discount airlines such as Southwest and Jet Blue.

It's usually more expensive to lease a car than to buy a new car because at the end of the lease, you don't own the vehicle.

Know your insurance

Auto insurance premiums are based on the characteristics of the driver as well as those of the car. Two drivers may drive the same make and model, but the driver with a poor driving record will pay more for insurance.

You *can* save on auto insurance premiums by *raising* collision and comprehensive deductibles because the more you pay in case of an accident, the less your insurer will have to pay.

If you want to buy a whole life, universal life, or other cash value life insurance policy, you should plan to keep it *for at least 15 years*. Canceling these kinds of policies after only a few years can more than double your life insurance costs.

Renters should have insurance to cover the contents of their apartment because a landlord's insurance protects the building, not the renter's possessions.

Bank well

Not all savings and investment products offered by your bank are federally insured. Generally, statement savings accounts and CDs are FDIC insured, but investment products like stocks, bonds, and mutual funds are not.

Borrow wisely

Your credit card company typically provides a 20 to 25 day grace period after the statement date, but you actually may have far less time than that to get your payment. Don't forget that it takes time for the issuer to mail the monthly statement to you and time for you to mail it back.

If your credit card payment is late your card issuer *can* raise your interest rate to well over 20%, in addition to assessing a late fee. Not all credit card companies impose penalty rates for just one late payment however.

When you shop for a mortgage, consider more than just the monthly payment. The least expensive mortgage is the one with the lowest rate, points and fees, carried for the shortest term. Fifteen-year mortgages, for example, usually have higher monthly payments than 30-year mortgages, but they are far less expensive because of lower interest rates and lower interest obligations over the term of the mortgage.

Shop smart

Unit pricing on shelf labels at your supermarket can help you determine if a large or small container is a better buy, because you can compare price-per-ounce (or other weight unit).

Different pharmacies, including on-line pharmacies, may charge different prices for the same name brand prescription drug.

The tips above are just a few of the 66 *Ways to Save Money* offered on the U.S. government's web portal as a pdf and also available in English and Spanish versions. See www.firstgov.gov for more information.



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