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State Employees Guide

PRE-RETIREMENT PLANNING

for

STATE EMPLOYEES OF IOWA

Commission on the Aging
Grimes State Office Building
Des Moines, Iowa 50319

Price: 75¢

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"AS YOU FACE THE FACT OF RETIREMENT"

This guide is for you as a State of Iowa employee to start you thinking about the eventual fact of retirement. This material attempts to raise questions and partially answer some universal needs of all who will and are retired in State of Iowa employment.

We hope you will be better prepared, and more informed because you have reviewed this information. The State of Iowa offers discussion groups and special sessions on Pre-retirement Planning for State Employees. If you wish to be a part of a discussion group or course, contact your department's personnel director or you may contact the Commission on the Aging, Grimes State Office Building, Des Moines, Iowa 50319. (Tel. 515-281-5189) Also, if you have any personal questions or problems in this area of Pre-retirement Planning, please feel free to contact the above mentioned persons.

Narrative: Session I

INTRODUCTION AND GOALS FOR PRE-RETIREMENT

Each one of us will face retirement within the next few months or years. It is the purpose of state and local government agencies to help those of you who will be retiring to begin planning now for the years when you will be no longer in your office or at your usual desk or working with your local community.

Almost every state agency has helped in the planning of this course to help them help you meet the new experience of retirement. As part of this experience called retirement, we have set certain objectives and goals for you to consider.

The first goal or objective is to make the transition from full time employment to retirement living as easy as possible. We all will have to face that ultimate day of retirement. So why not plan now?

Several people can help you in this. Learn from those who have already retired. How did they meet retirement? How have they adjusted to the new experiences? What problems, what joys have they found? Read, consult with "experts" in the field such as educators, persons in the field of aging.

This course is to act as a vehicle to bring out and attempt to answer questions you will have concerning retirement. Not every question will be answerable, but they must be raised when necessary.

Retirement is a fact of living. This in no sense says we want to force people out of work, but our society is geared to some phase of retirement, especially in governmental work. It is your responsibility and the responsibility of others like you to make the retirement experiences as enjoyable, as useful, as creative, and as fulfilling as possible.

Retirement, as with any other fact of life, is still individual. We want you to raise questions, seek answers, talk with others like you, so that your years of retirement will be planned, as much as possible, as you would like them.

There is definitely a need for pre-retirement planning. Every day 800 people in the United States reach the age of 65. Many of us can expect to live well into the middle 80's. In Iowa alone, we now have over 350,000 people over 65. The year 1900 we had just over 190,000. So the years of retirement, usually referred to as over 65, will see us as part of a large group of people with similar

needs, likes, problems and daily living events. There is also a trend in our country to the lowering of the retirement age. This does not mean we at the state level accept this as an ultimate, but it is a real fact with some departments and agencies.

Above all, we need to be as ready as possible for the period of adjustment when we will have to decide where to live; how much money we will have to live on; where will the money come from; how will we use our time; and many other questions.

Review now the outline of the sessions or chapters. This will give you a flavor of what you will want to discuss and questions to think about as these session develop.

CHANGING ROLE

For a person facing retirement one of the major adjustments will be a change in "role" - from employee to "unemployed" (as it were); from "worker" to leisure class populace. When a person is able to plan for retirement over a period of time, this crisis of changing roles can be lessened and meaningful past-retirement activities are more likely to be established. However, this planning should and must be more in depth than merely "figuring out things to fill my time." For a person who is a worker (an employee) too often there isn't enough time; for a retiree too often there is too much time.

One basic element that must be considered in depth in any discussion of changing roles after retirement is that the "person defining" aspect of a role or roles. The role(s) a person holds "defines" what and/or who that person is to both himself and others. The person who is a "worker" conjures up certain images, expectations and concepts in our minds and in the "worker's" mind. It is normally a positive image: one that implies success (particularly over a long period of time), usefulness and productivity. When one works, one is productive for himself, for his family, for his company (or department), and for his country. In our culture and society, productivity is a virtue and feeling productive makes one feel good about himself. But what our culture has also tended to do is to define too limitedly the concept of "productive". We tend to define it materialistically and monetarily, and as a result we limit the ways that feelings of being productive can be reached. We limit the ways that positive self-concepts can be established. Recently stirrings of change in the traditional definition of "productive" are being felt, and the definition is being enlarged to include spiritual, non-material, "Soul Satisfying", personal relationship types of activities. Productivity is being felt when involvement occurs be it in a job, in volunteer work, or in individual pursuits.

This redefinition clearly has a vital impact on our retired persons. When a person is involved, he feels productive and most importantly, he feel good about himself and his life. A major difficulty that too often arises when a person retires is that his major (in some cases only) role definition and in reality self-definition, has been that of a worker or employee. At retirement that role ceases to exist and the reminiscing of having been a worker suffices for only a brief period of time at best, and he has few other self defining role resources to fall back on in order to maintain a positive self-concept. He can very easily fall victim to apathy and depression and tend to withdraw from life itself. It is important then that the process of planning for retirement include as a major factor that of establishing other meaningful ways of enhancing a person's

self-concept when full time employment is no longer a resource. The whole process of changing roles at this point in life should be explored by the potential retiree in relationship to his own life style, wishes and feelings, and substitute roles and activities planned for according to these determinations.

Some areas that need consideration by the potential retiree are:

1. Impact of change of income will affect type of past retirement role a person assumes. The retiree will also change in type of consumer role he fills from worker oriented products to leisure oriented products.
2. Daily living schedule will modify, perhaps greatly, after retirement. The impact of change may be felt in a resulting lack of schedule now that the major daytime hours are free. After breakfast the simple fact that "there is no place to go at a certain time" may be distressful in itself and leave the person feeling "out of life" and useless.
3. The social aspects of a job, now missing, may leave the person feeling isolated and lonely. Other forms of areas in and opportunities for socialization must be established and used.
4. The impact of retirement for the married couple will be different than for the single person. Will the wife "retire" also, or will her life essentially remain the same? What does she do with "this husband suddenly at loose ends?" What if the wife is working and does not retire at the same time as her husband? What positive aspects for retirement does being a couple have?
5. The extended family group (children and grandchildren) can be a rewarding resource for the retiree or a misused resource. Does the retiree suddenly become a "too much," "too often" and "too available" parent or grandparent? Is the parent role the only role the retiree sees left for him that is positive and meaningful?
6. The community attitudes towards and feelings about the retirement population has a bearing on self attitudes felt by the retiree. Are the senior citizens involved by the community or are they forgotten? What programs and activities exist within the community? What are the retiree's attitudes toward the community?

7. For some people part time employment is an appropriate possibility. How feasible and realistic is this consideration?
8. Internal resources is a crucial factor in successful retirement planning. What positive, useful, integrated coping abilities and strengths does the person have? Is individual help with planning perhaps warranted for a period of time?

These are specific areas that the helping person may want to explore in depth with the group or, in some cases, with individual members of the group. One thought that must be kept in mind in any discussion of "changing roles" is the individual's self-concept before, during and after this process of change, and that enhancement will lead to success, deprecation will lead to impoverishment.

AN INTRODUCTION TO FINANCIAL PLANNING

You're right! It will be a different world when we retire. The first thought which comes to mind is, that "it will be different alright, we won't be working everyday." The second thought, which is sometimes first, is "we're going to have to cut back, we won't have money enough to do all the things we've been doing." There! We've said it! We might as well come out and say them -- for in bringing them out into the open, we can do something about them for one thing, and in talking about them and learning about them, we can virtually eliminate the unreasoning and unreasoned fear which strikes some people at these very thoughts.

This session is concerned with financial matters. We have no suggestions about how you can earn more money now to minimize financial problems in retirement; and we have no hot tips on the stock market, commodities market, real estate, or Las Vegas. We must also state that this session will be general, very general. There are three reasons for this: the first is that it would be impossible to cover this subject in the limited time we have for the session. The sheer volume of the subject precludes specifics. The second reason is that the area is highly specialized -- so we would need at least three specialists to discuss the subject in depth. The third reason for generalness is that each of us has our own peculiar financial situation and problems. Some of those specialized sub-subjects would interest some of us and not the others.

So, with these disclaimers, let's be general and set the general areas of "Financial".

1. Legal and Financial Planning
2. Estate Planning - Wills - Executor and other Fees
3. Trusts - Kinds - Fees - Investments
4. Taxes - Income - Gift - Inheritance
5. Designation of Life Insurance

We want to bring out first, there is much free information available in most of these areas. There are many competent people to help you, who will not charge you for consulting with them, but who give their services in the hope or expectation that you will want their services for which they will be paid. In this category are bank officers, trust officers, and life insurance agents -- to name a few. Generally speaking, a lawyer, whenever you consult with him, will expect to be paid. This is not to suggest that you

should not consult with a lawyer, for in many instances a lawyer is the person to see (such as for drawing a will) and in other instances, a lawyer is the person with the most expertise in these areas. Of great importance, there are books and pamphlets available -- and these you should read first to become familiar with this whole area so you can discuss these matters with your consultant with some degree of knowledge.

Before going into somewhat more detail in these five areas, we would also like to mention the philosophical or psychological change as it relates to financial matters. As we have grown older, we have tended to become conservative. The wild (and often unsuccessful) speculations of the past holds less appeal for us now. Truthfully, we'd just as soon forget about them. Notwithstanding this, some of us still hold investments which may not be particularly appropriate for the future. I'm referring to real estate. Obviously investment in real estate for future appreciation in value, whether the future be five years or twenty years is presupposing a life span which may very well not be ours. Equally obviously, the ownership of the house in which we live is generally a good investment. Between the future appreciation investment and the house in which we live, there could be a number of other real estate investments, such as: business buildings, apartment houses, city lots, and farms -- all of which to one degree or another may be undesirable. The basic reason why we suggest these may be undesirable investments is because of their lack of liquidity -- or convertability to instant money. Most often they cannot be sold quickly and still favorably. This can become a critical problem if serious illness or death should occur to one of the partners. The possibility of inheritance taxes forcing the sale of the real estate, at an inappropriate time, must also be considered.

Another change can go contrary to our financial planning in retirement. As we grow older, we tend to become more static in our thinking and action. Yet in financial matters, we must remain at least somewhat flexible. As conditions change, we must change some of the arrangements we've made. It usually would not be possible for us to do all our financial planning at 60 years of age, or 65, or 70, and then say that our financial planning is done for all time. These plans must be reviewed from time to time, to make certain they accomplish, as well as possible, our goals and that they reflect any changes which have occurred in our situation since our last review. It might be well to review our plans every two years -- or after any substantive change in situation, whichever comes sooner.

Now that we have set the scene, let's discuss the five areas of Financial. Because we have mentioned investments -- or real estate investments, we'll go back and hit that one first. We mentioned that owning our own home is a good investment. But, is owning your own home a good investment? The answer depends largely on your situation at retirement -- and your situation as it develops as the years go by. Generally both practical and philosophical conditions meet at time of retirement. Your home is a place to live and philosophically you are happy and comfortable there -- and it fits (more or less) your means. Some people, of course, sell their homes and move into a retirement community at retirement -- so this decision is effected at retirement. But even if you decide to keep your home and live in it at retirement, the time may come when this may not be a good decision to continue. As you get older, the chores of ownership become more pressing: mowing the lawn, shoveling the snow, painting and decorating, repairs of all types including those 17 motors the average house is supposed to have. The time ultimately comes, when your reduced vitality coupled with the responsibility of owning a house, are just incompatible. So waiting indefinitely to dispose of your house may be only creating a problem for you. It isn't that living in an apartment, or retirement community or home, or if necessary a nursing home are without problems -- but they get you away from onerous responsibilities -- which may become more onerous as time goes on.

Let's leave real estate and look at other investments. Certainly safe investments in retirement are bank savings accounts, savings and loan accounts, and government bonds -- and they are all readily and quickly convertible to cash. If you are fortunate enough to have over \$20,000 in such savings, I would limit any one account to \$20,000 because of deposit insurance. Almost as safe are many stock and other bonds. They are readily convertible to cash and they have another feature which is both plus and minus: they go up and down in value -- fluctuation. Over the long pull, a stock can be a hedge against inflation. Over a long pull, stocks go up, and follow generally, sometimes very generally, inflation. A good example of this occurred in my own family. Five years ago, an aunt of mine retired. We both owned some General Electric stock, which at that time was selling for \$90 a share. Sometime after that, I sold my General Electric -- and later still, General Electric went down from \$90 to \$60 a share. My aunt wrote and complimented me on how smart I was to sell when I did. She held onto her stock. Today it sells for \$120. Now, who was smart? Regardless of how we answer that question, the point is this -- during the whole 5 year period, there was inflation. If my aunt had had to sell this stock in

mid 1970, it would have been the poorest possible hedge against inflation -- but selling in mid 1971, it would have been a good one. And, of course, General Electric is a blue chip stock -- one of the better ones. The high-flyer stock, or growth stocks, or go-go stocks just don't seem appropriate or wise in retirement. However, if in your financial planning, you have money available beyond your projected needs for two to five years, an investment in blue chips of a portion of this extra money could well be wise and prudent. I would suggest a stock which pays regular dividends -- and has a track record for doing it over a considerable period of years. This doesn't guarantee anything except relative stability -- but I believe this is desirable.

If you are blessed with assets at retirement, there is a way to secure professional management of these assets at relatively modest cost: a trust. There are a number of different kinds of trusts -- and almost every bank has a trust department to handle trust accounts. In effect what happens is you transfer the management of your assets to the trust department of the bank. They are empowered to manage the assets, and even sell them, when in their view an investment of another kind would be better. These trusts can be of short duration or for a long time into the future -- well beyond your death or that of your spouse. I believe some are cancelable and others are irrevocable. The important thing is that you secure professional management of your assets -- and you can receive income from the assets -- in a monthly, quarterly, or however you designate, payments. Some of these features and advantages are also available through the investments in mutual funds -- and these should also be considered. For information on trusts, go to your bank and ask them for a brochure and information on trusts. After you've had a chance to study this information, jot down your questions and go back to the bank. If the answers don't satisfy you, it may be that a trust is just not for you.

As long as we jumped into this dissertation in the middle, we'll continue from there and go to number four -- Taxation. A retired person, particularly over 65, does get some tax breaks. However, these are changeable from time to time -- and not always for the better. For example, several years ago, Iowa had a tax program which was intended to "freeze" property taxes for those over 65. Somehow this got lost in the shuffle of priorities of tax money -- but I think in the long run, tax advantages for retired people may increase. Here are some income tax advantages you now get on reaching 65: you get double exemptions. Where there were two of you, there are now four for income tax purposes. Each exemption was a deduction of \$625 in 1970, was raised to \$650 in 1971, and is scheduled higher in the future. If your income in retirement is relatively modest, this feature alone could eliminate all Federal income tax for you. The retirement

income provisions, which determine which income is taxable and which is not is another tax advantage. As most of us know, Social Security is not income for income tax purposes. Your IPERS pension is partially income tax exempt. Here is an example of husband and wife, with an income of \$6600 per year, and no Federal income tax:

	Social Security	\$ 2400 per year
	Exempt IPERS	1000
*	Non-exempt IPERS	600
*	Other earned income	2000
*	Interest	<u>600</u>
	TOTAL INCOME	\$ 6600
*	Total subject to tax	3200
	Itemized deductions	<u>600</u>
	Subject to income tax	\$ 2600
	Double exemptions @ \$650	<u>2600</u>
	Federal Income Tax	ZERO

The itemized deductions above would include: donations, taxes, interest, medical, and perhaps some others.

Here's a funny one, in a macawbre sort of a way, you can't give a gift "in anticipation of death" without it being taxable. Does this mean you can give gifts if you expect to live forever? Apparently it means you can give a gift if you are not anticipating imminent death. You are permitted to give any number of people \$3000 per year, up to \$30,000 in their lifetime, unless you do it in anticipation of death.

While Inheritance taxes are subject to change and higher taxes, as are gift taxes, generally the exemptions are substantial enough, particularly when your heirs are your spouse and children, that there isn't a problem. It is possible to have an estate of \$100,000 (plus life insurance) without it being subject to Inheritance taxes. This, of course, depends on whether there are children and a spouse. The exact details, as they fit your situation, are information you will discuss with your lawyer as you consult with him on your planning.

We just mentioned life insurance. Generally, on most type of policies, the proceeds of life insurance are not subject to inheritance tax. There are some exceptions -- but ordinary life and term life are free of taxes on the proceeds.

Number Five on the list is the Designation of Life Insurance. One more word in here would help: the designation of beneficiaries. The beneficiary of a life insurance policy can be changed at will -- and this is a good thing -- not to be capriciously used but to be constructively used to reflect a change or changing situation. For example, you and your spouse retire at 65 -- both in reasonably

good health. It would be entirely logical for each of you to be the other's beneficiary on your insurance policies -- with the children as secondary beneficiaries. At 70, five more years have been lived, and average future life expectancy has been decreased by 3 years or so. It is worth considering making the children primary beneficiaries on at least part of the policies, and the spouses secondary beneficiaries. If one of the parties is now in poor health, perhaps the children are made primary beneficiaries on more of the policies. The problem here that we are trying to avoid, is the possibility of one party dying and leaving the insurance to the surviving spouse to go into his or her estate. If the surviving spouse should die, say two years later, this insurance money which was not taxable to him or her, now is in the estate and could be taxable to the children or other heirs. I'm not sure it would be, but the possibility exists that it would. Upon the death of either spouse, the other would change his or her beneficiaries immediately, making the children or others primary beneficiaries. Another consideration here is that perhaps, at and after retirement, you are still paying premiums on some policies. There may come a time when these premiums are burdensome -- and the policies provide for ending premiums and taking paid up policies on lesser amounts than the face values of the policies.

Now let's give a quick look at Legal and Financial Planning, Estate Planning -- Wills -- Executor and other Fees -- Mechanics. Some people are reluctant to consult with a lawyer for one reason: he'll charge a fee -- and that he will. But, why are we consulting a lawyer? We consult him for expertise. We consult him in the hope, and expectation, that he will perform a service for us which will save money and trouble for ourselves and our heirs. Nowhere is this more obvious than in drawing a will. While we've all heard of people who have quite simply written down their wishes to be carried out after death, and we've heard of how this became an incontestable legal instrument, we have rarely heard of the one hundred other instances where this piece of paper resulted in a legal and expensive nightmare. Prudence compels us to have a lawyer draw up a will -- and update it from time to time as situations change.

In this will, an executor of the estate will be designated. The executor may be an heir, a friend, a bank, a lawyer, or a combination of these. Which of these you will choose, will depend upon a number of factors -- including your personal situation and your financial situation. Whichever of these you choose, will cost some money. Some years ago, my mother died in Minneapolis. She left a quite modest estate, and my brother was the designated executor of the estate. While the estate was modest, there were assets in both Minnesota and Iowa -- so

the estate had to be probated in both Minnesota and Iowa -- with legal fees in both states. But, even if the estate were probated in one state, there still would be legal fees -- and you should want it this way. The legal fees are your assurance that things were handled decently and in order, and in the best interests of your estate and heirs.

When I think how general we have been, and how many times I have suggested, in effect, we see a specialist, I know I am making a commentary on our age. The age of specialists. A trend which is growing rather than retreating. A trend, which whether we like it or not, we can nonetheless use to our advantage.

Earlier, I mentioned the 17 motors in the average house. This is one of the less complicated things in our specialized culture. If we can find the motor which is malfunctioning, we can take it out and put in a new one. But, they don't make our cars that way. We can find the motor alright, but getting to the problem and then correcting it is something else. We go to a specialist. If we go to a doctor for a checkup and he finds something or suspects something, he sends us to a specialist. If the television is acting up, we might check the tubes, but if this doesn't work, we call in a specialist. Each of us have a talent or two which will be useful in retirement. Mine are only two: I can paint and I can do my own income tax. This means that for all carpentry, electrical work, plumbing, appliance repair, automobile repair, medical, legal, financial, and hundreds of other things, I must either see a specialist or the work won't get done -- or if done, done so badly as to shame even me.

Summing up then, see the persons with expertise. You will save frustration -- and this alone could be worth doing it -- but on financial matters you will save money -- in the long run. As this is a presentation on financial matters, saving money in retirement can't be all bad. A specialist, whose integrity and skill you can respect, is a flower to be cultivated. Start cultivating.

Narrative Session IV

SOCIAL SECURITY, MEDICARE, IPERS, AND PRIVATE
RETIREMENT PROGRAMS

Part of your planning to retire is to know what you will have to live on. What financial resources will you have? Within what income will you have to adjust your activities? What resources will be available in case of accident, sickness, and death? These and many other questions you will face in your retirement years.

State employees will have certain resources available in the retirement years. These resources will be:

1. Iowa Public Retirement Funds (IPERS)
2. Social Security Funds
3. Medicare Funds
4. Any private funds the individual has invested through private sources
5. In cases of extreme need, Old Age Assistance and Medicaid may be secured.
6. TIAA
7. HPF

Brief descriptions of each of these resources follows:

1. Iowa Public Employees Retirement Program.

This program is administered by the Iowa Employment Security Commission, 1000 East Grand Ave., Des Moines, Iowa 50319.

Two specific brochures are available on a request basis:

- (a) "Applying for IPERS BENEFITS"
August, 1969
- (b) "Your IPERS BENEFITS"
1970
(This brochure is updated periodically to keep abreast of changing laws and regulations for state employees)

Part of the program in pre-retirement planning should include a visit from one of the staff of IPERS to more fully explain and answer questions for the group. Also, it will be beneficial to assist each individual in knowing what his monthly benefit will be on retirement at 62, 65, or 70.

OPTIONAL FORMS OF BENEFIT

The IPERS Law provides the five monthly benefit options outlined below. Choice of option is made at the time of the member's retirement. Regardless of the option chosen, the member's benefits are payable for his lifetime. Note that the provisions for possible death benefits vary with each option.

- Option 1. A lifetime monthly benefit, with a refund at death if total benefits paid to the member during his lifetime are less than the member's investment plus the employer's accumulated IPERS contributions. The remaining balance, if any, would be refunded to the designated beneficiary, or if none, to the estate.
- Option 2. A lifetime monthly benefit, a little larger than provided under Option 1, with a refund at death if total benefits paid to the member during his lifetime are less than the member's investment. The remaining balance, if any, would be refunded to the designated beneficiary, or if none, to the estate.
- Option 3. A lifetime monthly benefit slightly larger than provided in Options 1 and 2, with no refund at death.
- Option 4. A lifetime monthly benefit decreased sufficiently to provide that such decreased allowance (or a designated fraction thereof) be continued after the member's death to a contingent annuitant. If this option is chosen, no refund would be payable upon the death of either the member or the contingent annuitant. Requests for estimates under this option should include information regarding the contingent annuitant's name and date of birth.
- Option 5. A lifetime monthly benefit on a 10-year guarantee basis. The member would receive decreased benefits monthly for life, but if he did not live to receive benefits for a full ten years, monthly benefits in the same amount would be continued to his designated beneficiary for the remainder of the ten-year period.

We suggest that each person in the group discussing pre-retirement planning be given a copy of all materials suggested in this Chapter.

"2. Social Security

- a. General discussion of Social Security
 - 1. History
 - 2. Funding
 - 3. Differences from private systems
- b. Method of Calculation
 - 1. Base taxable income
 - 2. Coverage year
- c. Benefits
 - 1. Retirement benefits
 - 2. Disability benefits
 - 3. Widow's benefits
 - 4. Death benefits
- d. Retirement Test
 - 1. Earnings Covered
 - 2. Documents required" 1

Three brochures which are available on request from District Social Security Office.

- 1. "Social Security Benefits ... how earn them ..." SSI-47, March, 1971
- 2. "If You Become Disabled," SSI-29, January 1969
- 3. "Financing Your Social Security Benefits," SSI-36, June 1968

Part of the group sessions should be devoted to a representative of the Social Security Offices to answer questions.

Each participant should be given a card Form OAR-7004 (12-64) This will provide him or her with an up-to-date statement on Social Security earnings for his individual record.

"3. Medicare

- a. Part A: Hospital
 - 1. Benefits
 - 2. Costs
- b. Part B: Physicians Fees
 - 1. Monthly premiums
 - 2. Coverage"2

- 1. "A Guide to Program Development For Pre-Retirement Planning," June, 1969, Drake University, Des Moines, Iowa
- 2. Ibid

Resource material available on request at District Social Security Office.

1. "Your Medicare Handbook" SSI-50, January 1971

Each participant should have this pamphlet for information and discussion.

4. Private Resources

In planning for retirement, all private financial resources should be known and budgeted. Such things as credit union dividends, stocks, bonds, savings and loans interest, real estate and other sources. Session III on "Finances" suggests alternatives in financial resources that could be available in retirement years.

5. In cases of extreme or financial distress, the local Department of Social Services may be contacted for assistance. This department administers Old Age Assistance and Medicaid programs. For information on applying, benefits, and establishing need, contact local director of Social Services. Each county has this person available to you as a consultant.

6. "TIAA - CREF"

1970 Annual Report (Contact State Board of Regents for copies)

7. "HPF Fund"

(Contact State Department of Public Safety for detailed information.)

RESOURCES: All pamphlets suggested in chapters; speakers from various departments of state and federal, outlined in chapter; and local bankers or savings and loan representative.

HEALTH AND NUTRITION AS YOU GROW OLDER

Your health continues to be important as you grow older. Good health permits you to retain your independence. Good health gives you the energy to indulge in activities such as fishing on a Monday morning or attending a luncheon and style show on Wednesday noon. These and other fun activities are possible when you possess time and health.

Many people are concerned about health for the retirement years. If you are relatively well now, you can expect to retain good health, but you may have to work harder at keeping well. Start now to begin a health maintenance program -- or a plan to stay well. This involves care of your body and the development of awareness of your mental attitude.

Care of your mind and body begins with the choice of a personal physician or a medical clinic. You may want to give some thought about the kind of service you desire. It's a good idea to choose a physician or a medical clinic who will be responsible for advising you about all of your health needs. The same person should then advise you about visiting a specialist if the need arises. There is a distinct advantage in having a physician who knows all of your medical needs and health history and can counsel you in a health maintenance program. If you think you need to visit a specialist, discuss it with your physician before you go. The cost of medical care becomes very high when you go from physician to physician or "shop around" for care. Each physician usually does a physical examination and may repeat the same tests and x-rays. This is costly. When you shop around, medications become costly because each physician will describe his own choice of drugs. Drugs need to be coordinated by someone or the combination could be dangerous.

Care of your body includes a yearly physical examination. This is important as you grow older. Your physician should take time not only to examine your body, but also talk about your personal habits of diet and eating patterns, rest, exercise and mental outlook. The yearly examination is an opportunity to recognize beginning problems that can be prevented from developing into serious ones. Sometimes the disease process cannot be stopped, but can be slowed down. A good time to have your annual examination is on or around your birthday.

You need a happy balance between rest and activity, but moderation is the key word. Activity includes your house and yard tasks, hobbies, church and club activities. It includes community and volunteer services. Try to spread these interests over the days of the week. Establish some kind of routine in your day. Of course one of the nice things about your retirement years is that routines can be broken for more interesting activities. There are some house and yard tasks that need to be done everyday and others that are done on a periodic basis. Evaluate these needs and then plan accordingly so that you have enough energy to go around.

Make a practice to get out-of-doors for at least a short time everyday if you can and the weather permits. Many people enjoy gardening and have beautiful gardens and lawns that require some daily work from early spring until late in the fall. This can be a means of gaining physical activity as well as a worthwhile and satisfying hobby. Walking is another method of obtaining outdoor exercise; it's inexpensive and can be done when you please and to a great extent where you please.

Dr. Paul D. White, the famous cardiologist and now a senior citizen himself, feels that physical exercise has many beneficial effects for the senior citizen. He lists these benefits (1) establishing and/or maintaining good muscular tone throughout the body, including the heart; (2) exercise is a useful antidote for nervous tension, strain and anxiety. Pleasant fatigue can induce peaceful sleep; (3) exercise has a favorable benefit on digestion and normal bowel function; (4) it can aid in controlling obesity. As you grow older, you often eat the same amount of food, but do not expend enough energy to burn up the calories.

Your health and happiness is also affected by your mental outlook. It's important to remain active in your church, clubs or neighborhood activities. There are many programs performed by volunteers that need to be done to enrich the life of your community. Try working in one of these. It is important for you to feel needed. If you have grandchildren, especially younger ones, become interested in their activities. Again you can add an important valuable segment to their lives. Then don't look at your troubles through a magnifying glass!

Mental outlook is reflected in personal appearance. Sometimes it is easy to let personal grooming slip when you no longer go to work each day. You will look better and feel better when you continue to be concerned about your personal appearance.

As we grow older our skin becomes drier. A little bath oil added to the tub or lotion applied after bath or shower will help to maintain normal skin and to decrease dryness and itching. Central heating adds to the problem of dry skin; there are various methods to humidify the atmosphere.

Good looking teeth or dentures add to your personal appearance. If you have your own teeth, visit your dentist regularly and ask him about daily care of your teeth and gums. If you wear dentures, see that they fit well. Good teeth are necessary to chew your food. Food in many textures and flavors makes a more attractive and tasty diet.

Food in many ways is a very personal thing too. People use it in many ways such as a reward for themselves, as a vehicle of entertainment, etc. The choice of food is important, in fact life depends upon food and how it is used.

Dr. Herbert Pollack of New York University says: "... that there is no such thing as special dietary needs among most older persons, that nutritional needs of older people are basically the same as for younger adults, with the possible exception of a need for reduced caloric intake."

Ruth Leverton says: "Food becomes older people just as it does younger ones, but some oldsters seem to retire from the responsibility for being well fed."

Many of the common ills of older people -- fatigue, depressions, sluggishness, worry, slow recovery from illness and even overweight. often can be traced to poor food habits and a poor nutritional state. As activity decreases, less food energy is needed, but needs for protein, calcium and the vitamins remain much the same.

The Basic Four, A Daily Food Guide includes foods which are needed by the elderly as well as the rest of the population. The Four Groups of Foods and the amount needed are as follows:

- Meat Group -- two or more servings or a minimum of five ounces each day.
- Milk Group -- two or more cups.
- Bread and Cereal Group -- four or more servings whole grain or enriched bread and cereals.
- Fruit and Vegetable Group -- four or more servings. Include a citrus fruit or other fruit or vegetable important for Vitamin C. A dark-green or deep-yellow vegetable for Vitamin A -- at least every other day. Other vegetables and fruits, including potatoes.

Tasty, well-seasoned foods are important for maintenance of health. The sense of taste often dulls with age, hence older people generally do enjoy sharp, definite flavors.

Water intake needs to be emphasized. With diminished kidney function, increased water eases the work of the kidney, aids digestion, and helps in the control of constipation. Thirst which is usually an adequate guide for water intake does not always indicate the needs of the body, therefore, an effort should be made to consume plenty of liquids. Excess loss of water causes a loss of potassium so potassium--rich foods such as fruits and juices should be included in the diet. Of the minerals, calcium and iron are probably of greatest importance in the nutrition of the aged.

In this country, there is little frank deficiency disease but as people get older they sometimes reach a stage where chronic under-nutrition is expressed as a general lack of well-being. An example will illustrate the point. Some years ago, a woman was referred

to the University Hospitals, Iowa City, for instruction in a diet to bring about a twenty-five pound weight loss. She was a flabby woman with obvious lack of energy but she was not obviously edematous. She had been treated for more than a year for persistent anemia with all of the usual iron and vitamin combination including injections. There had been some temporary improvement but no prolonged improvement. Her diet history suggested irregular eating with emphasis on sugar and sweets but little good-quality protein. She was given a diet at the hospital which contained a generous amount of protein, largely from animal sources, but with a moderate number of calories. She complained bitterly that we were forcing her to eat so much that she would not lose weight. The first six weeks on the diet justified her interpretation as no weight was lost, although her appearance improved and she obviously felt better. At this time, she started to excrete an increased amount of urine. During three days she lost fifteen pounds. She also lost much of her appearance of flabbiness and both the red cell count and the hemoglobin increased to within normal values. For the next few weeks she continued to lose slowly and was eventually stabilized on an intake of food suitable for her age and activity with emphasis on good quality protein. A year later this woman had required no further treatment for the anemia, was well and active, and had maintained her weight. One of the few things about which scientists agree in feeding older people is that weight should be within normal limits.

Weight loss is always difficult to achieve and it may be particularly discouraging in the older person whose weight may be the result of years of poor eating practices. There is little doubt that the patient described was, during hospitalization, building lean tissue at the same time that fat was being burned. The prompt remission of the anemia in the woman is a key to this concept as is the fact that this type of response to high protein, calorie-restricted diet in a flabby adult is always associated with a reduction in clothing size and in appearance of improved muscle tone before weight losses can be measured by scales. It is easy for both the doctor and the patient to become discouraged before these adjustments are complete and to give up rather than persist in the diet. Diets of 1000 calories per day for an average size adult may provide calorie-to-protein ratios too low for retention of protein to occur and replacement of lean tissue may therefore not take place in the flabby patient. Weight is lost with difficulty and without improvement in well-being. A more generous intake of calories will mean slower weight losses but a patient with poor muscle tone and limited vitality who loses weight on a balanced diet always has an increased sense of well-being after several weeks of dieting. When a diet of 1000 calories or less is consumed most nutrient intakes will be less than two-thirds of the daily requirements, therefore, a balanced diet which includes the nutrients needed by the body should be eaten daily.

If you live alone, you should make a special effort to consume a balanced diet each day. The usual pattern of juice, eggs and/or cereal for breakfast is fine but not necessary as long as the food consumed for the day includes the Four Basic Groups

needed by the body. It is, however, very important to eat after the long fast of the night. Breakfast or brunch is a good time to include a fruit or juice and milk either as a beverage or on cereal or in a soup if preferred that way. A sandwich might be chosen instead of the usual breakfast items or meat such as sausage, weiners or chicken legs bring variety to breakfast. Several servings of these items such as sausage might be cooked at one time and frozen as individual portions which could be heated in a small toaster oven. Meat mixtures such as beef stew could be prepared and frozen in small portion size containers if a person lives alone. Canned or frozen vegetables could be divided into portions and frozen rather than having leftovers of one kind to eat on all week.

The following suggestions can be useful to you in striving to maintain optimum health.

1. Control calories by omitting fried foods, large amounts of fat, rich desserts, heavy icings and candy.
2. Oven fry foods in small amount of fat if fried foods are desired.
3. Include fresh, frozen or canned fruits in the meal pattern frequently.
4. Make simple desserts from skim milk, fruits, eggs and artificial sweetener.
5. Use herbs, spices, vinegar, and/or lemon juice to give a special extra flavor to foods.
6. Be sure that the meal pattern includes the Basic Four Groups - Meat, Milk, Fruits and Vegetables, Enriched or Whole Grain Bread and Cereals. Increase protein by adding dried skim milk to cooked cereal, puddings and custards, soups, and creamed dishes. Interesting soups and salads can be made from small amounts of leftover vegetables or fruits. An effort should be made to make meals attractive -- add a spot of color -- as attractive meals are more fun.
7. Be sure to drink water, fruit juices and other liquids.
8. Avoid an excess of foods that are high in calories but low in nutritive value such as "pop," and concentrated sweets. Avoid consuming sweet rolls and snack foods as a regular pattern of eating. These items could be included occasionally by the person who is not overweight.

9. A haphazard diet bolstered by vitamin concentrates is not advised. It may be lacking in calories, protein, mineral elements, or in some vitamins or essentials as yet unknown. Vitamin preparations cannot take the place of food. Scientists are agreed that foods are the best sources of vitamins, and that vitamin preparations in the form of concentrates are not necessary for the average person if the diet is adequate.
10. Food fads that could be harmful to health should be cautioned against.

For more information relative to nutrition, contact the Nutrition and Dietary Management Division, Iowa State Department of Health, Robert Lucas Building, Des Moines, Iowa 50319.

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2. Food Facts Talk Back, The American Dietetic Association, 620 N. Michigan Avenue, Chicago, Illinois, 1957.
3. White, Paul Dudley, M.D., The Role of Exercise in Aging, American Medical Association, 535 N. Dearborn, Chicago, Illinois, 1965.
4. When You Grow Older, Lawton, George and Stewart, Maxwell S., Public Affairs Pamphlet No. 131, Public Affairs Pamphlets, 381 Park Avenue S., New York, 10016. \$.25 a copy.
5. Many Happy Returns, National Dairy Council, 111 N. Canal Street, Chicago, Illinois 60606.
6. Food Hints for Mature People, More Years to Life - More Life to Years, King, Charles Glen and Britt, George, Public Affairs Pamphlet No. 336, Public Affairs Pamphlets, 381 Park Avenue S., New York, 10016. \$.25 a copy.
7. The Allure of Food Cults and Nutrition Quackery, Bruch, Hilde, M.D., Journal of The American Dietetic Association, 57:316, 1970 (Oct.)
8. The following booklets are available from the American Medical Association, 535 N. Dearborn St., Chicago, Illinois 60610: Health Aspects of Aging; Positive Health Maintenance; The Role of the Physician and Dentist; How the Older Person Can Get the Most Out of Living; AMA Position on Employment of Older People; A New Concept of Aging; Education of Children for the New Era of Aging; and Senior Citizen Clubs: Their Roles and Responsibility.

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PRE-RETIREMENT PLANNING EMPLOYMENT AND VOLUNTEER WORK

Pre-retirement planning should always include use of your time and financial condition. In recent years, more and more people are considering paid or volunteer employment as a part of their retirement plans.

Employment after retiring can be very rewarding if approached properly and thought out thoroughly. This chapter is written to assist you in making employment decisions that can help make your future more enjoyable and rewarding. Subjects covered in this chapter are: Work, Should I or Shouldn't I?; What Kind of Employment Do I Want?; Where Can I Find a Job?; and How Can I Get a Job?

A. WORK, SHOULD I OR SHOULDN'T I?

Use of your time and your financial condition play an important role in your post retirement employment decision. Many other factors should also be considered if employment is in your plans; your health, companionship, your spouse's desires, travel, family, education, residences, pension requirements, social security limitation and others.

Financially, you might be better off staying within the earning limitation required by the Social Security Administration and your own retirement or pension program. Or you may have a good employment opportunity that would pay more than your combined Social Security and/or pension benefits.

In answering the employment question, be realistic in visualizing how much time you will have on your hands and what you will do with your time. Many people plan to spend all their time fishing, camping or golfing, and soon find out that a steady diet of recreation and leisure activities for two months is all they could stand. Our body systems become accustomed to the routine we have established for ourselves in earlier years and it is difficult to make a smooth transition from full-time work to full-time leisure.

When a person retires from regular employment, people may feel they are "over the hill" as far as future employment is concerned. This is a poor assumption to make. Retiring employees have acquired a great deal of skill and can make a worthwhile contribution to society; they need the challenge of work, the feeling of accomplishment, and recognition of fellow employees.

Should you work or not work must be answered with the above information kept in mind. In any event, the decision to work is yours.

B. WHAT KIND OF EMPLOYMENT DO I WANT?

If you decide that you want to continue employment, what kind of work should you do? Most books and articles written on this subject caution retiring employees from undertaking employment that they are unfamiliar with. If you work in an unfamiliar area, you may find that instead of satisfaction and contentment in retirement, you have financial worries and a shortened life span.

Whether you are considering employment that is part-time, full-time or voluntary, you should find work that is enjoyable to you; work that you are knowledgeable of and familiar with and work that you know you can do.

The kind of employment you desire may not always be suited to your physical make-up, life styles and financial conditions. This is why employment must be planned and thought out in advance. For example, the following cases provide an insight into poor post-retirement planning.

* * * * *

Let's say you worked in an office most all your life and always envied the fellow who had an outside job and could work with his hands. You longed to do work that did not have the mental pressures your present job has. After retiring, you went to work on an outside job and found that the grass is not always greener on the other side. You quickly learned that you weren't cut out for this type of work after all. Weather conditions were too severe, lifting and heavy manual work was more than you could stand, you invested savings in clothes and equipment suited for the job, and your hands were not as agile and strong as they used to be and blisters developed. Your dreams of that outside job were shattered, financially you had spent more preparing for the job than you had earned, and physically you probably cut years off your life because of physical stress and mental anguish.

* * * * *

Another case concerns the gentleman who has worked for a manufacturing company most of his life as a tradesman. He has reached the mandatory retirement age and must leave. He has always wanted to have his own business, be his own boss, and reap the incomes of a private businessman. He invests his life savings into an ice cream shop on a busy highway, redecorates

the building, hires employees and opens for business. In a short time, a new freeway is constructed nearby, competition moves in, equipment breaks down, suppliers raise their prices, and employees become dissatisfied, all causing the new enterpriser to wish he had never gone in the ice cream business.

* * * * *

These are two examples presented to encourage you to plan and think about your future employment, not to discourage you from doing what you want or are qualified to do. The two gentlemen were not prepared for their new undertaking and were not qualified to handle the work they selected.

It is extremely important to match your ability, knowledge and health to the work you want to do. The following points are important factors in selecting employment:

1. Find work that you have interest in and knowledge of.
2. Consider private enterprises only if you are prepared to invest, handle the problems associated with private enterprise and have a good knowledge of marketing and retailing.
3. If your finances are sufficient, consider volunteer work.
4. Don't be afraid to challenge yourself with expanded roles such as assuming leadership of groups or organizations, running for office or even going back to school.
5. Consult your present employer regarding work you are trained for on a part-time basis.
6. Consider turning your hobby into an income.
7. Let your mind wander and research any thought that comes into your mind regarding employment. Remember though, know what you are getting into before accepting employment.

C. WHERE CAN I FIND A JOB?

Where you find a job, of course, depends on what type of work you want to do, part-time, full-time, paid or volunteer work. In some cases, both what and where are decided at the same time when only one or two employers offer work in your area of interest.

Ideas and hints on where jobs may be found and the job's relationship to you are presented below. Some sources of employment are listed, however, you may be familiar with some of your own.

1. Employment can be found in unusual places. Normally, good jobs take work and a real desire on the applicant's part to be selected. Look for job announcements in newspapers, state employment offices, civic centers,

public employers, private companies, retail establishments, and trade journals. Talk to your present employer regarding job possibilities; ask your banker, lawyer or other professional friend for suggestions, then seek out jobs of interest to you.

2. Look for employment close to home. Excessive transportation may be an additional cost in auto upkeep, parking fees and insurance. Bad weather conditions during the winter months are poor times to be on highways.
3. Job availability depends a great deal on the economy and the time of year you are looking for work. Try to make your retirement effective when the job market is open and in a season of the year when your choice of work is available.

D. HOW CAN I GET A JOB?

There is no secret formula for obtaining employment. It takes initiative, desire and effort to get the job you want. You probably haven't had to seek employment for many years, and you may find it more difficult to obtain employment than you thought. There are a number of points you may follow that can help you land that sought after job. Most of the suggestions below are applicable to both paid and volunteer work.

1. First, realize your personal limitations and your strong points. Your age, health, work requirements, salary needs, training and attitude will be a big question in the minds of prospective employers. Counter his doubts with facts on your abilities and health, and with honest and sincere answers.
2. Write a short but detailed resume of your work history, educational background and other important personal aspects. Sell yourself! Be honest in your statements, but make every effort to put your best image forward. Take a typed copy of your resume along when you apply.
3. Have a physical examination before you apply for work. If you are healthy enough to work, ask your doctor to give you a letter to show prospective employers your health condition.
4. Be flexible to meet the needs and wants of the employer, but don't sacrifice your happiness to do so.
5. Know something about the employer; his product, his competition, the type of work they perform, etc. Show an interest in his company.

6. Ask for an interview with the Personnel Manager and the prospective supervisor.
7. Dress appropriately for the occasion; a sloppy dresser limits his chances of getting a job.
8. If jobs are not available, ask that you might be considered when vacancies you qualify for are available.
9. Don't be over aggressive or meek -- reach a happy medium and identify with the interviewer.
10. Last of all, don't give up or get discouraged. Analyze yourself and ask why aren't you getting that job; improve, then try again.

Older workers do have many assets that are not commonly known. These can be important selling points and may aid you in finding work by mentioning any or all that apply to you. These finds were taken from a study recently conducted on older workers.

1. Productivity is good and in some cases above average for older workers.
2. Older workers have a low rate of absenteeism.
3. On the average, older workers have less accidents than younger workers.
4. Separation or termination rate is lower for older workers.
5. Many older workers possess traits lacking in less mature workers; stability, loyalty, reliability, few off-the-job problems or distractions, stabilizing influence and more serious job attitudes.
6. Job skills in a majority of older workers are normally high.

We have discussed post-retirement employment at length in this chapter providing you with information to plan for your future; but as you can see, the decisions are left up to you. Planning ahead is the key to your successful retirement and employment planning is a very important part of your future.

CONTINUING EDUCATION

It has often been said that we are never too old to learn. For the person who is planning for retirement, the possibility of making continuing education a part of his plan is well worth consideration.

Whether the retiree is looking for an opportunity to complete interrupted education that was never accomplished during his working years, whether he seeks to gain new knowledge, or is looking for training toward the development of an avocation, the means are available to fulfill this goal if he will but look into the sources that are offered.

The retiree can approach the matter of continuing education from two avenues ... as a possible student, or, by using his own expertise or accumulation of knowledge, as an instructor.

"The 15 area schools of Iowa were established in 1965 in order to meet the diverse educational needs of the state's total population. They were designed to be comprehensive in nature with an emphasis on career education programming to supply trained and educated persons for Iowa's expanding businesses and industries.

Eleven of Iowa's 15 area schools offer a college transfer component as a part of their curriculum which provides the opportunity for persons to complete the first two years of a college level program.

Adult and Continuing Education programs are offered by all area schools. The programs take many different forms and are at many different levels. For example, Adult Basic Education and High School Completion classes are designed for persons who education was interrupted for a variety of reasons. Programs in social studies, English, safety, business, science, math, home and family living and many others are available through the area schools.

Less formal programs which are considered to be recreational in nature may be developed for senior citizens' clubs. These programs might include: garden and lawn care, travel adventure series, tips on travel and camping, crafts, creative decorating and yoga. Recreational programs are available without the use of tax dollars.

Senior citizens, with their accumulation of knowledge and expertise in many areas, are in an excellent position to assist in planning and developing these courses and, in many instances, may actually provide the instruction.

Interested groups or individuals are encouraged to contact their local area school. An Adult Education representative will be happy to work with them to develop any of the above mentioned programs or to assist in planning others.

The following is a list of Iowa's area schools. The address and telephone number of the Director of Adult Education for each school is also included. Why not give your school a ring today?"

ADDRESS	PHONE
Chief of Adult Education Department of Public Instruction Grimes State Office Bldg. Des Moines, Iowa 50319	515-281-5251
Director of Adult & Continuing Education Northeast Iowa Area Vocational School 142 Main St. Calmar, Iowa 52132	319-562-3227
Director of Adult & Continuing Education North Iowa Area Community College 220 East State Street Mason City, Iowa 50401	515-423-1264
Director of Adult & Continuing Education Iowa Lakes Community College 101½ North Sixth Estherville, Iowa 51334	712-362-2601
Director of Adult & Continuing Education Northwest Iowa Area Vocational School Highway 18 West Sheldon, Iowa 51201	712-324-2580
Director of Adult & Continuing Education Iowa Central Community College 330 Avenue "M" Fort Dodge, Iowa 50501	515-576-7201
Director of Adult & Continuing Education Area VI Community College 22 West Main Marshalltown, Iowa 50158	515-752-4643

ADDRESS	PHONE
Director of Adult & Continuing Education Hawkeye Institute of Technology 224 Commercial Waterloo, Iowa 50701	319-234-5745
Director of Adult & Continuing Education Kirkwood Community College 6301 Bowling Street, SW Cedar Rapids, Iowa 52406	319-398-5411
Director of Adult & Continuing Education Des Moines Area Community College 2006 Ankeny Blvd. Ankeny, Iowa 50021	515-964-0651
Director of Adult & Continuing Education Western Iowa Tech 3075 Floyd Blvd. Sioux City, Iowa 51105	712-239-2622 Ext. 40
Director of Adult & Continuing Education Iowa Western Community College 321 16th Ave. Council Bluffs, Iowa 51501	712-328-3831
Director of Adult & Continuing Education Southwestern Community College P.O. Box 458 Creston, Iowa 50801	515-782-7277
Director of Adult & Continuing Education Indian Hills Comm. College Ottumwa Industrial Airport Ottumwa, Iowa 52502	515-682-8081
Director of Adult & Continuing Education Southeastern Iowa Comm. College Highway 34 West, Box 1001 Burlington, Iowa 52601	319-752-2731
Director of Adult & Continuing Education Eastern Iowa Comm. College Dist. 3546 Brady St. Davenport, Iowa 52806	319-323-1828

ADDRESS

PHONE

BRANCH CAMPUSES OF EASTERN IOWA
COMMUNITY COLLEGE

Director of Adult & Continuing Education
Muscatine Comm. College
152 Colorado St.
Muscatine, Iowa 52761

319-263-8250

Director of Adult & Continuing Education
Clinton Comm. College
1000 Lincoln Blvd.
Clinton, Iowa 52732

319-242-6841

THE USE OF LEISURE TIME

It seems that present day society is approaching a forced phase in life that can appropriately be termed the leisure time.

The word "leisure" to most of us means that time when we are free, from our work obligations or demands of the routine of every day living, to devote our efforts towards those pursuits of our own individual choosing --- those activities which give us personal pleasure and satisfaction. It is a "sometimes" thing.

Leisure is not, in its real sense, recreation, it is not simply time off from the job; it is not idleness. Phrases such as "leisure homes, leisure clothes, leisure everything" have to do with the use of free time --- the time one does not happen to be on the job any longer.

When considering the word "leisure" in the sense of pre-retirement planning, it takes on added significance. In the interest of this manual, leisure is indicative of retirement; of that phase in one's life when he leaves full-time employment; that time when, perhaps for the first time in his life he is free to do what he wants to do for himself. It is finally his chance to develop all his potentials in all areas in which he might have potentials --- and to do so at his own pace. It is then that leisure becomes an "all-times" thing.

It has been said that "leisure is an activity - the pursuit of truth, an understanding of ourselves as living beings, of the societies we have constructed, and of the physical world in which we find ourselves. Leisure, in its truest sense, is an act of aesthetic, psychological, religious and philosophical contemplation; a category of activity almost entirely missing from American life today".*

In our present day society there is almost no concept of training people for a life of leisure. It isn't even known whether people can accept leisure as a way of life. Though our society is on the threshold of a time when leisure is possible for most nearly all people, very little is being done to prepare them for this new dimension of human life. **

* Kaiser Aluminum News, The Theory of the Leisure Masses (Vol. XXIV, No. 5., Oakland, Calif.: Kaiser Aluminum and Chemical Corp. 1966) p.21

** Ibid.

It would seem that the most logical step to pre-retirement planning and the worthwhile use of leisure time, is involvement ... a very personal involvement. Lectures, discussions, planning and activity concerning productive leisure time activity can lessen attitude and adjustment problems of pre-retirees. Satisfactory psychological adjustment in retirement depends upon the extent to which an individual is able to replace the roles and satisfactions of work with other acceptable roles and satisfactions; an analysis of one's post-retirement leisure time interests will help facilitate this process.

To this end, this manual endeavors to assist individuals who are within 10 - 15 years of retirement to evaluate and improve their potentials for productive leisure activity after the period of full-time, regular employment is past.

Fortunate, indeed, is that person who, during his working years, has acquired a hobby, an avocation, or spare-time activity which has brought him pleasure. For him, pre-retirement planning already has, at least, a beginning. While physical and financial factors may affect continuation of this activity in the retirement years, such an individual has an advantage over the person who has been totally consumed with his work-a-day world, and spent little time or thought on what he will do when his working days are ended.

While pre-retirement planning must be an individual project, much can be gained from information, ideas, and discussion sessions with organizations and other interested persons. An informal meeting with friends, where an easy exchange of ideas can be made, can be most worthwhile. Such discussions can serve as a possible guide to developing a pre-retirement planning program.

A good beginning for such planning would be self-analysis. A descriptive data sheet can be most useful in making such an analysis, for "getting it down in writing" offers the opportunity to take an inventory of leisure time interests. A data sheet could also reveal those community or other outside activities that have been of interest in the past.

Since we have already observed that the person who has had a hobby during his working years has made a beginning toward pre-retirement planning, let us concern ourselves, at this point, with the person who has no hobby or other outside interest. It is still not too late to acquire this new area of activity, if no more than investigate some of the possibilities.

Most any public library, whether it be in a large city or small community, has a number of books available on a variety of hobbies. Some of the books to look for are listed in the reference section of this manual. Check your local library for additional hobby informational materials.

We have stated earlier that leisure for the person who is retired must be productive, either mentally or physically. The interest and development of a hobby can well-satisfy this requirement, but there are other activities that can provide productivity, as well.

One would do well to look into his own community for opportunities to serve. The need is always there for persons who have the time to give to community activities and projects. Such endeavors usually require nothing more than a person's time and willingness to help. This kind of activity is open to anyone, regardless of income, and, unlike any hobby, it requires little, if any, expenditure of money. These volunteer opportunities are available in schools, in the church, and in many areas of community public service.

Some people look forward to retirement. Others dread it. If retirement comes to mean a precarious and poor standard of living, retirement is dreaded almost universally. But there are persons who dread retirement even with pensions, annuities, and savings guarantee them freedom from want.*** The productive use of leisure time can aid in the psychological adjustment that inevitably comes at that time when working days are over, whatever the physical and financial situation may be.

The best time to begin pre-retirement planning is now. Attention, now, to the role that leisure time will play in your pre-retirement program, will make retirement a more pleasant experience because you planned ahead.

The following are a few of the more recent books devoted to a discussion of hobbies, arts, craft, and the use of leisure time:

- Arvois, Edmond: Making Mosaics. The Oak Tree Press, London and Melbourne, 1964.
- Donahue, Wilma, Woodrow W. Hunter, Dorothy H. Coons, Helen K. Maurice, editors: Free Time: Challenge to Later Maturity. The University of Michigan Press, Ann Arbor, Michigan, 1958
- Newgold, Bill: Newgold's Guide To Modern Hobbies, Arts & Crafts. David McKay Company, Inc., New York, 1962
- Richard, Mildred Kroll: Handcrafts for the Homebound Handicapped. Chas C. Thomas, Publisher, Springfield, Illinois, 1960.
- St. -Gaudens, Paul and Arthur R. Jackson: How to Mend China and Bric-A-Brac: As a Hobby .. As a Business. Charles T. Branford Company, Publishers, Boston, Massachusetts, 1953

*** Ethel Sabin Smith, The Dynamics of Aging (New York: W.W. Norton and Company, Inc., 1956) p. 125.

CHANGING ROLES & CONCLUSION

This booklet started with "changing roles for the retiree" for the process of retirement is, in essence, exactly that. It also explored the financial, social, physical, medical and educational aspects and possibilities of and in retirement years. All of these areas clearly have ramifications as to how, to what extent, and with what effect the process of change will have on the retiree. Physical health most certainly is a determining factor in what kinds of activities and planning a person will do for retirement. Financial resources and needs will enhance or limit some types of planning. Community, agency and personal resources will be rich for some and lacking for others, and could result in a satisfying retirement period of life or, unfortunately, in poverty of spirit for others.

In discussing retirement, then, we have sought to discuss retirement of the whole person in relationship to programs offered by the community, by the state and federal governments, and by relevant groups and organizations. We have also briefly discussed resources available to the retiree and potential retiree on an individual or group basis to enable him to make the change process a positive, rewarding experience.

Retirement is an individual thing. The core of success is to maintain that individuality in whatever planning is done. We can provide information, discuss potential problem areas and suggest elements to think about, but only the individual person can best know what his wishes, hopes and feelings really are. We as helping persons in this training have the obligation to respect those wishes and assist the retiree in achieving his goals within both his abilities and his limitations.

Our retired population is a vast and important resource that remains primarily untapped and almost ignored. It is rich in experience, knowledge, energy and hope, thus planning must be seen as a two way street. Not only must they plan for themselves, but our society must also plan for the wisest and most meaningful use of this resource. The discussion leader must keep this dual concept in mind when working with groups of pre-retirees. To keep the retired population involved in life and living and as a result our society, we must also maintain our society's involvement with them.

In looking back on this booklet, a thought occurs: We have consistently used the word retirement. So often, retirement tends to imply disengagement, and the intent of our presentation has been to stress engagement - the process of evolvement into a new or different phase of life: A phase of life that can have as equally rewarding, interesting, productive and satisfying goals and achievements as had the previous life phases. Perhaps this life phase has one important element that previous ones lacked, the maturity and retrospect that the other phases could not have had.

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