

Seasoned citizens, after decades of raising kids, pursuing careers and tackling other tough responsibilities, look forward to their sunset years. The typical dream is relaxing on sunny beaches, leisurly watching the waves and sipping well-earned drinks.

Then, after a few months of doing nothing, many seniors realize that retirement shouldn't be the end of an active life. Today, most can look forward to another 20 or more productive years. According to recent studies, life expectancy in the U.S. is now almost 79. In other countries, including Italy, Japan, Singapore, Australia and Canada, it's into the 80s.

Volunteering is a satisfying way for retired seniors to contribute valuable skills and experiences to their communities and beyond. There are hundreds of opportunities available, from serving a meal at a local homeless shelter (www.urm.org) to a summer of rebuilding storm-damaged homes abroad with Habitat For Humanity. (www.habitat.org)

If newly retired and unfamiliar with volunteering, begin your efforts with something easy and short-term. Check with local schools, hospitals and organizations for one-day or weekend tasks.

A church rummage sale, delivering meals to homebound elderly or handing out voter information at the mall. When you're ready for longer commitments, scan the internet for national and international organizations with projects that interest you. Some include the Red Cross, Salvation Army, USO, United Way, Goodwill and other deserving causes. (www.forbes.com/top-charities)

During working careers, we earn rewards from paychecks and the material things they can buy. For volunteer retirees who continue working to help others, the rewards are at least as satisfying in knowing they're helping those who need and appreciate their work.